Taken from Craig Larman's Applying UML and Patterns 3rd Ed., ISBN: 0-13-148906-2

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| **Unified Smart Wallet Business Rules Rules**  **Revision History** | | | | | | |
| **Version** | | **Date** | **Description** | | | **Author** |
| inception draft | | 05 Dec 2024 | Initial Draft of Business Rules | | | Taha |
| inception draft | | 20 Dec 2024 | Adding new rules of Business Rules | | | Taha |
| inception draft | | 10 Jan 2025 | Updating Business Rules | | | Taha |
| **Rule List**  (See also the separate Application-specific Rules in the Supplementary Specification.) | | | | | | |
| **ID** | **Rule** | | | **Changeability** | **Source** | |
| **RULE1** | The application must rely on user credentials to grant the user permission to use future versions of the application. of in the application, 2-factor authentication may be incorporated as an additional measure of security. | | | High | Security Policy | |
| **RULE2** | Transactions must be securely encrypted and stored using Java OOP-based data models. | | | High | Security Standard (PCI DSS) | |
| **RULE3** | Monthly budget limits must be set by users. Future releases may include automatic budget suggestions based on spending patterns. | | | Medium | System Requirement | |
| **RULE4** | Budget notifications must be triggered when 80% of the budget is spent. Future versions may allow custom notification settings. | | | Medium | Design Specification | |
| **RULE5** | The payment information should be kept in the system at least for 12 months. Some extended storage options may be incorporated in the form of a premium package. | | | Medium | Data Retention Policy | |
| **RULE6** | All credit reversals have to be done and reflected in the same mode of payment that was used. No cash refund is allowed. | | | Low | Financial Regulations | |
| **RULE7** | Offline manual entries must be synced once an internet connection is restored. Manual sync requests may be added later. | | | High | Functional Requirement | |
| **RULE8** | Only verified users can link external digital wallets such as Google Wallet or Apple Wallet. Additional verification (e.g., biometrics) may be introduced in future releases. | | | High | Security Compliance | |
| **RULE9** | All money transfers must require user PIN verification or Multi-Factor Authentication (MFA) for security. | | | High | Security Policy | |
| **RULE10** | Daily and monthly transfer limits must be enforced, configurable based on the user’s subscription tier. | | | Medium | Business Model | |
| **RULE11** | Users must receive real-time notifications for money transfer statuses, including success, failure, or pending transactions. | | | Low | Functional Requirement | |
| **RULE12** | In the event of a failed transfer or incorrect recipient details, funds must be reversed to the sender. | | | Medium | Financial Regulations | |
| **RULE13** | Notifications must be sent when the wallet balance falls below a user-defined threshold. | | | Low | Functional Requirement | |
| **RULE14** | Integrations with external wallets must comply with third-party API and security standards. | | | High | Security Compliance | |