

Money Transfer System

Requirements

- Multi Language Support
 - French and English
- Mobile Application
 - For Users
 - To Send Money (As Sender)
 - Mandatory to have Mobile Application
 - Also login via the web application to make the transfer
 - Pay Bills, any other bills that's available for pay(this can be on the phase 2 also)
 - Should have away to find the location that's the closest to where you are, list locations with addresses and phone numbers where branches are:
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 - To Receive Money (As Receiver)
 - Not Mandatory but can do this things below like the sender also
 - Receiver can log on to their mobile app and see the transfers if they have an app and also can see it on the web application
 - Should have away to find the location closes to where you are based on the mobile app location GPS
- Currency Setup
 - Phase-1
 - Single currency setup [Guinea = as Base currency]
 - Phase-2
 - Multi currency setup [Later]
 - We will go live with one currency(Guinea) but the other currencies should be in place and we will turn this on when the time comes and at no additional charges

Money Transfer System

Admin Panel

- Manage EACH and EVERYTHING,
 - Example – Customers, Branches, Transactions, Settings, etc.
- Functionalities in both Mobile and Web application
- **Separate Panel** For Admin; Only accessible by Admin
- Will create **Customers**
 - Admin will have rights to control customers
 - Can deactivate Customers
 - Generate report to see how many Customers exist
 - Generate report to see how much money each Customer has
 - SMS validation(with temporary pass code) for Customers ; Forgot Pass Code & Reset Pass Code functionalities
 - **Can restrict/limit customers** what contents are displayed on customers screen.
- Can DENY, ALLOW and check STATUS of transfer
- Back up the application
- Restore the application
- Should have a system that :-
 - Will send a “message code” to Branch, with message “Transfer has been started by customer X, **when a sender(X) starts transferring money.**
 - When a receiver(Y) comes on Branch to pick that money, he should have message code of sender(X).
 - Both sender and receiver “message code” should match
 - keeps track of transactions/money transfer
 - Sender Name
 - Receiver Name
 - Time of sending and receiving

Money Transfer System

- Branch of sending and receiving
- Send message to clients when their balance is low
- Will create listed/approved **Branches**
 - Admin will have rights to control listed/approved Branches
 - Admin may assign customers to control listed/approved Branches

Customers Panel

- Login/Registration System; Reset Pass Code functionality; Verification via SMS
- Login with Social Accounts
- Display Current/Available Balance
- Manage Money Transfers
 - Receivers Information's
 - Receiver's First Name
 - Receiver's Last Name
 - Phone No.
 - City
 - Date Of Birth
 - Pass Phrase
 - Send SMS to receiver upon completion of transfer
 - Can Cancel a Transfer, unless received
 - Display Additional Fees, with the transaction amount
 - The fee could be % or a fixed amount we need to make sure it's either one or the other when is filed and then the other will be 0
 - Deduct amount from original balance of sender
 - **NOT TO** Allow sending money more than their current balance (including amounts in transit/ongoing)
 - Auto Cancel Transfer after a fixed number of days
 - Refund cancelled transfer amount to sender account
 - Send SMS to Sender, Receiver and Admin
 - Also we need the reports that will tell us how many transfers the company made and would be our fee based on a % or fixed amount if they choose this method or if they choose to buy it and maintain it themselves then it will be just a fixed amount that we will charge them
- Each customer will be assigned to a listed/approved branch
- Can send money from listed/approved branches(many) as a **sender**

Money Transfer System

- Sender will send a message code to receiver
- Will receive money from branches(many) as a **receiver**
- A receiver should have message code same as that provided by a sender

Branches Panel

- Will have specific customers to control(as Branch Admin)branches, assigned by Admin
- Will have many customers
- Will allow customers to transfer money from one branch to another
- Will allow customers to receive money from listed/approved branch
- Will get a message code from system, when a sender starts transferring money
- Will match a receiver's message code when delivering money

Support:

- The project must be supported after go live for a period of 12 months without charges
- After the 12 months then a contract for supports must be done between your company and mine to handle issues that will come up
- Also there must be some training from your company to mine to understand how the code works so that we can support the project on our own and ask questions when we need to

Software update:

We must have a software update if things change on the androids or IOS and we need to upgrade the software this should be part of this project and it's must just in case there is a need then we must handle this else the software will not work

Security:

- This project involves money transfers so security must be a high priority

And this below the original document and all in there should be in the project but we will use the base

Money Transfer System

you have above to make it easy to develop but everything below should be included

Money Transfer System
(The application must be a multi language, French,English)

The main points are and this must be done

- You need Mobile App for user who will send the money(users can send money from app and there is no need that receiver must also have this app.
- you need admin portal for admin to manage each and every thing like users, branches, branch users. Usually admin functionality can only be accessed from web but you also want admin functionality in app and this admin app and user app cannot be same so that mean there will be another seperate app for admin functionality which will only be accessed by admin.
- you said you want to sell this software and you also said that this app will be on stores then that means you will have a super user who will control the main configurations and then you will create admin users who will purchase this software from you and then they will have further rights to control their branches and app users. Another scenario is that you will sell them software and they will handle everything on their own servers. Both functionalities have there own complexities.
- You said that receiver will receive money from branches and sender will reload there account from branches that means you also need branches web portal and each branch can have their own users.
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A. The Admin/Owner of the system(can be access from several locations)

This should be accessible via a website and an app that can be downloaded from app store and google (Androids & IOS)

