**Software Requirement Specifications**

**Of**

**Peak72**

**Version 1.0**

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1. Document Release History

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| --- | --- | --- | --- | --- | --- |
| Sl. No. | Version Number | Release Date | Prepared By | Reviewed & Approved By | Reasons for New Release |
| **1** | **1.0** | **05-02-2024** | **Team BA** | **Paras Pandya** | **Initial Release**  **(Time to Time Document will be Updated with New Version Release)** |
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1. Circulation Details

**A soft copy of this version of the document is available to team members of Development**

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1. List of Amendments Made on Previous Version 1.0 for February rollout

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| --- | --- | --- | --- |
| Sl. No. | Section No. /  Page No. | Description of the amendment | Change Request No. & Date |
| 1 |  |  |  |
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# Executive Summary:

### Gap

There exists a significant gap in financial literacy among individuals, particularly in younger demographics. Traditional methods of financial education often lack engagement, leading to a need for innovative solutions to address this gap.

### Solution

Our application provides a gamified financial education platform, offering interactive lessons and quizzes. By leveraging a mobile application, Peak72 makes financial learning engaging and accessible, addressing the shortcomings of conventional educational approaches.

### Target Market

Peak72 primarily targets younger demographics, including students and young adults, aiming to instill financial literacy at an early stage. The platform can be integrated into educational institutions, partnering with financial institutions, or directly accessed by individuals.

### Key Focus Area

* Gamified Learning

The platform focuses on creating an interactive and engaging learning experience through games and quizzes.

* Bite-Sized Lessons

The platform emphasizes delivering digestible, bite-sized lessons to make financial concepts more approachable.

* Reward System

Peak72 employs a rewards-based system, encouraging users to participate actively and reinforcing positive financial habits.

### Competitive Advantage:

* Innovation

Peak72's gamified approach differentiates it from traditional financial education methods, capturing the attention of younger audiences.

* Partnerships

Collaborations with financial institutions and educational organizations enhance reach and credibility.

* Mobile Accessibility

Mobile application ensures widespread accessibility, catering to the preferences and habits of its target audience.

* Theme for the Day:

By incorporating daily themes, Peak72 keeps its content dynamic and relevant. This approach not only maintains user interest but also allows Peak72 to cover a broad spectrum of financial topics in a structured manner. Users benefit from a diverse and comprehensive financial education experience, reinforcing their understanding of various concepts.

### Conclusion

Peak72 addresses the financial literacy gap by offering an engaging, innovative, and accessible platform for users to enhance their financial knowledge. Through partnerships and a focus on user experience, Peak72 stands as a pioneer in the realm of gamified financial education, contributing to the empowerment of individuals for better financial decision-making. Continued evolution and expansion of partnerships will likely further solidify Peak72's position in the financial education space.

# Introduction

1. Purpose of this Document

* This document defines the system behaviour and project requirements for designing and developing the Peak72 application. The intended purpose is:
* To ensure the requirements that Peak72 Application is expecting
* For the developer to build his/her low-level design documents.
* To be used by the Design team, Development team, and QA for reference.

1. Scope

* **Boundaries of the Project**
* Limited to financial literacy topics like budgeting, saving, and investing.
* Targeting students and young adults.
* Currently English-language content; primarily focused on English-speaking regions.
* Developed for iOS and Android, excluding desktop applications.
* Limited to enhancing the educational experience; not focused on standalone gaming.
* No financial advice or consulting services offered.
* **What needs to be included in the Project (Features)**
* Gamified Learning Modules
* Theme for the Day
* Reward System
* User Progress Tracking
* Mobile Accessibility
* Notification System (At least 3 per day)
* Streaks for daily playing
* Calculators
* Quiz
* Dark mode on/off
* Available in Android and iOS
* Search Bar & Filters

1. Constraints

* Compatibility issues may arise if the app relies on outdated or unsupported technologies or devices.
* Users will not be able to access this application without Internet connectivity.
* Changes in regulations may necessitate updates to the app to maintain compliance.
* Limited functionality or user experience discrepancies may occur on certain devices.
* A lack of user feedback may hinder the identification and resolution of issues or the implementation of user-desired features.
* Quality measures may impact development timelines and increase testing efforts.

