# Document Purpose and Audience

* This document describes the system in terms of functional requirements, nonfunctional requirements, the Scope and services that the system provide.

# Introduction

## Software Purpose and Scope

We help connect users [ lenders] and [borrowers ] across an online platform which facilitate the lending and borrowing steps providing users with the tools needed to manage and track loans process.

The largest lending platform which have zero money to lend

**Online Platform that organizes, manage and automate: Money collection, payments process. and installments , payback**

* **Help people to buy things they want / need (borrowers)**
  + don’t have enough money to cover its cost
  + no cash money at all
  + no credit card
  + No legit guarantee

By providing them with a platform that will **help them to**

* 1. Easy access of funds ( no limits ) either from
     + Adding-inviting their peers – friends - family
     + Access all user on the site
  2. Rating given for each user based on their adherence to rule
  3. Request to collect money from their network or all users
  4. Manage cash collection from lenders and delivering process to borrowers
  5. Payback in flexible installment periods at one place
  6. Manage installment payments collection from borrower and delivering process to lenders
* **Investment opportunity for people who (lenders)**
  + Have extra cash (not used , saved )
  + Want to invest it helping a peer or Stranger for good rate

By providing them with a platform that will **help them to**

* + deliver money to a peer / Stranger
  + Provide Rate for Evaluation before giving money
  + Manage payback collection from borrowers and delivering process
* **Offline loan tracking system**
  + Where borrower and lender meet face to face , for cash collection and payback
  + We help borrowers track:
    - cash collected amount , from whom
    - amount to be paid back , its due dates , to whom
    - contracts (wasl amana )
  + We help lenders track:
    - Cash amount given , to whom
    - amount to be received , payback dates , from whom
    - contracts ( wasl amana )

# Requirements

## Functional Requirements

* **Registration (sign up )**

Form containing name , email , password ,mobile, Confirm password

* + **Agree and sign on terms and condition (check box )**

Ask user to check box if he agrees to term and condition (link)

All are required to continue the sign up process

* **Member Login**

Using email and password

* **Add Basic information**

Complete profit information to access All platform functionality

mobile , ID number , full name , Current full Address ,Birth date , personal profile picture.

Account verification

Documents upload: passport , bank statement , driving license ,ID - passport photo scan

* **profile page**

Profile Rate , your activities timeline [my request , my contributions ] , added peers network, total lent money , total borrowed money , basic info

* **Search for peers**

Already have an account By email , mobile number

* **Add a peer**

Add peer to you circle

* **Invite a peer**

Invite new users to join the system by email

* **Accept – decline peer request**

Choose people to do business with by either accepting or declining their invitations

Show mutual peers

* **View Requests line**

Filter by [trust rate: ascending – descending]

See your peers requests only

See all requests on the site

* **Add Loan Request**

User will fill request form [product / price /installments period ]

Automatic calculations of [total amount to be paid, monthly installments, service fees, Request deadline date and time]

User accepts and agrees on terms and conditions

Publish request

* **Collection meter**

Show how much is collected, total amount to be collected, left amount to be collected, request deadline, contributors

* **View transactions history**

Lent money [lenders] : date , amount and to whom

Borrowed money [borrower] : amount , date and from whom

Payback [borrower] : amount , date and to whom

Received due [lender] : amount , date and from whom

* **Rate and review**

Peers will give a rate and review to each other

Rate user from your experience and doing business with him

* **Block peer**

If user don’t want to be accessed or seen from a specific person

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**Money Deposit** [we don’t store or collect user bank - credit details]

Using any method we support , deposits will be add to your wallet

User select desired method and fill required details

**Withdraw** [we don’t store or collect user bank - credit details]

Withdraw request will be issued and money will be transferred to user

User fill withdraw form selecting desired method and fill required details

* **Money Wallet**

Contain money user own [received paycheck, deposited money, returned money]

* **Paycheck- Installments automation**

If money is available Payback will be deducted automaticity from borrower wallet and transferred to lender wallet , and Contract will be deleted (wasl amana) for this payback

If no money: warring mail will be sent to the user for fast deposit, call user and check

**Payments options**

1. Pay and charge your account from selected method to receive credit in application
   1. Egyptian postal
   2. **Credit card**
   3. **bank transfer**
2. check out and receive the real money after collection
   1. bank transfer
   2. Egyptian postal
   3. Meetup
   4. Vodafone cash

**Payments options**

Funding account online wallet (lenders for lending - borrowers for payback)

* Credit card - bank transfer amount to company bank account or my personal account
  + Email bank transaction slip to Go Ta2set mail showing deposited amount
  + Bank Fees may be charged (amount deposited in your wallet is net amount )
  + your personal ID and wallet ID
  + Go ta2seet use E banking to fast ensure that deposit is done
  + 1-2 days ( 48 hour )
  + Automatic update wallet

**Borrowers** :Once cash is collected it will be sent to borrower via bank transfer (net amount after bank fees)

Select a preferred payment method (wallet funding) ( Credit card , Bank transfer ) , (Email - upload : Bank Transaction slip confirmation)

Select Payout method ( Bank transfer , postal )

## Non Functional Requirements

|  |  |
| --- | --- |
|  | Details |
| Usability | Easy to understand and simple |
| Supportability | * Help and frequently asked questions |
| Effectiveness | * Fast response time |
| Secured and privacy | * secured database user data are not access or used by anyone outside the system(confidential data) |
| Efficiency | * large bandwidth capacity to handle large number of users, fast server response time |
| Implementation | * Website |
| Maintainability | * Frequent backup of the data on the data base |
| Platform | * compatible with different browsers , mobile version |