

User Story: Retrieving Recent Payment or Transaction Information with FixerPay from the Merchant first then Bank next in sequence.

As a customer, I want to retrieve my recent payment or transaction information, and I decide to utilize FixerPay, an AI-powered platform, to assist me with this process. The below scenarios should run in sequence based on the numbering in order to get the recent payment or transaction status from the bank

1. Initiating the Request:

I initiate the request by accessing FixerPay's website or mobile application. I have the flexibility to either use voice command or manually type in the request to check for my recent payment details.

a) Voice Command:

I activate the voice command feature on FixerPay's application and speak my request, "Retrieve my recent payment information."

b) Manual Typing:

Alternatively, I navigate to the payment information section on FixerPay's website or application and manually type in my request to check for my recent payment details.

2. Requesting Transaction Information:

FixerPay receives my request and proceeds to contact the merchant involved in the transactions. It sends a request to the merchant, providing them with my unique customer ID and specifying the need for the "latest" transaction record.

3. Merchant Response:

The merchant receives the request from FixerPay and utilizes the provided information to retrieve the relevant payment details from their records. They compile the information and send it back to FixerPay. FixerPay ensures that the

4. Bank Verification:

FixerPay proceeds to initiate the bank verification process. It sends my IC (Identity Card) number to the bank for verification purposes. This step ensures the security and authenticity of the transaction details being accessed.

5. Verification Success and Hash Key Generation:

If the bank successfully verifies my IC number, it generates a hash key as a security measure. This hash key serves as a unique identifier for authentication purposes.

6. Bank Transaction Request:

FixerPay, having obtained the hash key, provides the bank with the bank transaction number associated with the requested payment information. It also includes the generated hash key for authentication.

7. Transaction Status Check:

The bank receives the transaction details and the hash key from FixerPay. It performs a thorough check of the transaction records in the customer's account. The bank determines whether the recent payment was successful or not based on the available data.

8. Result Communication:

The bank processes the transaction status information and provides the results to FixerPay. FixerPay, in turn, processes the received information and promptly notifies me, the customer, about the status of the recent payment.

9. Conclusion:

The user story concludes with the completion of the recent payment information retrieval process. FixerPay successfully facilitates the communication between the customer, merchant, and bank to retrieve the requested payment details. The authentication and verification steps ensure the security and accuracy of the information accessed, providing a reliable and convenient experience for the customer.

This user story reflects the enhanced user experience by providing the flexibility to initiate the request through voice command or manual typing. FixerPay adapts to the preferred input method of the customer, ensuring a seamless and user-friendly interaction throughout the process of retrieving recent payment information.