1. Dependencies
   * The app's functionality depends on specific technologies, frameworks, and libraries.
   * The app relies on accurate and up-to-date financial data for lessons and quizzes.
   * The success of the app depends on user engagement and active participation.
   * Adherence to financial regulations and industry standards.
   * Implementation of robust security protocols to safeguard user data.
   * Collaborations with educational content providers for accurate and relevant financial lessons.
   * Regular feedback from users for continuous improvement.
   * Effective cost management for development, maintenance, and support.

# Overall Description

* **Business perspective**
* **Goals**:
* Identify and articulate the financial literacy goals the business claims to achieve through the Peak72 financial app.
* Attract and engage a wider audience, particularly younger demographics.
* Drive customer loyalty and trust by positioning the brand as a supporter of financial well-being.
* **Success Looks Like:**
* Success is defined by the app's ability to effectively educate users, increase financial literacy, and contribute to the client's broader objectives.
* Success will be happy customers where they are happy with the application.
* **Problems We Are Trying to Solve:**
* Addressing the lack of financial literacy among users.
* Enhancing the client's brand image by providing a valuable educational resource.
* **How We Will Solve the Problems:**
* Developing engaging content and gamified modules to make financial education accessible and enjoyable.
* Implementing features that align with the client's educational goals and brand values.
* **Technology perspective**
* Technology Plan
  + - We will go with Node Js in the backend as a scripting language.
    - Also we would be using React native for developing the application.
* **User Perspective**
* **Goals**
  + Acquire comprehensive financial knowledge through an engaging and interactive learning experience.
  + Feel empowered to make informed financial decisions and achieve personal financial goals.
  + Enjoy a user-friendly interface that caters to diverse learning styles and preferences.
  + Access personalized content that aligns with individual financial interests and challenges**.**
* **Success Looks Like:**
* Users consistently engaging with the app and completing educational modules.
* Positive changes in financial behavior and decision-making reported by users.
* Recognition of the app as a go-to resource for enjoyable and effective financial education.
* Active participation in community events and challenges, fostering a sense of community among users.

# Technology Stack

|  |
| --- |
| Design |
| * Figma * Draw.io |
|  |
| App Back end and App Services Development |
| * Node Js * Typescripts/Javascript * Database - MongoDB * Image - Bucket |
|  |
| App Development (Android and IOS) |
| * React Native |
|  |

# Functional Requirements

## Signup

* Email Address (required): This will be your login ID for the app.
* Password (required): Create a strong password to secure your account.
* Confirm Password (required): Re-type your password for confirmation.
* First Name (required):
* Last Name (required):
* Phone Number(required)
* Birth Date(required)
* Address/state/country(Required)

## Login

Login ways:

* Continue with Google/Facebook

Upon selecting the "Continue with Google/Facebook" option, users will be prompted to choose an account if they are logged in from multiple accounts.

* Continue with Email address/username/phone number

Upon selecting “Email address/username/phone number” you will have to enter the phone number/Email address.

* You need to enter your username,
* You will be getting an option to choose your avatar upon logging in.

Upon logging in, a page will prompt you to provide the following information:

**Choosing Your Interests (Example):**

* Savings and Spending
* Insurance
* House and Transportation
* Education
* Careers
* Investing
* Taxes
* Information Security
* Entrepreneurship

Upon selecting these skills, the learning path is adjusted accordingly in the Explore Your Skills Page

## Splash Screen

* After a successful login, a welcoming screen will greet you with the message "Welcome to Peak72." The screen will provide information on learning through bite-sized modules, testing your knowledge, and setting and achieving financial goals.
* The screen will feature a "Start Learning" button to initiate your educational journey.
* When you login a notification will arrive asking for survey questions. You can earn by answering these survey questions. There will be two options 1)take a survey: If you want to answer survey questions

2) Maybe later

## Home page:

The home page will display the following things in the header:

* **Walnut Points:**
* Represents the accumulated points or currency within the Peak72 platform, possibly earned through completing lessons or activities.
* These points may be redeemable for rewards or used to track user engagement.
* Points can be acquired by introducing a new user to Peak72, engaging in community events hosted by Peak72, and interacting with in-app content.
* Clicking on this icon will reveal the user's current points or Walnut balance. Users can:
* Earn more Walnut by completing modules.
* Exchange their Walnut for real-time rewards.

