**Product Requirement Design (PRD)**

**Opay Mobile App Core Features**

**Product Name:**

**Opay Banking App**

**Overview / Product Vision:**

The Opay Banking System is a mobile-based platform that enables users to perform financial transactions like transfers, bill payments, and airtime purchases easily and securely. Its primary goal is to promote financial inclusion by offering fast, reliable, and accessible banking services for everyone..

**Core Features Covered in This PRD**

**1. User Sign Up**

**Requirements:**

* A user can sign up using a valid phone number and password.
* A one-Time Password (OTP) should be sent to the user for phone number verification.
* Passwords must be at least 6 characters, only numbers.
* Users must verify their identity using either their BVN or NIN.
* Users must accept Terms & Conditions before completing sign-up.
* Users must be able to do the Face/ Photo Capture verification using the direction given by the system.
* Users receive a success message upon successful registration (Success ! Congrats ! Your account details are shown below) and should be redirected to the dashboard page.
* Error messages must appear for invalid or missing fields(e.g ‘’Invalid email/phone number’’or ’’Missing field’’)
* The system should prevent duplicate accounts using the same phone number.
* If the user's phone supports it, they should be able to log in with a face ID.

**2. User Login**

**Requirements:**

* A registered user can log in using Mobile No./Email and password.
* The system must validate input fields before submission (e.g phone number format, password not empty).
* If the user's phone supports it, they should be able to log in with a fingerprint or face ID.
* The system should display an error message for invalid login credentials (’’Invalid Login credential’’)
* Users should have the option to view or hide password input.
* If login is successful, redirect the user to the account dashboard.
* If credentials are incorrect, show an error message.
* Session should be securely maintained and auto-logout after inactivity (e.g 5-20 minutes).
* If someone logs in from a new device , the user should be asked for Face ID verification.
* Login attempts should be limited to prevent brute-force attacks.

**3. User Dashboard**

**Requirements:**

* Users should see their current account balance displayed clearly at the top.
* Users is able to toggle the visibility of their wallet/account balance using a switch or icon
* The dashboard should show recent transactions (e.g with date,type and amount).
* Quick access buttons should be available for key actions (e.g Send money, Add money, pay bills).
* Users profile icon should be visible for easy access to settings/account details.
* The dashboard should update in real-time after a transaction (e.g new balance).
* The dashboard should adapt to different screen sizes.
* The secure logout option should be accessible from the dashboard menu.
* A banner section should be available for Promotional messages, helpful tips, important alerts or offers

**4. Fund Transfer**

**Requirements:**

* Users must be able to transfer funds to other users within the system using phone number or account ID.
* Users should be able to transfer funds to external bank accounts by entering valid bank details.
* The system must validate the recipient's account details before processing the transfer.
* Users should enter the transfer amount and have it validated against their available balance.
* Transfers should require confirmation OTP for security.
* The system should display transfer success or failure messages with transaction reference.
* They should be able to add a short note (e.g. “school fees” or “birthday gift”).
* Users should be able to save frequent beneficiaries for quicker transfers.
* Transfers should be fast and come with real time updates.
* Transfers should be processed instantly or with a clear error message if d elayed.
* Limits should be imposed on transfer amounts per day for security.

**5. Bill payments**

**Requirements:**

* Users should be able to select from available billers e.g electricity,internet, cableTV.
* They should be able to choose from present bundles or type in a custom amount.
* Users must confirm payment details before submission.
* Users should be able to schedule bills to be paid automatically if they wish.
* A record of past bill payments should always be accessible.
* The system should display success/failure confirmation with transaction ID.

**6. Airtime purchase**

**Requirements:**

* Users should select or enter a mobile number and select a network provider.
* They should be able to choose from preset bundles or type in a custom amount.
* The system should allow preset or custom airtime amounts.
* Numbers they use often should be saved automatically for next time
* Confirmation prompt before purchase must be displayed.
* Users should get real-time notification of successful recharge.
* The system should prevent recharge if balance is insufficient.
* Purchase history should be visible to the user.
* Whenever there's a promo or bonus, users should be notified automatically.

