SOFTWARE REQUIREMENTS SPECIFICATION

PROJECT: MOBILE WALLET

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Version 1.0

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1. Introduction

1.1 Background

Mobile payment is a payment method in which user utilizes a mobile to pay for a wide range of services and digital or hard goods.

Mobile wallet allows users to top-up funds using their payment cards and/or bank account, make transfer and pay to different merchants.

1.2 Purpose

This document is the Software Requirements Specification for the E-Wallet project. The purpose of this document is to convey the functional and performance requirements of the product. This document ensures that the software requirements are properly understood. Also, the details of this document provide guidelines for future use and development of the product.

1.3 References

- Fundamental Business Analysis Da Nang – BAC

2. Overall description

2.1. Product overview

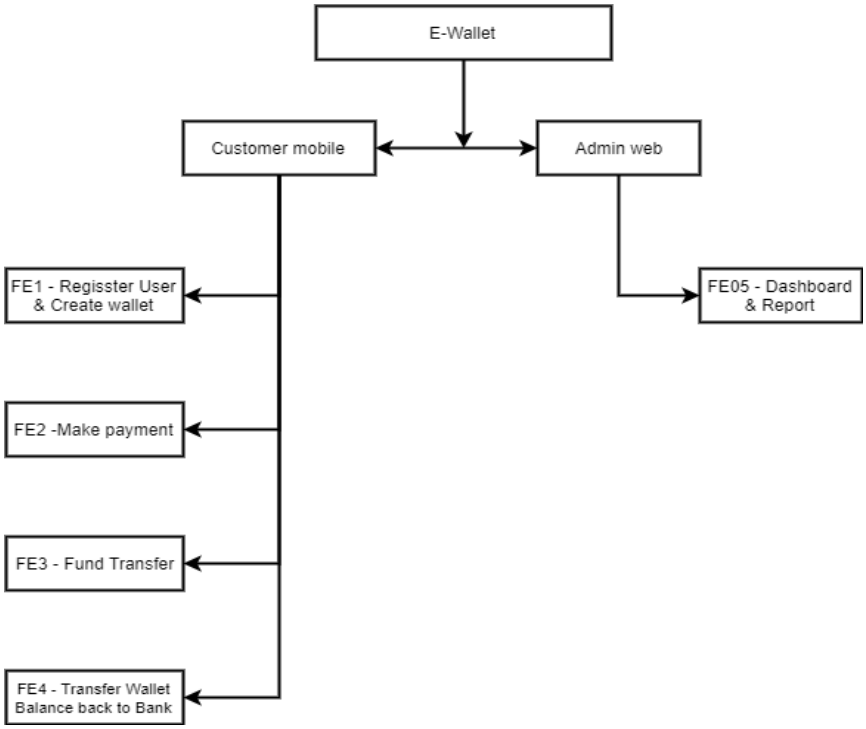
This document describes 2 functions of an E-Wallet, which allows users to make payment and withdraw funds from her wallet via different methods.

2.2. Describe all stakeholders involved in the mobile business model

Stakeholders	***Describe***
Bank	Is account bank provider. The service provider manager user information and bank account by PIN code.
Customer	The consumer (end user) owns the payment card and initiates service requests and agreements.
Merchant	The merchant is the customer's counterpart in QR code transaction. The merchant offers goods or services for sale and decides which payment options to offer to the consumer.
Network Provider	Network Provider Network provider means an organization providing services to access, use or participate in the Internet.
Payment Gateway	