View Marketplace Button (Redirect to buying premium subscription)  
  
  
  
  
**Validations:**

|  |
| --- |
| **Calculation of Walnuts ( Free Model)** |
| 1 correct answer = 15 walnuts |
| Total question = 1800 (approximately) |
| Hence 15 walnuts \* 1800 questions = 27,000 (assuming all answered correctly) |
| Now 27,000 walnuts = Rs 2,700 (10% value) |
| Walnuts can only be redemed for Peak72 products |
| Every 10 day streak you are given 500 walnuts |

|  |
| --- |
| **Calculation of Walnuts ( Paid)** |
| Subscription (Rs. 999/year) Show as less than 3 Rs per Day |
| 3 times walnut now; i.e., 1 correct answer = 45 walnuts |
| Total question = 1800 (approximately) |
| Now 81,000 walnuts = Rs 8,100 (10% value) |
| Walnuts can be redeemed for Peak 72 products and Different brands |
| Every 5-day streak you are given 500 walnuts |

* **Streaks:**
* Streaks serve as a daily record of user playing and related metrics to track the consistent engagement of users.

Note: The streak will increase only when you attend the quiz. If you miss playing the quiz for a day, the streak will break and you have to restart from 0.

* When a user clicks on the icon he can see on which day he has attended the quiz.
* User will get option of spin a wheel on completion of the particular benchmark of streaks.

**Validations:**

|  |
| --- |
| **Calculation of Streak (Free Model)** |
| Calculation of Streak Will be one streak per day. |
| On Day 10 - 500 walnuts extra |
| On Day 50 - 1000 Walnuts extra and so on |
| The streak will increase only when you attend the quiz and complete one module. |
| . If you miss playing the quiz for a day, the streak will break and you have to restart from 0. |
| When you complete a 14-day streak, you will get to spin a wheel, the discount given between 10-100% and its very very rare to get anything above 50% |
|  |

|  |
| --- |
| **Calculation of Streak(Paid Model)** |
| Calculation of Streak Will be one streak per day. |
| On Day 5 - 500 walnuts extra |
| On Day 25 - 1000 Walnuts extra and so on |
| The streak will increase only when you attend the quiz and complete one module. |
| . If you miss playing the quiz for a day, the streak will break and you have to restart from 0. |
| When you complete a 7-day streak, you will get to spin a wheel, the discount given between  10-100% and its very very rare to get anything above 50% |
|  |

* **Life:**
* Refers to the user's life count, related to the number of attempts or challenges a user can take within a specific timeframe. Losing a life might occur when you have completed specified chance of playing modules.

**Validations:**

|  |
| --- |
| **Calculation Of Life (Free Model)** |
| Kind of restricts users from excessive app usage. 3 modules per day; however unlimited for paid users |
| Total 3 lives per user |
| If they finish 1 module they will lose one life 3 they will lose 3 lives. |
| All the lives will be back at 12:01 am |
| 1 Life will be redeemed against 40 walnuts. |

|  |
| --- |
| **Calculation Of Life (Paid Model)** |
| Kind of restricts users from excessive app usage. 3 modules per day; however unlimited for paid users |
| Total 6 lives per user |
| If they finish 1 module they will loose one life for 6 they will loose 6 lives. |
| If all the lives are used then it will be refilled in 2 hours. |
| 1 Life will be redeemed against 20 walnuts. |

* **Experience Points (XP)** 
  + - Represents the cumulative experience gained by the user through completing lessons and quizzes. XP often reflects a user's overall progress and may contribute to levelling up on the platform.
    - Clicking on the XP icon will prompt a message encouraging users to accumulate more XP in order to progress to the next level.
    - The user can also View levels by clicking on the view level button.

**Validations:**

|  |
| --- |
| **Calculation of XP Points (It will be same for both paid and free model)** |
| It will be the same for both |
| This is for leader board |
| You can keep 100 xp for one correct answer and bonous 400 xp for flawless section. |
| You can even give 200 xp everytime they open the app (so once per day) - if the streak exceeds 3 days |

* **Hints:**

Hints will be available at the bottom of each quiz. Clicking on this button will display a pop-up with a hint for the specific question.

**Validations:**

|  |
| --- |
| **Calculation of Hint (Free Model)** |
| Hints section: Reduces walnut earnings if one uses hints (90% reduction) |

|  |
| --- |
| **Calculation of Hint (Paid Model)** |
| Hints section: Reduces walnut earnings if one uses hints (50% reduction) |

* **Daily Challenges:**
* By clicking on Daily challenges, you will be redirected to a new page that displays:
* Top Earners Today
* Daily Challenges

The daily challenges tab displays the message about the prize, Daily Starting time, and rules of the daily challenge.

