

WhatsApp Pay

STAKEHOLDERS

ACTOR	What he can do on the Software Created
WhatsApp users	<ul style="list-style-type: none">• User can send money to his family, friends, or relatives all through WhatsApp with just single click.• User can integrate multiple number of Credit/Debit Cards.• User can secure his payments with a Security pin.• User can also send money with the help of QR code.
Banks	<ul style="list-style-type: none">• Enabling transactions between users.• Securing the transaction.• On-time payment.
Credit card providers	<ul style="list-style-type: none">• Enabling transaction permission to users• Ensuring safe and secure transactions• No delaying in transactions
Bank (debit card provider)	<ul style="list-style-type: none">• Enabling transaction permission to users• Ensuring safe and secure transactions• No delaying in transactions

Risk Identification

- Transaction delay.
- Delay in processing the amount into account.
- Transaction security.
- Data security/privacy.
- Banking system failure.

SWOT Analysis of WhatsApp pay

Perform SWOT Analysis for the system.

Strengths: Whats app is easy application, and it is being used by billion users worldwide as of today. It is convenient application to use for calls and messaging.

Weakness: WhatsApp need internet to process any task. Senior citizens still not be able to formal with WhatsApp. Calls quality is not better. We can call or message only those members who is using WhatsApps

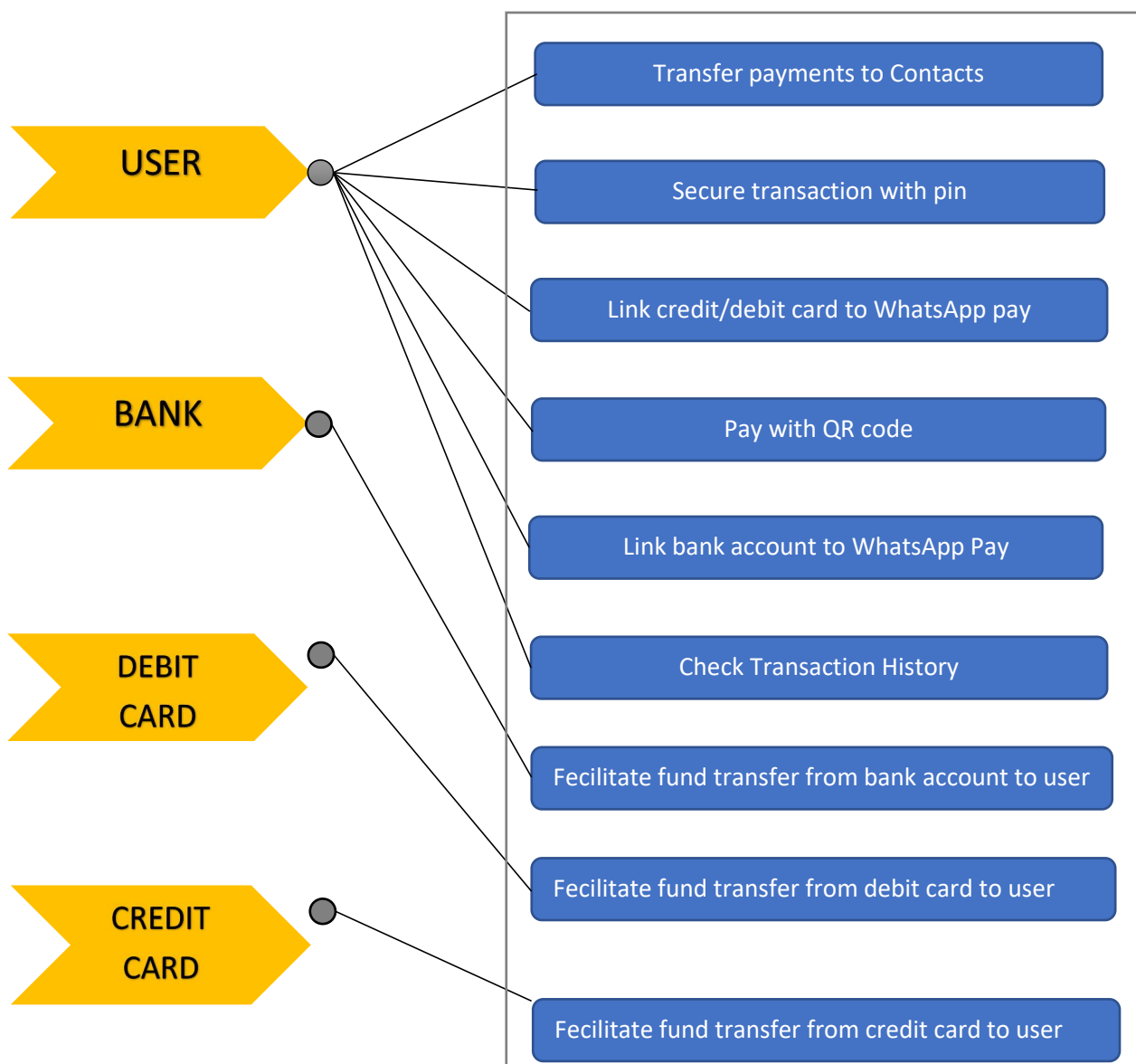
Opportunity: Entering into big digital payment servicing where we have multiple opportunities are available. Customers are more depends on digital payment service in spite using cash service