2.3. Product scope

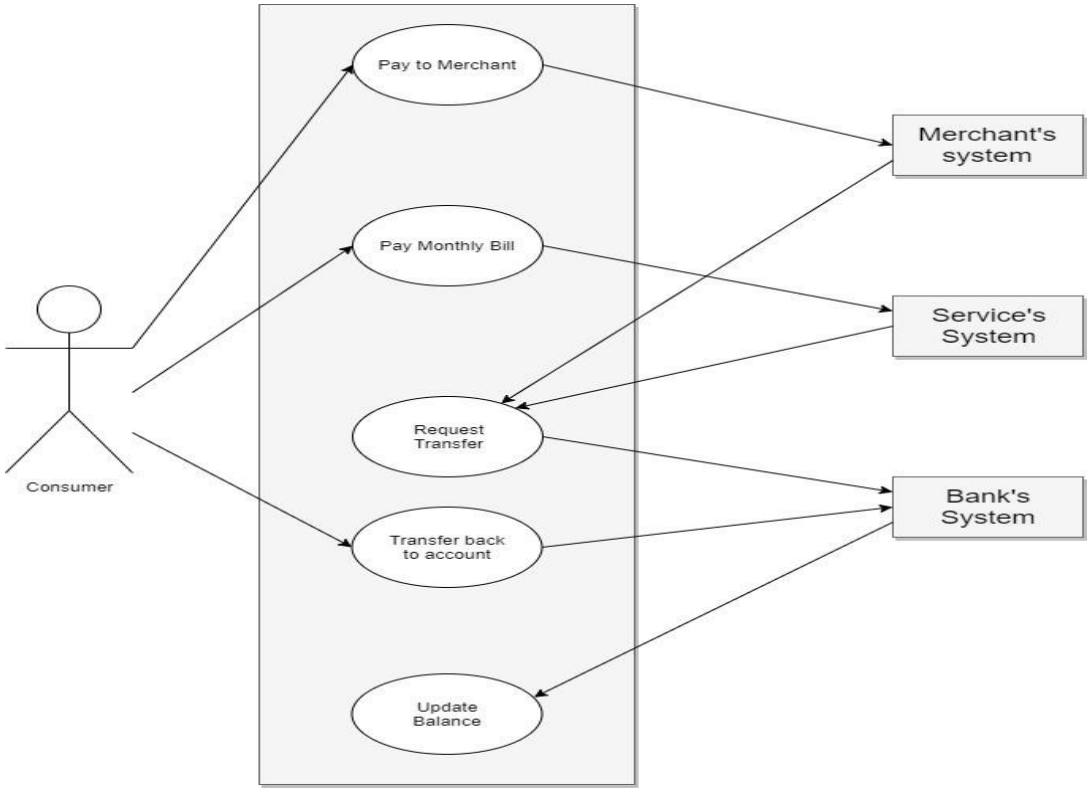
The product scope includes functionalities below:



3. Functional Requirements

This section describes 2 functions of the Mobile wallet system: Making payment and Withdraw the money.
The consumers will be able to make payment to third parties by accessing the mobile wallet. The apps can also pay for the monthly bill.
Additionally, if consumers want to transfer money from wallet to bank account, they can use Withdraw function.

3.1. Use Cases Diagram



3.2 Actors

Actor
User
Merchant’s System
Service’s System
Bank’s System

3.3 FE02 – Make payment

Case 1: Be able to make payments to third parties by accessing the wallet mobile app and entering their PIN.

Case 2: Enable using the apps to pay for the monthly bills.

◊ Case 1:

The section describes the payment for third parties by accessing the wallet mobile app and entering their PIN.

- Actors:

User and Service's System.

- Pre – condition:

User is in "Payment" screen.

- Post – condition:

Payment for the third parties via Mobile Wallet. The amount to be paid is transferred from the wallet of user to the service provider's account accessing their PIN

- Basic flow:

Req. No	Actor	Action	System
B1	User	Select "Payment" on the screen	Show instructions if the user has never done this before. Then show "Place the QR code in the square" on the screen.
B2		Scan the QR code of the third parties.	Validate the QR code. Show the payment information.
B3		Select "Continue" on the screen.	Show "PIN Input" on the screen
B4		Enter PIN code of the customer account	Validate PIN code. Show the successful payment notice. User is redirected to Main menu of Application.

- Exception flow:

Req. No	Actor	Action	System
E1	User	After Basic flow – B2, the user scaned the wrong QR code	Show the error message "Unknown QR code" on the screen.
E2		Try again until the QR code is correct	
E3		After Basic flow – B4, the user entered the wrong PIN code	Show the error message "The PIN code is wrong" on the screen.
E4		The user try again	If the user enters the wrong PIN code 3 times, the operation will be temporary suspended for 60 second

E5		When the time to temporary stop working, user enter the PIN code until it's correct	

- Alternative flow

  N/A
- User Interface

  See the prototype

◊ Case 2:

This section describes the payment for monthly bills via Mobile Wallet by their account and PIN code.

