**Solution Document**

**Technology Stack:**

* Frontend: React.js, HTML5, CSS3, JavaScript
* Backend: Django(python)
* Database: MongoD
* Authentication: JWT, OTP via third-party services (e.g., Twilio)
* Hosting: AWS or similar cloud services
* Version Control: GitHub

**Architecture:**

* Frontend: SPA (Single Page Application) using React.js
* Backend: Django(python)
* Database: NoSQL database using MongoDB for flexibility and scalability

**Security Measures:**

* Data encryption (SSL/TLS)
* Secure password hashing (bcrypt)
* Regular security audits

**Development Tools:**

* IDE: Visual Studio Code
* Project Management: Jira or Trello
* CI/CD: Jenkins or GitHub Actions