

User Stories – Online Marketplace Payment System

PG1. Initiation of Payment

Front of Card:

- As a buyer, I want to select my products and proceed with a “Pay Now” option so that I can make payment for my order.

Back of Card:

- Given the buyer has selected items in the cart, when they click on “Pay Now”, then the system must show the final payable amount (including taxes & shipping).
 - The button should redirect to the payment process without errors.
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PG2. Creation of Order in Payment Gateway

Front of Card:

- As a system, I want to create a unique order in the payment gateway so that every payment attempt is tracked.

Back of Card:

- Given a buyer proceeds to payment, when the API call to Razorpay is made, then a unique order ID must be generated.
 - The details (amount, currency, reference number) must be sent to the gateway.
 - The generated order ID must be stored in the database.
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PG3. Payment Checkout UI

Front of Card:

- As a buyer, I want to securely enter my payment details in a gateway checkout form so that I can complete my transaction.

Back of Card:

- Given the user has chosen to pay, when the checkout form is displayed, then it must show options like UPI, Card, Net Banking, Wallets, or COD (as enabled).
 - Payment details must be entered securely (PCI compliance).
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PG4. Payment Confirmation Handling

Front of Card:

- As a system, I want to handle payment success or failure callbacks so that the correct order status is maintained.

Back of Card:

- Given payment gateway sends a callback, when payment is successful, then the system must verify signature authenticity.
 - On success → Order marked as Paid, success page shown, receipt emailed.
 - On failure/cancel → Order marked Failed/Cancelled, error page shown.
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PG5. Order Status Update**Front of Card:**

- As a buyer/admin, I want to see the payment status of my order so that I can track whether it is completed or failed.

Back of Card:

- Given a payment is processed, when status is checked, then details like Payment ID, Order ID, Mode, Status, Timestamp should be visible.
 - Both buyer and admin must have access to this info.
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PG6. Error and Retry Handling**Front of Card:**

- As a buyer, I want to retry a failed payment so that I can complete my purchase without re-ordering items.

Back of Card:

- Given a payment fails, when retry option is chosen, then system must allow another attempt without creating a duplicate order.
 - System must notify reason for failure if available (e.g., insufficient funds).
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PG7. Admin Features**Front of Card:**

- As an admin, I want to view and filter payment transactions so that I can manage records and resolve disputes.

Back of Card:

- Given admin is logged in, when they access payment dashboard, then they must see all transactions with filters (Success, Failed, Pending).
 - Clicking a transaction should show details (IDs, Mode, Amount, Timestamp).
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PG8. Logging and Auditing

Front of Card:

- As a system, I want to log every payment attempt so that auditing and debugging can be done later.

Back of Card:

- Given any payment attempt happens, when system processes it, then log must include timestamp, order ID, attempt status, and signature verification result.
 - Logs must be tamper-proof.
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PG9. Post-Payment Functionality

Front of Card:

- As an admin/seller, I want to initiate refunds and track settlements so that I can manage customer issues and receive funds from the gateway.

Back of Card:

- Given a successful payment exists, when admin requests refund, then system must allow full or partial refund through the gateway API.
- Settlement reports must be available for admin tracking.