Rules include:

* Join the test and answer the set of questions. There will be a timer for each question make sure to answer the questions within a given time and don’t let the clock run out.
* Collect your reward: Once you complete the quiz you will be rewarded with points.
* New daily challenge starts every 9AM(set the time)
* Each challenge has a strict points limit. Some challenges may be larger than others, and once you are done with your challenge, you’ll see how many points you’ve earned. If you don’t earn, the user can come back the next day for the challenge.
* Return Home

Will redirect you to home screen.

* Join
* When you click on join button you will be redirected to quiz page where you can start playing.
* On completing a quiz a message will be displayed including the correct answers page, average response time, Early bird bonus, and Streak multiplier.
* Claim button to claim the points.

**Validations:**

|  |
| --- |
| **Daily Challenges Points (Free Model)** |
| Daily Challenges Points Will be 10 question each day will be added. 10 walnuts per question |

|  |
| --- |
| **Daily Challenges Points(Paid Model)** |
| Daily Challenges Points Will be 10 question each day will be added. 30 walnuts per question |

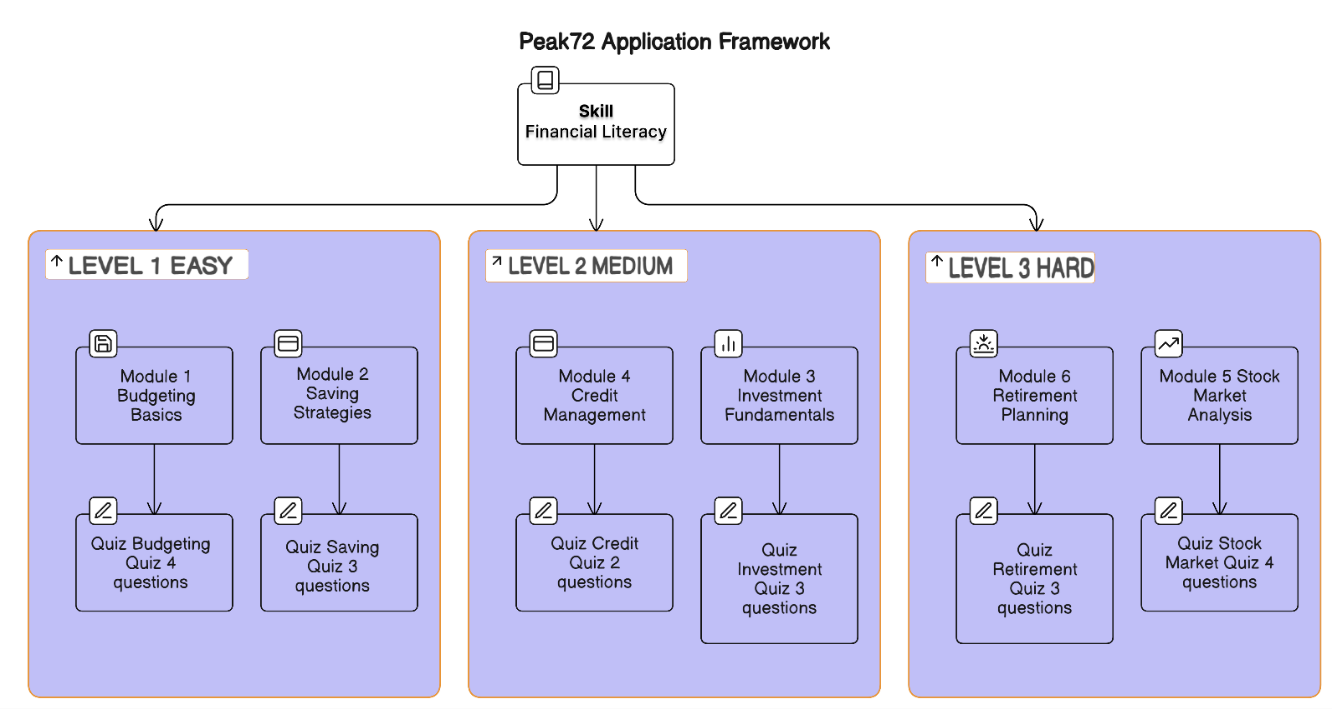
**The Home Page will feature different levels, such as Level 1, Level 2, and so on. Upon successfully completing all the tests of modules, users will be awarded a badge.**