Threat: Heavy competition, Strong Economic Regulations & Policies, Huge requirements from users.

PROPOSED SYSTEM

- User friendly interface.
- Elaborate input fields.
- Ease of usage.
- Robust and responsive.
- Seamless user experience with less maintenance.

SCOPE using Use Case Diagram (UML)



IN SCOPE

(Name of features and what they are used for)

- WhatsApp Chat Box – This option is useful for messaging friends and family members.
- WhatsApp Voice call – This option is useful for calling a person, friend or any family member.
- WhatsApp Video Call – This option is useful for doing video call with friend or family member.
- Payment – Through this option we can link our bank account details, debit card and credit card details. We can send money to any one in our contact list.
- Location – We can send live location or location for those who are in contact list.
- Attachment – We can send photos, Videos, files to our contact list persons.

OUT OF SCOPE

(What are the facilities or features the are out of scope or cannot be implemented at present?)

- No user account - User should use the mobile number to create an account.
- Unlinked Bank Accounts - Users who haven't registered their bank accounts will not be unable to make payments.
- Whatsapp Wallet - currently unavailable.

Business Requirements:

Business Objective:

- Be among the top 5 market players .
- Have atleast 1 million of users who use whatsapp pay.
- Grab atleast 30% of user base to stay among competition.

FUNCTIONAL REQUIREMENTS

1. New payment feature for whatsapp user 2. create pin 3. change pin 4. Add new payment option. 5. Remove payment option 6. Block a contact 7. Un-block a contact 8. Scan QR code to make payment 9. Approve payment request 10. Reject payment request 11. report an issue 12. View transaction history 13. Language feature

