**Merchant Use case**

**Registration**

Merchant will provide phone number to verify himself. Then will enter opt verification code. Now user will fill form and enter details information and submit.

**Login**

Merchant will provide username and password to login.

Action/Reply

**Configuration**

After log in merchant will configure SDK options. Merchant will provide default payment methods, inquiry parameters.

**SDK Download**

After configuring SDK merchant will download the SDK. If there exist any problem in SDK configuration, he will be redirected to SDK configuration page.

**\*\*Transaction Query**

Merchant can search transactions by customer mobile.

**Transfer Request**

Merchant will make transfer request proving amount and bank account information. OTP verification will occur before submission.

**Reports**

Based on query (date-time duration), the view report of transaction list. Merchant can download it.

Action/Reply

**Customer Use case**

**Registration**

Customer will enter phone number and OTP verification will happen. Customer will provide name, NID, email, username and password to register.

**Login**

The user will be asked to enter the username and password. If the credentials are correct, the user will gain access to the system. She/he will be able to view transaction report.

**Payment by SDK**

Steps are below:

Step1: Customer will checkout for payment

Step2: Customer will select preferred MFS/DFS

Step3: Customer will enter mobile number, invoice number and PIN.

Step4: OTP verification will appear.

Step5: Customer will enter the verification code.

Step6: Customer will enter transaction id

**\*\*Payment Submission**

Customer will select the merchant (DESCO, TITAS, DPDC) to whom she/she will pay the bill. After selecting the recipient of bill, the interface of payment method will be shown to the user. The user will select the MFS/DFS payment method and complete the payment formalities.

After this, a confirmation screen will appear which will ask for transaction ID and reference mobile number. If transaction ID and reference mobile number provided by user matches with the system’s transaction ID and user’s mobile number corresponding to that transaction, then “successful transaction” confirmation message will be sent. Another confirmation message will be sent to the user’s mobile number about the successful payment. The message will include the following: transaction ID, date of payment, recipient of payment.

Action/Reply

Step1: Customer selects merchant.

Step2: User selects payment method (MFS/DFS).

Step3: Payment is completed.

Step4: User inputs transaction ID and reference mobile number.

Step5: The system sends confirmation message to the user’s phone number

**Payment Enquiry**

Customer can check status of payment after providing transaction ID, date of payment and reference mobile number. If transaction exists, the transaction will be displayed.

**Transaction History**

After logging in, the user can check the transaction history of the user based on the date of transaction. The user can also check transactions within a certain range of dates.

**Admin Use Cases**

**Merchant Activation**

When admin logs in, admin can check list of pending merchant registration request on dashboard. Details of merchant candidates can be viewed. Based on validity of details. Admin can accept or deny registration request of merchant candidate.

**User Management (Both Merchant and Customer)**

Admin can change the status of merchant, configuration parameters, user parameters.

**Account Posting/ Merchant Transfer**

Admin can view transfer requests of merchant on the dashboard. Based on information provided by the merchant, the admin will manually transfer the money to the bank/ wallet system specified by the merchant. At the same time, system will manually decrement the (logical) balance of corresponding merchant. The reference transaction will be saved in the system.

Step1: Admin will be able to check transfer request list.

Step2: Admin can view single merchant request details

Step3: Admin will send money to the merchant manually.

Step4: Admin will change status to paid/requested.

Step5: Admin will be able to upload transaction credentials and save.

**Customer Notification**

The Admin can create notification entry (email/SMS) and send it to specific Merchant/Customers/group of users.

**Reports**

Based on query, the admin can command the system to generate reports. The system shows the query results to admin.

**Support User Use Cases**

**Ticket Management**

If user finds fault/issue/error or wants to give feedback, user will create a ticket. The ticket will contain the message the user wants to convey. The ticket can be updated or closed by the user.