You have the option to initiate the quiz located within Level 1. It will display the following things:

* Brief of the Test
* Start Button to start the quiz
* Pre-test (Starting of the module) and Post-test (Ending of the module) will have 2-3 survey questions.
* The quiz will have multiple options for answers which can be answered using radio buttons or text fields.
* If the wrong answer is selected your life will be deducted from the total life count. The correct answer will be shown with the explanation.
* If the correct answer is given on the quiz the Walnut points increase and the experience points (XP) also increase.
* If all the lives are deducted then the user will no longer be able to take quizzes for four hours. The user can trade in the 100 Walnut points to regain their lives or get unlimited lives with a premium.
* On completing one section of level 1 or level 2 the scorecard will be displayed which says how many points you’ve earned and how many experience points were earned.
* There will be a view results button to view the results of the test and to see the correct answers.
* The table is shown with field accuracy and confidence upon completing the test.
* Continue Button to continue to the next section of the quiz.

Note: You cannot directly go to higher levels without completing the previous levels of the test.

* After completing all the test modules of one skill test you can take another test by clicking on the **Get another Skill button**, you will be redirected to a page from where you can select whatever type of skill quiz you want to take.

**Visual Representation of Skill Management Module with Example:**

## Explore your skills Page

1. **Page Layout:**
   * Clicking the "Get another Skills" button directs to a new page.
   * The page features a search bar for finding specific skills.
   * Recommended skills are displayed prominently at the top of the page.
   * A list of skills is provided for selecting the skills. By clicking this skill you will be redirected to the Home page from where you can start the quiz.
2. **Learning Path:**
   * Customized learning path based on initially chosen skills.
   * Option to adjust the learning path by adding or removing skills.
   * Dedicated button for adding another skill.
   * Default learning path provided, editable to fit personal needs.
   * Section allowing users to discover new skills and topics of interest.

## Rankings

There will be a Filter option on the top of the page which will have the following filters:

* State

Users can narrow down information to a particular geographical location within a country.

* Country

Facilitates filtering content or results based on a specific country.

* Friends

Allows users to filter or display content related to their referred friends within the platform.

* Note: Rankings page will have a league system where all the people will be divided into the rank sections based on their XP points.
  + Friends tab
  + The Rankings page will have a Friends tab. Upon selecting this tab you can see all the friends invited.
  + There will be an **Invite button** from where you can invite your friends. When you click on the Invite button you will be redirected to a new page.
  + This page will have information for referring a friend which will display the following things:
* Refer a Friend. (Get Walnuts to Invite friends)
* Refer a new user with your invite code from the invite code mentioned below.

They verify their email and complete 3 modules then only you will get 750 Walnut for your referral.

* There will be a code at the end of the page you can copy that code.
* There will be an Invite Now button at the end of the page. By clicking this button you can share invites to your friends via any social platform.
* Competitions tab:

All the existing competitions you are a part of are shown in this tab with the name of the competition, date, and time. The Competitions are shown under two tabs Active and Upcoming tab.

* Join
* You can join any competition by using the Join button.
* A pop-up will open up asking for the Invite code.
* Enter the invite code in the text box and click on the Join Button.
* Create
* You can start/create a competition using the Create button. It will ask for the following things:
* Competition name:

Specify a unique name for the competition, identifying it distinctly.

* Start Date:

Set the date on which the competition will commence with time.

* Duration

Define the period over which the competition will run, indicating the start and end points of the contest. It can be a week, 2 weeks, and so on.

* The message will be shown like “This competition will run from Feb 2, 1:15 PM to Feb 9, 1:15 PM ”
* Create:

By clicking on the Create Button at the completion will be created.

* Invite:

User can invite friends by sharing the code or clicking on the invite button.

Note: Please note the above highlighted content is to be ignored for now if needed we will include this in future extensions.

## Shop

The shop feature can be categorized in two ways:

* + 1. In-App Gaming Store

You can shop for following things when you click on shop button:

* Board Games
* Financial Games
* Puzzle Games

By default you can see all the products.

