Digital Pay - Project Documentation

1. Project Overview

Digital Pay is a platform where users can mint, stake, earn rewards, refer others, and perform both crypto and fiat transactions. The system supports full automation via Firebase, and includes both web and app versions.

2. User Flow

- User Sign Up / Login
- Deposit (JazzCash, EasyPaisa, Bank, Crypto)
- Stake & Earn Rewards
- Mint Digital Assets
- Withdraw (Minimum \$30, with 6% fee)
- Referral Bonus (10% on \$30+ deposits)
- Access Helpdesk via Email

3. Admin Panel Flow

- Admin Login
- View All Users & Stats
- Manage Deposits, Withdrawals, News, Charity Logs
- No manual intervention in automated systems

4. Firebase Configuration

- Firebase Auth
- Firestore Database
- Firebase Hosting
- Firebase Storage
- Firebase Cloud Functions

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5. Reward & Referral Rules

- Deposit \$30 to qualify for rewards
- \$30 to \$99 = 5% reward
- -\$100+ = 10% reward
- Referral = 10% when invitee deposits \$30+
- No rewards for inactive or non-deposit users

6. Deposit & Withdraw System

- JazzCash, EasyPaisa, Bank, Crypto
- Automatic processing via API
- No admin approval needed
- Fee: 6% on all withdrawals

7. Security Features

- Google Authenticator (2FA)
- Email OTP
- Withdraw PIN Code
- Secure Firebase integration

8. Charity & News System

- Users can donate to charity from wallet
- Admin updates charity activity in News section

9. Reservation System

- Users can buy/sell digital assets

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- Profit: 1.2% per \$100 + 0.04% daily bonus
- Profit Fee: \$0.10 under \$10, 1% if \$10+
- Reservation logic tracks time & ROI

10. UI Modules

- Web: Stake, Earn, Reserve, Assets, My (User Dashboard)
- App: Same modules, with animated splash for Islamic countries
- Admin Panel: Professional, clean design

11. Future Plans & Deployment Notes

- Use free domain for testing
- Host web via Firebase Hosting
- App via Play Store (Signed APK)
- Move to paid domain after testing