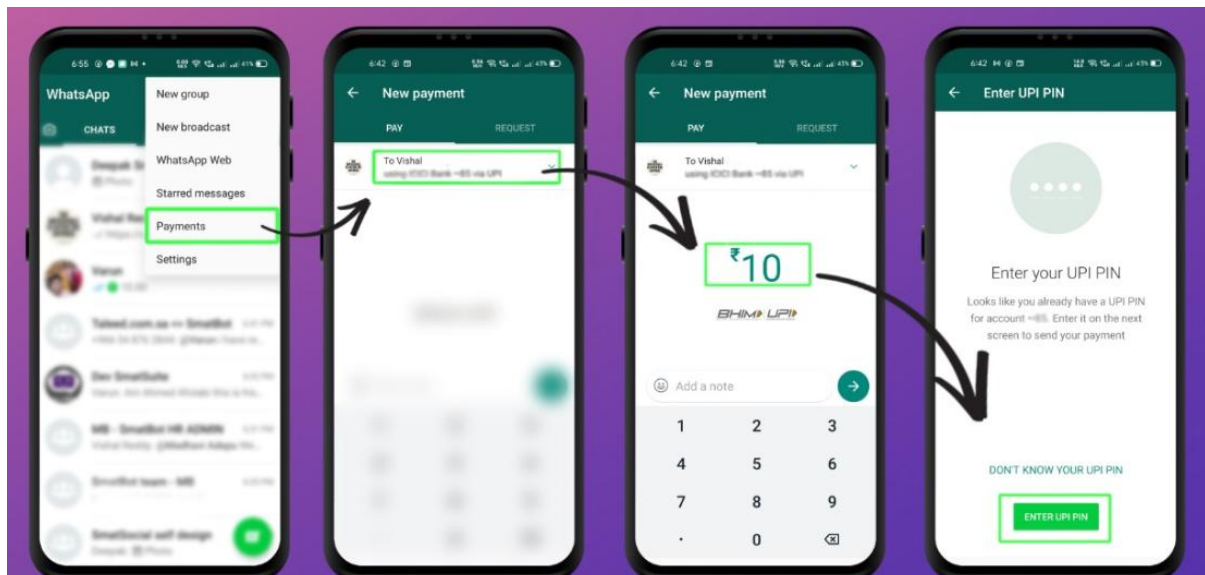
NON-FUNCTIONAL REQUIREMENTS

System Requirement: 1.Existing WhatsApp Chat platform technology should be used to develop the WhatsApp Pay as well to ensure tight integration between the two 2. Feature should be available in multiple languages and should support transactions in different


currencies 3. Strong Encryption Technologies should be used as user PI data would be stored 4. The transactions should be end to end secured via secured Internet Protocols and encryption 5. The back end data base should be highly scalable and should use redundancy and mirroring to ensure availability of services all the time 6. The system performance should be optimized and should not degrade considerably based on the internet speed fluctuation of the user

Usability: 1.The screens should be self-explanatory and very user friendly. 2. Screens should use the current WhatsApp aesthetics and themes in the WhatsApp Pay pages as well to ensure user familiarity. 3.There should be FAQ section available to answer generally asked queries

Screen Wireframes




← Payments




Send and receive money securely, right where you chat


Tap 'Accept and Continue' to accept the WhatsApp Payments [Terms and Privacy Policy](#) and the payment providers' [Terms and Privacy Policies](#)


ACCEPT AND CONTINUE





← Select your bank


 Axis Bank Ltd.


 HDFC BANK LTD


 ICICI Bank


 State Bank Of India


 A P Mahesh Bank


 ABHYUDAYA CO-OP. BANK LTD

 ALLAHABAD UP GRAMIN BANK

 AU Small Finance Bank

 Adarsh Co-op Bank

 Adarsh Co-operative Bank Limited

 Aditya Birla Idea Payments Bank

← Link your bank account



Verify your phone number


We'll send an SMS from your phone to verify your phone number +91 85554 XXXXX (SMS charges may apply)

VERIFY VIA SMS

← Select account to link

Select a bank account to add

The following bank accounts are linked to your phone number

 Bank Name ••1111

XXXXXXXXXX

Payments processed by Bank Name

← Verify debit card

Verify the expiration and last six digits of the debit card linked with bank account ••1111

LAST SIX DIGITS

XXXX XXXX XX 1 1 1 1 1 1

EXPIRY DATE MM/YY

1 1 / 1 1

VERIFY CARD

1 2 3

4 5 6

7 8 9

0

Next

Settings

Bank Name  

*****1111

ENTER OTP

6 5 5 1 4 1 ✓

SET UPI PIN

• • •

SHOW

1 2 3

4 5 6

7 8 9

0

✕

✓