* Each product will feature two distinct options for user interaction – "Buy Now" and "Add to Cart."
* Clicking on a specific product will initiate a detailed view, presenting comprehensive information about the product.
* This detailed view encompasses Product Description, Material, Reviews (Displays reviews and ratings given by customers), and additional details (Includes any pertinent details, such as size variations, color options, or special features, ensuring comprehensive product knowledge.)
  + 1. Redeem Tab:
* This tab will be available only to the premium members.
* If the user doesn’t have premium membership then the user will have to buy the subscription in order to access this tab.
* This tab will show different kinds of gift cards. These cards can be redeemed using existing walnut points.
* You also have the option to exchange the walnut points for charitable donations.
* You can click on the redeem button if you have defined walnuts in your account. You will get an email regarding the claimed card.
* You can get the products at a discounted price if you have a premium subscription.
* If you don’t have enough walnuts it will showcase a message that you need this much (for eg 50) more walnuts.
  + 1. Premium Membership:

You can shop for a premium membership which includes the following features:

* Users opting for the premium version by paying less than Rs 3 per day will unlock additional benefits that means RS 999 per year
* The primary added benefit is the access to gift cards for popular brands such as Starbucks, Pizza Hut, and possibly others.
* The premium version operates on a subscription model where users are charged Rs 999 for continued access to these added benefits.

**Free Version:**

Users with the free version can only shop for products available on the website.

**Note: The details regarding shopping, add to cart options, etc. will be covered in the upcoming versions.**

|  |
| --- |
| **Paid model Features** |
| Discount on our products |
| Walnuts value 3 times |
| Access to all the modules |
| You can use to shop for the walnuts for different brands. |
| Exclusive access to our news letter once a week, blogs and podcast |
| Weekly Challenges - About recent news that happened. Learn about it and then a small quiz |
| Hints section: Reduces walnut earnings if one uses hints (50% reduction) |

## Resource:

* Glossary
* This section provides a glossary of financial terms, offering definitions and explanations for users to enhance their understanding of financial terminology just like a dictionary.
* Search Bar provided at the top to search for specific terms.
* Calculator
  + The calculator feature enables users to perform financial calculations, such as budgeting, savings projections, or investment planning.
* Car Loan Calculator (Input Based)
* Budget Calculator (Input Based)
* Home Loan Calculator (Input Based)
* Make a Request.
  + Users can submit requests or inquiries through the "Make a Request" feature. This could include requests for specific educational content, assistance, or additional features within the toolkit.

## Profile

* Your Profile

Your Profile section will have an edit button from where you can update your personal information. By clicking this button, it will display the following things:

* Change Avatar:

Allows users to update or modify their avatar.

* Full name:

Enables users to edit and update their full name associated with the account.

* Email:

Provides the option to change or update the email address linked to the user's account.

* Phone Number:

Allows users to edit and modify the phone number associated with their profile.

**Note: When you edit Phone number/E-mail you will get an OTP on your Email/phone for verification.**

* Address Details:

Users can also edit their address details if required.

* Save Changes:

Save Changes button will save all the necessary changes made.

* Walnut Points:

Your profile section will show the total points earned under the points tab.

* XP:

XP will display the total number of modules completed.

* Badges:
  + Badges will showcase the total number of badges earned along with the corresponding percentage of accuracy.
* Friends Referred
* The "Friends Referred" section will exhibit a comprehensive list of all friends referred. Additionally, you have the option to invite friends directly from this section by clicking on the "Invite Friends" button.
* Resources
* Bookmark

Allows users to bookmark specific content or modules for quick and easy access.

* Peak72 Score Card

Displays the user's earned points, indicating accumulated points or currency earned through various activities. It shows following things:

Filter:

Points earned through various activities can be classified by using following filters:

* All
* Referrals
* Badges
* Financial Questions
* Daily Challenges
* Balance(current/overall)
* History
* Reward History

Provides a record of the user's history of redeemed rewards.

* My Orders:

Within the "My Orders" tab, comprehensive details regarding the ordered products will be available, including the order ID, order date, and the current order status. Clicking on a specific order will unveil a series of phases through which the order progresses:

When you click on the particular order. It will show phases like:

* Confirmed:

Indicates that the order has been successfully confirmed by the system.

* Shipped:

Denotes that the ordered items have been dispatched and are in transit.

* Out for Delivery:

Signifies that the order is en route to its destination and will be delivered shortly.

* Delivered.

Confirms the successful delivery of the order to the specified address.

Furthermore, detailed information related to the selected order will be presented, encompassing:

* Tracking Id:

A unique identifier to monitor the real-time location and progress of the shipment.

