Story

Users of DUPay can be classified into three categories: Merchant, Admin and Anonymous Users. Anonymous users refers to the non-registered users of the system.

(Login)

An individual will enter the official website of DUPay entering the URL. The homepage will contain a welcome message and ask the visitor to sign in. Upon entering valid username and password, the visitor will gain access to her/his user account.

(Registration)

If the visitor is not a pre-registered user, she/he will choose the sign up option. The sign up functionality will be available for users who intend to be merchants in our system. In order to sign up, the merchant candidate will be asked to enter her/his email. An OTP will be sent to the provided email. Then, the system will ask the user to enter the OTP. If the entered OTP matches with the sent OTP, then the user will be asked to enter other required information (name, NID, trade license of business, email and password). A ‘merchant account creation’ request will be forwarded to admin of DUPay containing the above information. The admin will check the information and will accept/ reject the request. Thus, an individual will become a registered merchant and will be able to enjoy several facilities.

(SDK development)

After registration, the merchant will be given an SDK. The provided SDK will handle all activities performed by the gateway. The SDK needs to be integrated with the merchant’s website in order to receive services from DUPAY. When an anonymous user of the merchant’s website wants to make payment to user, the website will redirect the user to DUPay. At the time of redirecting, the website will provide DUPay with the bill ID and amount. DUPay provides users with the interface through which the user can select a wallet service and complete the payment procedure. When payment is completed, DUPay will send the payment confirmation message to the website of the merchant. The merchant will also be able to view her/his balance on her/his profile.

(Transfer Request)

If merchant wants to withdraw money from DUPay, merchant will have to initiate a transfer request. At the time of transfer request, the amount of money to be transformed and bank account information needs to be provided. Bank account information includes name of bank, branch of bank, name of account, account ID. If merchant wants to withdraw money from DUPay and deposit it to any mobile wallet, then the wallet specified number needs to be provided.

After providing information and initiating a request, the system will ask the merchant to enter her/his password. If password has been entered correctly, request will be proceeded to the admin and status of transfer request would be labeled as ‘pending’. These transactions will be viewable to merchant on individual dashboard of merchant.

Admin can view all transfer requests of merchant on a dashboard and update the status of the transfer request. When admin approves of the transfer request, status will be updated to 'approved’ and notification will be sent to merchant. After the admin pays the money to the specified bank account, when admin updates status to ‘complete’, merchant will be given a notification. Simultaneously the sum of money will be deducted from the balance of the merchant.

(Viewing Transaction Query)

Both the admin and the merchant users will be able to view a dashboard after logging in. The dashboard of merchant will contain all transaction history corresponding to her/his account. The merchant can also make queries based on certain criteria on the transaction history. Criteria are transaction ID and date range. If merchant makes query of transaction ID that does not belong to him/her, the transaction ID will not be made available to the user.

Admin will be able to view all transactions that take place in the system. Admin can query merchants based on their user IDs. Also admin can query transactions with transaction ID. DUPay provides admin with facilities to generate reports based on integrated wallets of DUPay, total amount of money present in wallets, monthly transaction.

(Notification)

Admin can view list of registered merchants of DUPay. She/he can also view details of particular merchants upon selection. In case there is a need to inform a merchant of some event or issue, admin can create a custom notification. The system forwards the notification to the merchant. Merchant can view these notification from the individual merchant dashboard.