**Send Money and Add Account**

**User Stories**

# Send Transaction

## Bank account to IPA

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| --- | --- |
| User story | As a user want to send money instantly to anther IPA |
| Acceptance criteria | * Sender and receiver users should have an existed IPA * The bank will validate the atm-pin * Complete the transaction process * Users will notify by the transaction status (success or fail) * Log the transaction |

## Bank account to Wallet (phone number)

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| 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 wallet bank is registered * The bank will validate the atm-pin * Complete the transaction process * Users will notify by the transaction status (success or fail) * Log the transaction |

## Bank account to IBAN/account number

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| 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 receiver bank is registered * The bank will validate the atm-pin * Complete the transaction process * Users will notify by the transaction status (success or fail) * Log the transaction |

# Add Account

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| --- | --- |
| 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 atm-pin is valid * The user bank should be registered on the IPN network * User should have a valid IPA * Assign the user account to its IPA |

**Send Money and Add Account**

**Client APIs**

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| --- | --- | --- | --- | --- | --- | --- |
| NO. | Name | endpoint | Request | Response success | Response failed | Note |
| Send Money | | | | | | |
| 1 | Request send money | /validate\_atm\_pin | bank-id | url | message (if the bank id not exist in the IPN network) | Client sends this request with bankId and we respond by the bank url that validate user account atm-pin. |
| 2 | Validate user account | /validate\_receiver\_account | bank-id | url | message (if the bank id not exist in the IPN network) except ipa | Client sends this request with bankId and we respond by the bank url that validate if receiver account is valid. |
| 3 | Transaction | /transaction | receiverBankId  amount  clientID  receiverAccountType  senderGeneratedAccount  receiverAccount | transactionId  transactionStatus | message (with the reason) | The client send this information and we will send this information to the issuer bank and save the transaction in the database until the bank response.  And we well tell the client that the transaction status is processing  ⚠️the client listens to a topic to know if the transaction status is completed or not |

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| --- | --- | --- | --- | --- | --- | --- |
| NO. | Name | endpoint | Request | Response success | Response failed | Note |
| Add account | | | | | | |
| 4 | Request add account | /request\_add\_account | Ipa  bank-id | key  url | Message (with the reason) | Client sends ipa and bankId and we validate the ipa and bankid and generate the account key and we respond with the generated key and bank url. |
| 5 | Add account | /add\_account | status  account-key | message (success) | message (fail) | The client send the status from the bank and the account key and we make the account key active if the status true otherwise we delete the temporary account key. |