* Estimated Delivery Time:

Provides an approximation of when the order is expected to be delivered.

* Shipping Address:

Displays the address to which the products are being delivered.

* Included Products:

Lists the specific items that are part of the selected order.

* Saved Cards & Gift Card:
* User can save their credit/debit card details for future payment.
* User will have a tab called Gift Cards in which he can see all the gift cards details and can also see whether the gift cards are claimed, unclaimed or expired.
* General
* Interface
* Vibration[Toggle]

Enables or disables the device's vibration feedback within the app.

* Timer (Daily Challenge)[Toggle]

Controls the display of a timer during Daily Challenge events.

* Sound[Toggle]

Enable/disable sound feedback when answering questions.

* Dark Mode[Toggle]

Enable/Disable dark mode as per your need.

* Delete account

Permanently deletes the user's account, removing all associated data.

* Language

Allows users to select their preferred language for the app interface. English will be the default language. (Further languages can be added in upcoming versions)

* FAQ

Provides access to frequently asked questions, offering guidance and information about the app.

* Contact Team Peak72

Allows users to get in touch with Team Peak72 for support, inquiries, or feedback on the application.

* Share Feedback

Allows users to share valuable feedback via Email.

## Logout

Logs the user out of their current session a pop-up will arrive that will display the message asking for confirmation, ensuring account security and privacy. Users need to log in again to access the app after logging out.

# Non-Functional requirements:

* **Performance:**
* Response Time

The app should provide quick response times to user actions, ensuring a seamless and efficient experience.

* Scalability

The system should be scalable to handle an increasing number of users and data as the user base grows.

* Reliability

The app should be reliable, minimizing downtime and ensuring continuous availability.

* **Security & Privacy:**
  + Data Encryption

All sensitive user information should be encrypted to ensure data security.

* + Authentication and Authorization

Secure mechanisms for user authentication and authorization should be implemented to prevent unauthorized access.

* + Data Privacy

The app should adhere to strict privacy policies and regulations to protect user data.

* **Scalability:**
  + Load Testing

The app should undergo load testing to ensure it can handle peak loads without performance degradation

* + Database Scalability

The database architecture should be scalable to accommodate a growing volume of user data.

* **Usability:**
  + Accessibility

The app should be designed to be accessible to users with diverse needs, considering factors such as readability, contrast, and assistive technologies.

* + User Interface Design

The user interface should be intuitive, user-friendly, and aesthetically pleasing to enhance user experience.

* **Maintainability:**
  + Code Maintainability

The app's codebase should be well-organized and documented for ease of maintenance and future development.

* **Reliability:**
  + Error Handling:

The app should have robust error-handling mechanisms to gracefully manage and recover from unexpected errors.

* + Backup and Recovery

Regular data backups and a robust recovery plan should be in place to mitigate data loss in case of unforeseen events.

**Maintenance:**

Below mentioned are monthly maintenance tasks that are needed for the smooth functioning of our application:

**Development task:**

* **Bug fixes and updates:** Continuously addressing reported bugs, ensuring compatibility with new devices and OS versions, and patching security vulnerabilities.
* **New feature development:** Implementing new features based on user feedback, market trends, and evolving regulations. This could involve integrating with new financial institutions, adding budgeting tools, or incorporating gamification elements.
* **Infrastructure management:** Maintaining servers, databases, and APIs that the app relies on. This includes ensuring scalability, performance, and data security.
* **Compliance updates:** Keeping up with the latest financial regulations and data privacy laws in India. This might involve updating user agreements, implementing additional security measures, or adjusting data handling practices.
* **Code quality and testing:** Regularly reviewing and improving code quality, conducting automated and manual testing to ensure app stability and functionality.
* **Documentation updates:** Maintaining accurate and up-to-date documentation for developers, support staff, and internal stakeholders.

**Operational tasks:**

* **Monitoring and analytics:** Tracking app performance, user engagement, and potential issues through analytics tools. This helps identify areas for improvement and address problems proactively.
* **Payment processing (if applicable):** If the app handles financial transactions, ensuring smooth operation of payment gateways and addressing any related issues.

# Conclusion

The conclusion of the Peak72 financial education app underscores its significance in addressing the critical need for improved financial literacy. As a comprehensive platform, Peak72 successfully combines innovative gamification techniques with educational content, creating an engaging and accessible learning experience for users. Peak72 aims to bridge the gap in financial knowledge and empower users to make informed decisions