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

Scenario 1: Setting Up a Monthly Budget

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

2. The system displays the dashboard with current financial data.

3. The user navigates to the “Budget Management” section.

4. The user selects “Create Budget.”

5. The system prompts the user to select a category (e.g., Food, Travel).

6. The user selects a category and enters the budget amount.

7. The system saves the budget and activates tracking for the selected category.

8. The user receives a confirmation notification and sees the updated budget in the dashboard.

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.

Scenario 4: Requesting Money (UC-04)

1. The user logs into the app.

2. The system shows the dashboard.

3. The user selects “Request Money.”

4. The system prompts for recipient and amount.

5. The user enters details and submits the request.

6. The system notifies the recipient.

7. The recipient approves the request.

8. The system transfers funds and updates both accounts.

Scenario 5: Setting Up Recurring Transfers (UC-05)

1. The user logs in and navigates to “Scheduled Transfers.”

2. The system displays existing schedules.

3. The user selects “Create New Recurring Transfer.”

4. The system prompts for recipient, amount, and frequency (weekly/monthly).

5. The user configures a monthly transfer to a saved contact.

6. The system confirms the schedule and sets reminders.

7. On the due date, the system automatically processes the transfer.

8. Both parties receive transaction notifications.

Scenario 6: Adding a New Wallet (UC-06)

1. The user logs in and accesses “Wallet Management.”

2. The system shows linked wallets.

3. The user selects “Add New Wallet.”

4. The system displays supported providers (Apple Pay/Google Wallet).

5. The user chooses Google Wallet and authenticates via OAuth.

6. The system securely links the wallet.

7. The new wallet appears in the dashboard.

8. The user receives a confirmation email.

Scenario 7: Changing Default Wallet (UC-07)

1. The user logs in and opens “Wallet Settings.”

2. The system shows the current default wallet.

3. The user selects “Change Default Wallet.”

4. The system lists available wallets.

5. The user chooses a different wallet and authenticates.

6. The system updates the default setting.

7. All new transactions now use the selected wallet.

8. The dashboard reflects the change instantly.

Scenario 8: Generating Spending Insights (UC-08)

1. The user logs in and navigates to “Insights.”

2. The system shows spending overview.

3. The user selects “Generate Report” and chooses a 30-day period.

4. The system analyzes transactions by category.

5. Interactive pie charts and trend graphs display spending patterns.

6. The user exports the report as PDF.

7. The system compiles the document.

8. The PDF downloads with actionable savings recommendations.

Scenario 9: Resolving Transaction Dispute (UC-09)

1. The user logs in and opens transaction history.

2. The system displays recent transactions.

3. The user flags a disputed transaction and selects “Report Issue.”

4. The system prompts for dispute details.

5. The user submits evidence and description.

6. The system creates a support ticket and notifies admins.

7. An admin reviews and resolves the dispute within 48 hours.

8. The user receives resolution status and refund if applicable.