Implement Cooling-Off Period for Limit Increase

# Increase Transfer Limits

## Business Notes

* The new thing is the cooling off period itself not increasing the limit.
* There is a cooling off period for each separate channel, the other channels can function normally if not increase to their limits was done.
* This will trigger a notification in the app’s notification center.
* The cooling off notifications for both the Pay to Account and Pay to Proxy are separated.

## Technical Notes

# Setup duitnow qr

## Business Notes

* The same 12-hour cooling off period will trigger when we setup the QR code for the first time, this will trigger a notification as well.

## Technical Notes

# Restricting fund transfer in all three channels in their cooling off periods

## Business Notes

In the front-end side a screen will appear restricting fund transfer in the **three channels in their respivtive cooling off periods.**

## Technical Notes

Implement MFA When Add Favorite Account

# add favourite

## Business Notes

* Adding a favourite is already there but now it is being added directly without any authentication.
* Adding a favourite will be treated as a transaction which will require DigiSecure screen before approving or rejecting.
* Adding a favourite requires making a transaction with them first.

## Technical Notes

* Customer-iam-gateway creates **login hint token** using the **username** and the **favourite token using the request id and other details of the request**, it will then call /as/authorize to PingOne, this will return a **Flow ID.**
* **In the second stage we first verify the Flow ID we have from PingOne, then after we verify, we call as/resume?flowId={ flowId} to request the JWT token we created before in the first stage, we will publish this token on kafka.**
* **This token will be validated and decrypted to get the request id, after the decryption the “nonce” field will contain the request id.**
* **We get the user again from the payment service database using the request id and we update its data.**
* **A notification is then sent by posting on the notifications kafka topic.**
* **The same process happens in case of paying to proxy instead of account.**