- Actors:

User, Bank's System and Service's System.

- Pre – condition:

User is in "Pay Bill" screen.

- Post – condition:

Pay monthly bill via Mobile Wallet. The amount to be paid is transferred from the wallet of user to the service provider's account.

- Basic flow:

Req. No	Actor	Action	System
B1	User	Select "Pay bill" on the screen	Show instructions if the user has never done this before. Then display the items/options to be paid
B2		Select the bill to be paid in the invoice type displayed on the screen	Displays categories such as the area, city or agency to be paid
B3		Select the bill to be paid	Show the payment information including the billing agency information and customer/contract code
B4		Enter customer/contract code	Show "PIN Input" on the screen
B5		Enter PIN code of the customer account	Validate PIN code. Show the successful payment notice. User is redirected to Main menu of Application.

- Exception flow:

Req. No	Actor	Action	System
E1	User	After Basic flow – B4, the user entered the wrong customer/contract code	Show "Error message/Code doesn't exist" on the screen.
E2		Try again until the customer/contract code is correct	

E3		After Basic flow – B5, the user entered the wrong PIN code	Show the error message "The PIN code is wrong" on the screen.
E4		The user try again	If the user enters the wrong PIN code 3 times, the operation will be temporary suspended for 60 second
E5		When the time to temporary stop working, user enter the PIN code until it's correct	

- Alternative flow

  N/A
- User Interface

  See the prototype

3.4 FE04 – Transfer Wallet balance back to Bank

This section describes the flow of Transfer Wallet balance back to Bank, which facilitates the app users to transfer money from wallet to card, to a bank account.

- *Actors*

User and Bank's system

- *Pre-condition*

User is in "Withdraw" screen

- *Post-condition*

The money is moved from the wallet to the user's bank account.

- *Basic flow*

Req. No	Actor	Action	System
B1	User	Select Withdraw icon in "Main menu"	Show the introduction if the user has never performed and withdraw before. It includes steps below: 1. What it is, time for withdraw transaction is from 8:00 am to 8:00 pm 2. Steps: Input the amount of money => Input password of Wallet to confirm => Input the OTP which is sent to mobile number to confirm => Withdraw successfully
B2		Press on "I understand"	Show Withdraw screen with the rule of input number
B3		Input the amount of the money	The withdraw number must be greater than 50.000 VND and the amount of money must be a multiple of 10.000 VND
B4		Press button "Perform the transaction"	Validate the input number

B5		Show the confirmation withdraw screen	The screen shows information below: • The balance of wallet • The amount that user is going to withdraw • "Confirm" button
B6		Press on "Confirm" button	Show the screen to input the OTP number within 3 minutes Show the text "If you input wrong greater than 2 time, you will redirect to Main menu."
B7		Input OTP number which is sent to mobile number	• Validate OTP number • Show message "Withdraw successful!" to the user and the button "OK". • User is redirected to Main menu of Application

- *Exception flow*

Req. No	Actor	Action	System
E1	User	After Basic flow – B2, user input the amount of the money which does not follow validate rule	
E2		Press button "Perform the transaction"	• If the input number is less than minimum accepted amount, system displays the error message that: "The amount of number must be greater than minimum accepted amount." • If the input number exceed the current balance of wallet, system displays the error message that: "The amount of number exceeds wallet balance." • If the input number exceed the maximum accepted amount, system displays the error message that: "The amount of number must be less than maximum accepted amount."
E3		After Basic flow – B5, user presses on Close button	Close the confirmation withdraw screen User is redirect to "Main menu"
E4		After Basic flow – B7, user inputs wrong OTP number	Show the message: "Wrong OTP. Please try again" User is back to OTP number if user inputs wrong more than 2 time. Display the message "You input wrong twice.

- *Alternative flow*

  N/A
- User Interface

  See the prototype