

# Financial Payment Application

## **Members:**

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## **Goal:**

This Financial Payment project aims to create a secure and efficient payment system that facilitates transactions between customers and merchants or between two parties. The system will be designed to accept multiple forms of payment, including credit/debit cards, digital wallets, and ACH transfers, and will be compliant with industry standards.

## **Project Description:**

The Project will include a user-friendly front-end interface that allows customers to easily initiate transactions and a robust back-end system that handles the processing and settlement of funds. The server-side application is the main FinPay Server. The server is connected to Autonomous Database (ADB) available on Oracle Cloud Infrastructure (OCI). Once the server is running, it checks the status of ADB and if that is currently not available, then restarts the provisioned ADB. The system will also include fraud prevention capabilities by using multi-factor authentication (MFA) to ensure the security of customers' information and transactions. MFA will be implemented using Google Authenticator. Google Authenticator provides an offline TOTP service which is better and safer than traditional sms-based MFA. The project will be over the cloud and the scope includes the development of the payment system(backend and UI), testing, and deployment. The users can store their profiles for faster payments and easy recognition.

Overall, the Financial Payment project aims to create a payment system that is reliable, secure, and easy to use for both customers and merchants, while meeting all industry standards.

## **Task Distribution:**

Benita Rego: To build a responsive front end of the system.

Deep Savla: To devise the backend that handles payment processing.

Nisarg Bhalavat: To set up, configure and manage the ADB of OCI and API gateway.

Nolita Rego: To work on authentication and security of the server and develop multiple user profiles