

# RevPay - Banking Project

## RevPay

Center of Excellence

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## Requirements

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The RevPay project aims to develop a secure, user-friendly, and versatile financial application for both personal and business users. The core functionalities for personal accounts include sending or requesting money, linking bank accounts, and managing transaction history, while business accounts offer additional features such as applying for loans and accepting customer payments. The project's completion will be demonstrated through a cloud-hosted working version, technical presentation, and associated diagrams.

### Core Functional Scope

Personal Account

As a person, I should be able to:

- Send or request money by username, email, or phone number.

- Add credit or debit cards to my account using card details
- Link a bank account to my account using routing number and account number
- Add Cash to RevPay wallet
- View my transaction history
- Receive email notifications when a transaction is made
- Export PDF Statement for RevPay wallet

### Business Account

As a business, I should be able to:

- Add a business credit or debit card using card details
- Apply for a business loan
- Accept payments from customers (checkout)
- Send invoice emails or receipts
- View business transaction history
- Export PDF Statement for RevPay transactions

## Standard Functional Scope

- Access settings to change any personal or business details
- Login as personal or business account
- Register business as for-profit or nonprofit account with email, password, Business Name, Business Address and Business Identification Number (BIN, EIN, etc.)
- Register new personal account with email, password, full name, phone number, and primary address
- Logout of the application
- Reset password through email
- Responsive to different, or changing, window sizes
- Supported by common browsers (Chrome, Edge, Firefox, Safari)

## Non-Functional Scope

- 80% unit testing on API business logic (Service layer)
- Scrum/Agile Development Strategy with Burndown charts
- RESTful API implementation
- API logging and exception handling
- Comments in the code base with respective details

## Expectations

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## Definition of Done

- Presentation of technical details of the application
- Working version of the cloud hosted application demonstration
- Sharing the associates' code repo for technical evaluation with:
  - ERD Diagram
  - Architecture Diagram
  - Activity Diagram

## Security Standards

- Password Hashing implementation
- Session management with web tokens
- CORS API restrictions
  - Only allow deployed client and localhost to access API

## Nice-to-Have's

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### Personal Accounts

- Pay with QR code linked to Business UPID or Account
- Deals and Cashback options
- Generate Reward Points
- Buy Now, Pay Later
- Pay with Rewards
- Buy, sell, or pay with cryptocurrency
- Pay bills

### Business Accounts

- Generate a QR code linked to UPID or Account
- Accept donations (nonprofits only)
- Accept international or crypto payments with currency conversions

### General:

- Customer Support Forum or Chat
- Notifications through SMS

- Mobile responsive
- HTTPS support
- Accessibility considerations for disabilities
- API role-base endpoint authorization
- 3rd Party IDP implementation (OAuth, Firebase, etc.)
- Input validation and error handling
- Data encryption for secure API calls
- Audit logging
- Multi-factor authentication
- Single-sign-on capabilities