1. The admin/owner would come in and log in if there is a user already and if not they must create a user id and this user id will be a phone number
2. Once the user wants to create a user id then would input their valid phone number and an SMS will be generated with a temporary pass code that will be used to log on and it must be changed before going forward and
3. Here at the log on it has to allow forgot passcode option so that it can send an SMS to reset the pass code if needed
4. Once the admin/owner log in then they should have the option to
 - a. Create new users
 - b. Deactivate existing users
 - c. Run reports to see how many clients/users they have and how much each client has on their account (see the new client screen later, that will be B0
 - d. The admin/owner should have access to give other users access to limit what they can see on the screen and what they do
 - e. The admin/owner should be able to deny a transfer and allow it and check the status of the transfer
 - f. The status of a transfer should be like this, when the client start the transfer then it should send a message saying transfer started with a code to the branch where they want the other person to pick up the money and the person will show up with their SMS code and the branch will compare the 2 and if the same then allow the transfer to complete and the money will be deducted from their original deposit and whatever fee is involved so the remaining balance will show on their app and that's what they have left and the system should keep track how many transactions they have done and a report to show who , what and when it was done and the system also should have some settings that will send a message to tell the client their remaining

Money Transfer System

balance, it's low they should go and make another deposit

- g. The system should keep track how many people download the app because this will be used to charge the admin/owner who bought the software, also should be able to have a way to add a license, for example how many license they want to buy and can add or remove
- h. Also have a way to charge the admin/owner should be charged by transactions and per number of downloads.

The admin user should be able to back up the application and also restore the software when needed

B) The client/users

This should also be accessible via a website or an app that can be downloaded from the app store or google

- The client/user would download the app or log on to a site and if there is no user they must request a user id by providing a phone no that will be their user id and that's the phone that will get the SMS with all the information just like the admin/owner and it should have a reset passcode options
- Once they are logged in then it would show them how much they have in their account available balance
- Should we allow the user to logon using their (current email like gmail or fb), may be have this option ?
- They would be able to make transfer to other people that they want with just a few clicks, they would enter the person's name (they should set up the person information with first name, last name, phone no, city and year of birth and some other type of phrase word that can be used to identify the person once they go to pick up the money at a branch location)
- They should enter or pick the name of the person they want to send money, if it was done before then it will save the info for the next time, I will ask them to confirm that they want to make the transfer and once they click Yes then the other person would get an SMS telling them they have transfer waiting and it will deduct from their original balance and the system should allow them to make transfer more than what they have on their balance including the amounts in transit
- If a transfer is not picked up in a number of days(?) to be determined then it should cancel and put back on the client account and send SMS to let both know (sender and receiver) and the admin
- Once a transfer is picked up then an SMS will be sent to let the originator about it and this information will be kept in the database with the admin/owner just in case it's needed later on
- The sender should be able to cancel a transaction if he changes his mind, unless it's been received.
- The system should show the fees so he could be able to choose to pay it by adding it up to the transfer amount.
- In the future the system should allow receiver to deposit the money directly into a bank account of the choice within the country.
- In the future it should also have a section for bill payments

Currency

The system will have a multi currency setup but phase 1 will be a single currency for Guinea but all set up will be available for multi currency so that it can be turned on phase 2 of the project (no additional cost for development for this)

The system should allow people to make transfer from any country using any bank account

Money Transfer System

Mobile app:

The mobile will be a mean for transfer money from any bank to any other bank, this will be the middleware to that will allow users to send money to anyone using any bank.

Somehow we have to find away and how to make money when these transfers are made, let's discuss this part further

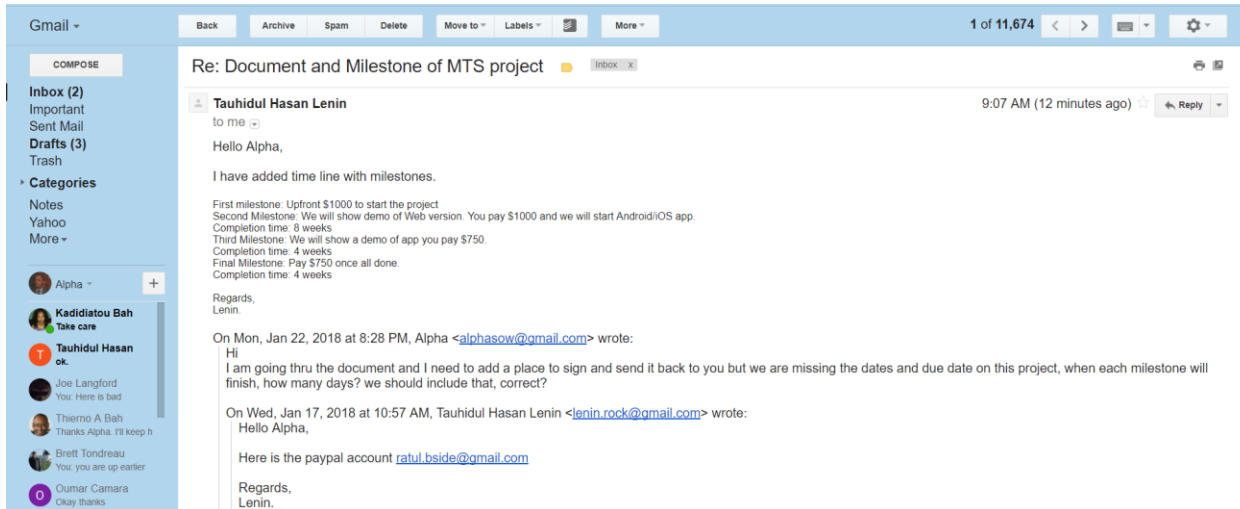
The app should pay anyone or transferring money to anyone at anytime using a mobile or email

Bill Pay

The software will allow users to pay any of their bills using this mobile app or app

Money Transfer System

This below is your email about the payments with milestone of the project and where to send the payments.



Signed :

Alpha A Sow

Date: January 22-2018

Money Transfer System