**System Requirements for IPN Network**

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# **System components**

* 1. Clients
  2. Tech provider (Tech-Hub pay)
  3. Central bank of Egypt (CBE)
  4. Banks

# **scope of roles**

## Clients

Is responsible for providing the user interface to the user and consume the APIs provided by the tech provider to enable user to use the IPN network in their transaction.

## Tech provider (Tech-Hub pay)

Is responsible for handling transaction in the IPN network.

## Central bank of Egypt (CBE)

It is responsible for setting the rules governing the IPN network.

## Banks

It is responsible for manage it users bank account within the network.

# **Scenarios**

## Registration

|  |  |
| --- | --- |
| User story | As a user I want to register to the IPN network so that I can use the network to transfer instantly |
| Acceptance criteria | * User should get a unique IPA * User should have a valid bank account * The bank should be registered on the IPN network * User credentials are valid * The user account added on the IPN network |

## Add account

|  |  |
| --- | --- |
| User story | As a user want to add account so that I can manage my accounts in one place |
| Acceptance criteria | * User should have a valid bank account * User credentials are valid * The user bank should be registered on the IPN network * Assign the user account to its IPA * The user account added on the IPN network |

## Send Transaction

### Bank account to IPA

|  |  |
| --- | --- |
| User story | As a user want to send money instantly to anther IPA |
| Acceptance criteria | * Sender and receiver users should have an existed IPA * Check if the sender balance is enough to complete the transaction * Complete the transaction process * Users will notify by the transaction status (success or fail) * Log the transaction |

### Bank account to Wallet (phone number)

|  |  |
| --- | --- |
| User story | As a user want to send money instantly to anther Wallet |
| Acceptance criteria | * Sender user should have an existed IPA * Receiver should a wallet * Check if the sender balance is enough to complete the transaction * Complete the transaction process * Users will notify by the transaction status (success or fail) * Log the transaction |

### Bank account to IBAN/account number

|  |  |
| --- | --- |
| User story | As a user want to send money instantly to anther IBAN/account number |
| Acceptance criteria | * Sender user should have an existed IPA * Receiver should a bank account * Check if the sender balance is enough to complete the transaction * Complete the transaction process * Users will notify by the transaction status (success or fail) * Log the transaction |

## Request Transaction

|  |  |
| --- | --- |
| User story | As a user want to request money from other IPN network users so that I can get money from anther account instantly |
| Acceptance criteria | * Sender and receiver users should have an existed IPA * Receiver should accept or reject the sender request * If the receiver accepts, check if the receiver balance is enough to complete the transaction * Complete the transaction process * Users will notify by the transaction status (success or fail) * Log the transaction |

## Get Balance

|  |  |
| --- | --- |
| User story | As a user want to check the balance of one of his accounts to know my current financial status |
| Acceptance criteria | * Tech Provider send request to the bank * Validate that the user is authorized to request balance from bank * Get the balance |

## Logs

|  |  |
| --- | --- |
| User story | As a CBE I want to be informed by the daily transactions from the tech provider to make analysis and to investigate in case of money laundering or suspicious transactions |
| Acceptance criteria | * The tech provider should log all transactions in its database * The tech provider should inform the CBE with the transactions daily |

## Get the registered banks

|  |  |
| --- | --- |
| User story | As a tech-hub pay (tech provider) I want get a list of registered banks on the network to communicate with them |
| Acceptance criteria | * The CBE have the last updated list of registered banks on the network * Tech-hub pay should request list of registered banks on the network from the CBE * The CBE provide the Tech-Hub Pay with the banks list and the new registered banks address |