

# 6-Month Project Implementation Plan

## Executive Summary

This proposal outlines an accelerated 6-month development roadmap for a secure fintech application focused on payment processing, money transfers, and financial transaction management with strong security and regulatory compliance features. The plan delivers a fully functional product in three phases while maintaining high standards for security and user experience.

## Technical Stack

Category	Technology
Frontend (User & Admin)	<ul style="list-style-type: none"><li>• React.js</li><li>• Tailwind CSS + Styled Components</li><li>• Zustand for state management</li><li>• Axios / RTK(React tool kit) / React Query for API handling</li><li>• Firebase Auth / Auth0</li></ul>
Backend	<ul style="list-style-type: none"><li>• Node.js (Express.js)</li><li>• MySQL</li><li>• Sequelize ORM</li><li>• JWT + OAuth (Google, Apple)</li><li>• Stripe, Paystack, Flutterwave integrations</li><li>• Third-party API for KYC &amp; AML Compliance</li></ul>
Infrastructure	<ul style="list-style-type: none"><li>• AWS / Vercel / Hostloni/ Railway for hosting</li><li>• AWS S3 / Cloudinary for file storage</li><li>• Redis for caching and fast transaction tracking</li><li>• Socket.io for real-time updates</li></ul>

## User & Admin Portal Features

Portal	Features
User Portal	<ul style="list-style-type: none"><li>• Secure authentication with 2FA</li><li>• Intuitive dashboard showing balance and transaction history</li><li>• Send/request money functionality</li><li>• Multiple payment methods integration</li><li>• KYC verification process</li><li>• Multi-currency wallet management</li><li>• Real-time transaction tracking</li><li>• Profile and security settings</li><li>• Notifications center</li><li>• Customer support access</li></ul>
Admin Portal	<ul style="list-style-type: none"><li>• User management (view, suspend, verify accounts)</li><li>• Transaction monitoring with filtering and search</li><li>• KYC approval workflow</li><li>• Fraud detection alerts</li><li>• Fee management system</li><li>• Analytics dashboard with key metrics</li><li>• System configuration settings</li><li>• Customer support management</li><li>• Audit logging</li></ul>

## Integration Requirements

Category	Integrations
Payment Processing	<ul style="list-style-type: none"> <li>• Stripe for card payments and payouts</li> <li>• Paystack for local payment methods</li> <li>• Flutterwave for additional payment options</li> <li>• Bank API integrations</li> </ul>
Identity & Compliance	<ul style="list-style-type: none"> <li>• Third-party KYC/AML verification service</li> <li>• Document validation API</li> <li>• Sanction screening service</li> </ul>
Financial Data	<ul style="list-style-type: none"> <li>• Real-time currency exchange API</li> <li>• Banking data providers</li> <li>• Transaction monitoring service</li> </ul>
Communication	<ul style="list-style-type: none"> <li>• Email notification service</li> <li>• SMS gateway for verification codes</li> <li>• Push notification service</li> </ul>

### 6-Month Implementation Timeline

Phase	Timeline	Deliverables
Setup & Planning	Weeks 1-2	<ul style="list-style-type: none"> <li>• Project architecture finalization</li> <li>• Database schema design</li> <li>• API specifications documentation</li> <li>• Development environment setup</li> <li>• Task prioritization and sprint planning</li> </ul>
Phase 1: Core User Features	Weeks 3-5	<ul style="list-style-type: none"> <li>• User authentication system (signup, login, 2FA)</li> <li>• Basic user dashboard implementation</li> <li>• Database setup and initial API development</li> <li>• Front-end user interface development</li> </ul>
	Weeks 6-8	<ul style="list-style-type: none"> <li>• Payment processing integration (primary gateway)</li> <li>• Basic transaction tracking system</li> <li>• User profile management</li> <li>• Mobile-responsive design implementation</li> <li>• Security fundamentals implementation</li> </ul>
Phase 2: Admin & Compliance	Weeks 9-11	<ul style="list-style-type: none"> <li>• Admin dashboard development</li> <li>• User management interface</li> <li>• KYC verification flow implementation</li> <li>• Transaction management for admins</li> <li>• Basic reporting functionality</li> </ul>
	Weeks 12-14	<ul style="list-style-type: none"> <li>• Fraud detection system integration</li> <li>• Security alerts implementation</li> <li>• Advanced access control</li> <li>• Compliance logging and auditing</li> <li>• Additional payment gateway integrations</li> </ul>
Phase 3: Advanced Features	Weeks 15-18	<ul style="list-style-type: none"> <li>• Multi-currency support implementation</li> <li>• Real-time exchange rate integration</li> <li>• Currency conversion functionality</li> <li>• Rate locking mechanism</li> <li>• Socket implementation for live updates</li> </ul>
	Weeks 19-22	<ul style="list-style-type: none"> <li>• Customer support system integration</li> <li>• Live chat functionality</li> <li>• FAQ system development</li> </ul>

		<ul style="list-style-type: none"><li>• Advanced notification system</li><li>• Final security hardening</li><li>• Performance optimization</li></ul>
Testing & Launch	Weeks 23-26	<ul style="list-style-type: none"><li>• Comprehensive system testing</li><li>• Security auditing</li><li>• User acceptance testing</li><li>• Performance benchmarking</li><li>• Bug fixing and refinements</li><li>• Production deployment</li><li>• Monitoring setup and post-launch support</li></ul>

Risk Mitigation Strategy

- **Security:** Weekly security reviews, vulnerability scanning, penetration testing
- **Timeline:** Parallel track development, weekly progress reviews, flexible resource allocation
- **Integration:** Early API testing, sandbox environments for all third-party services
- **Compliance:** Regular consultation with compliance experts, phased regulatory reviews
- **Quality:** Continuous testing approach, automated test coverage, regular code reviews

Budget

Total Budget Range: ₦3,000,000 - ₦4,500,000

Success Criteria

- Complete deployment of all three phases within the 6-month timeframe
- Successful processing of test transactions through all integrated payment gateways
- Passing of security audit with no critical vulnerabilities
- Admin dashboard providing full visibility and control of the platform
- KYC/AML compliance requirements fully implemented and validated
- Multi-currency functionality working correctly with accurate exchange rates