**Scenarios of the Unified Smart Wallet with Budgeting and Insights features**

Scenario 2: Sending Money (UC-02)

1. The user opens the Unified Smart Wallet app and logs in.

2. The system displays the dashboard with wallet balances.

3. The user selects “Send Money” from the main menu.

4. The system prompts for recipient details and amount.

5. The user enters the recipient’s ID and transfer amount.

6. The system requests authentication (PIN/biometric).

7. The user completes authentication.

8. The system processes the transfer, updates balances, and sends confirmation notifications to both parties.

Scenario 3: Viewing Transaction History (UC-03)

1. The user opens the app and logs in.

2. The system displays the dashboard.

3. The user navigates to “Transaction History.”

4. The system shows recent transactions with filter options.

5. The user applies date/category filters.

6. The system displays filtered results.

7. The user selects “Export as CSV.”

8. The system generates and downloads the report.