**Functional Requirement**

**Merchant Portal**

**Customer Portal**

**Admin Portal**

**Financial Providers Portal**

**Mbills Webservices Portal**

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| **Portal** | **Purpose** | **Dependency** |
| Customer Portal | This portal is the channel through which our customers communicate with Mbills.   * Signup, Login, apply for credit * View Wallet * Check Account Balance * View transaction history * Chat with a customer service rep * See credit rating * Read about Mbills * Check credit score * How Mbills Works * View all social media and blog platform * Compare prices * Search & View available merchants | * Merchant Portal to make purchases. * Financial Partner to get credit approval. * Admin portal to resolve account issues. |
| Merchant Portal | Merchants can interact with Mbills.   * Sign up * Get Approved * See ratings * View Purchase history * Generate Invoice * Get payment notification | * Financial Partners for invoicing and payment. * Customer’s portal |
| Financial Partner | * Receive Invoices from Merchant * Verify Invoice and make payments to merchants * Run credit checks on customers * Receive Credit Application * Approve/Decline Credit * View all invoices * View pending payments * Approve payments | * Mbills Web services * Customer’s Portal * Merchant Portal |
| Mbills Web Services | * Process Transaction * Payments * Merchant API | * Merchant Portal * Mbills Admin Portal * Mbills Customer’s portal |
| Mbills Admin Portal | * User Login & Access Control * View All Users * Credit Customer’s Account management * View transaction history * View Merchants History * View pending payments * Monthly account resolution and billings |  |

Use Case Actions

Customer

* Signing up an account
  + Launch Web browser
  + Inserts the url [www.mbills.ng](http://www.mbills.ng)
  + Get to home page –a landing page-
  + See the call to action button to sign up/ register
  + User clicks on the call to action button
    - A pop-up with fields to fill to register
    - User inserts – email, phone number
  + An email is sent to user with a confirmation link
  + User clicks on link and is prompted to choose password and a confirm password
    - Password is not restrictive but an indicator of password strength and advice/suggestive text beside the password field.
    - User clicks **submit button** which will appear if password is **fair** or **strong** but not **weak**.
  + A confirmation email or/and text message is sent to user
  + Automatically a N0 is credited to the user’s account
  + An email/text notification is sent to the user with a notification prompt to login into account and use the N0 to pay for free stuffs
* Login
  + User launches Mbills on browser
  + Click on Login (which is visible on the home page)
  + It pops-up with fields to login
  + Email and password
  + If the information matches what is in the database user gets into Mbills and can now make transaction on Mbills
  + If information is not correct and error message of unsuccessful -wrong email or password and forget password
* Reset Password
  + If user clicks on forget password
  + They are prompted through a pop-up to provide email
  + A reset password link is sent to the email provided
  + User clicks on the link
  + A pop-up with new password and confirm password appears with the same rule as when registering an account
  + User clicks submit
  + An email/text notification is sent to user
* Applying for credit
  + User click on apply for credit button visible on home page and other subsequent pages
  + A pop-up appears with the question
  + Why do you need the credit? for business operation or personal monthly expenses
  + Depending on your answer an online application form pops up and you can fill in all the details and upload the requested document and click on submit
  + A confirmation email/text is sent to you acknowledging receipt of the application
* View Wallet
  + Once the customer is logged in there is a human icon at top right corner with my account
  + Beside it the customer can see available balance, visible
* Making Payment
  + User launches Mbills
  + Login into account
  + Search for product/merchant
  + For online merchants; user clicks on the hyperlink on merchant page
  + This takes the user to merchant portal
  + User fill cart
  + Clicks on checkout
  + See all payment options including Mbills credit
  + Click on Mbills Credit
  + A pop-up requesting login details
  + If successful, the total invoice is displayed
  + User confirms by clicking continue
  + User is prompted for transaction code
  + If authenticated an OTP is sent to user’s phone number
  + User inputs OTP and the transaction is concluded
  + Money is transferred from user’s account to merchant’s account
  + A notification is sent to both the user and merchant
  + For offline transaction – user simply transfers money from wallet to merchant wallet directly for amount invoiced from the Mbills phone app
* View Account
  + Once user is logged in he will see on the top right corner a human icon
  + Click on the icon to get into your account
  + User can view account balance
  + Transaction history
  + Export transaction data
  + View all payment history
  + View all terms and conditions of using Mbills
  + Search for specific information on the transactions
  + View credit score
* Deals of the day
  + Deal of the day is sales from merchants that last 24hours with the appropriate discounts
  + It blinks on all pages’ customer visits
* Hot deals
  + Hot deals are deals running for more than 24hours
  + This appears on the global page
* Chatting with a customer service rep
  + Immediately user launches Mbills
  + A pop up chat on bottom right corner welcoming the user and asking how we could help today
  + User can engage the customer service rep
  + And a chat conversion can ensue
* Social media pages
  + Users can click on the social media icon on home page and this will take them directly to the linked social media pages