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

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.