**7. Wallet Management**

**Requirements:**

* Users should be able to top-up their wallet using cards, bank transfer or USSD.
* The system should validate payment methods and show applicable charges.
* Users should be able to withdraw from their wallets to a linked bank account.
* Limits should be in place for daily top-ups and withdrawals.
* Real-time update of wallet balance after top-up must occur.
* Wallet transaction history should be visible in the dashboard.
* They should be able to download statements or check transaction history.
* Users should be able to lock their wallet temporarily if they sense any suspicious activity.

**8. Security Features**

**Requirements:**

* Users must set a secure six (6) digit pin during sign-up or first login.
* Users should be able to turn on 2 factors authentication.
* The system should support biometric login (Face ID/Fingerprint) on supported devices.
* Users should be able to change PIN at any time.
* One-Time password (OTP) must be required for sensitive actions (e.g login, fund transfer, PIN reset).
* The system should detect and alert suspicious login attempts.
* All sensitive data must be encrypted in storage and during transmissions.
* Application should log User’s account out automatically after 5 minutes of inactivity.

**9. Notifications**

**Requirements:**

* Users should receive real-time in-app and push notifications for all transactions.
* SMS and email alerts should be sent for high-value or security related actions.
* Users should be able to enable and disable specific types of notifications in settings.
* Users should also get reminders for scheduled payments or low wallet balance.
* Notification messages must include key details (amount, action, time,timestamp).
* Failed transactions or errors must trigger an immediate alert to the user.

**10.** **Forgot Password**

**Requirements:**

* Entry of registered phone number or email.
* Validation of Face ID and entry of new password.
* Passwords must meet complexity requirements.
* Confirmation message on successful reset.
* Redirect to the login page after password change.
* Accessible from the login page.
* Users are to do Face ID verification before successfully resetting password.
* Users enter a registered phone number or email address while trying to identify verification.
* For phone numbers:Send a One-Time Password(OTP) via SMS.
* For email: Send a message to email before they get access to the reset password page.
* OTP must expedite within 3-5 minutes. Include a resend option(with limits).
* Include error handling for : Expired OTP, Incorrect OTP, and multiple failed attempts.

**11. View Transaction History**

**Requirements:**

* Access transaction history from dashboard.
* Filter by date, transaction type(debit/credit), or status(success/failed).
* Display of transaction details: date, time, amount, status, recipient/sender, transaction ID.
* Ability to download or share receipts.
* Paginated or scrollable transaction list.
* Proper handling of empty state (eg ‘’No transaction yet’’).
* Users can access their transaction history from the dashboard, under a ‘’Transactions’’ or ‘’History’’ tab.

**Assumptions & Constraints**

* UI designs followed Figma mockups.
* Users should have access to smart phone
* The system is constrained by data privacy laws.
* Regulatory standards are already being met by the business.
* Users want both ease of use and strong security.
* Offline usage is limited to only USSD based transactions.
* Users are expected to provide valid identification.
* Limited support for offline access due to real-time transaction needs.
* All third-party APIs are functional and reliable.
* The app assumes users have smartphones and stable internet connections.
* We must stay compliant with CBN and NDPR regulations.

**Dependencies**

* Email/SMS service (for OTPs and alerts).
* Integration with third party services: banks, telecoms, BVN/NIN databases.
* Payment gateway integration.
* Reliable user authentication system.
* Secure and scalable database.
* Hosting infrastructure that can handle large volumes of users.
* Reliable security protocols and fraud detection systems.
* API access to billers and interbank networks.
* Partnerships with billers, mobile operators, and payment gateways.

**Acceptance Criteria**

* All user flows complete without page errors.
* All core transactions (transfer, airtime, bills) succeed at least 98% of the time.
* Input validation works for all forms.
* Users can sign up and log in successfully with valid credentials.
* All user actions are logged securely.
* Notifications are sent within 5 seconds for all transactions.
* Payments and purchases are completed with receipts shown.
* Users can view real-time wallet balances on the dashboard.
* Fund transfers process successfully with confirmation feedback.
* Failed transactions return error messages with actionable prompts.
* Users receive appropriate feedback (errors, success, redirections).