Payback.

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Front-End Engineering Class

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Final Project
SCRUM: Requirements Documentation

<u>Name of App/Product:</u> Payback
"A good reputation is more valuable than money" -Publilius Syrus

<u>Description:</u>

This web application will allow registered users to interactively monitor their financial status with friends and family by providing a tracking system of calendar reminders, social media alerts, email contact, and diligent visual representation of amounts both due and owed.

<u>Technology:</u>
- Javascript Application
  - ➢ jQuery
  - ➢ AngularJS
  - ➢ CRUD Method
  - ➢ Angular UI-Bootstrap (Yeoman Generator)
  - ➢ Firebase Simple Login
    - ➢ Using Google & Twitter
- HTML & CSS
- Google Calendar API
- Twitter API (tweet button)
- Facebook API (private dm?)
- Paypal API (pay now button, send invoices)

<u>Features (MVP: Most Viable Product):</u>

- ➢ (1) User Login
- Sign in with Google || If needed, create a Google account
  - ➢ (2) Calendar for Reminders
  - ➢ (3) Tweet Reminder
  - ➢ (4) Money Chart/Graph
  - ➢ (5) Lent or Spent button option
- Amount
  - How? (Cash? Check/Debit? Credit?)
- Date
- Who
- Why
  - ➢ (6) Email Reminder
  - ➢ (7) Logo
  - ➢ (8) Account Totals
  - ➢ (9) Daily Compounded Interest (fun repayment facts for user)
  - ➢ (10) Clear all payments/transactions
  - ➢ (11) Option for PayPal Payment

Stories:

(**1**) **Story Name:** User Login
Sizing: Extra-Large
Value Statement: As a user of Payback, I need to be able to log into the web application so that I will then have the ability to access the application and be able to log private instances of borrowing or lending money to family or friends in an effort to make sure that I am either paid back or can pay back all parties in a timely, diligent manner.
Assumptions:
- ➢ User will have access to a Google Account in some form, but will have the option to create an account through Google if necessary.
- ➢ SimpleLogin will be used through Firebase

Acceptance:
- ➢ User will be able to login to Payback
- ➢ User will be able to access application using their Google Account, without having to create a new account (better usability for login and password info, also more reputable)

Notes:

(**2**) **Story Name:** Google Calendar Reminder
Sizing: Large
Value Statement: As a user of Payback, I need to be able to use my Google login to access my Calendar so that I can keep track of all transactions by date and have my calendar synced so that I can have weekly reminders of the debt owed so that I can be assertive with settling all accounts.
Assumptions:
- ➢ User will be familiar with elements of Google Calendar and be able to access their information.
- ➢ Setup both text and email alerts on an event within the Calendar to use as a reminder for the user
- ➢ Google Calendar will sync all information properly and correctly in order to maintain the best user experience.

Acceptance:
- ➢ User will be able to use their Google Account to access their transactions using Google Calendar
- ➢ It will accurately display when an event is entered and present reminders to the user on when a debt is nearing a certain "payback" time. (possibly setup by the user?)

Notes: Calendar dependent on being responsive to all new events and reminders.

(**3**) **Story Name:** Tweet Reminder
Sizing: Medium
Value Statement: As a user of Payback, I need to be able to have the option to use Twitter as a means of communication for reminders of all debts owed to indicated party so that I can receive my money back in a timely fashion from said borrower.
Assumptions:
- ➢ User has a Twitter account as well as knows the Twitter handle of the indicated party to be able to tweet a reminder of the debt owed.
- ➢ Twitter will provide a Tweet button that will allow the user to send a tweet by a click from within their account.

Acceptance:
- ➢ Option to tweet a fellow friend or family member about their outstanding debts on Twitter serves as a friendly reminder of what they owe.
- ➢ Tweet will be posted directly to user's account and flag the party with an overdue payment.

➢ Another outlet to allow the user to gain access to their funds.

Notes:

(4) Story Name: Money Chart/Graph

Sizing: Small

Value Statement: As a user of Payback, I need to be able to visually see my debts owed in a meaningful graphic so that I can account for all unpaid balances and add any payments to outstanding accounts and see how the graphic changes and updates according to new information.

Assumptions:
➢ Users would like to see a visual representation of their account and be able to manipulate the graphs based on payments.
➢ Software used for displaying graphs will update both accurately and efficiently to improve the user experience.

Acceptance:
➢ All accounts will be updated on the user's login information with colorful graphs and/or charts to allow the user to visually track all payments as well as when they are paid in full.
➢ Great feature to enhance the experience of what is owed.

Notes:

(5) Story Name: Spent or Lent

Sizing: Extra-Large

Value Statement: As a user of Payback, I need to be able to choose whether I have lent someone X amount of money or I borrowed X amount of money so that I can visually represent my data to the best of its ability by having the option to choose which feature I need for my specific instance.

Assumptions:
➢ Users have the option after logging in to choose whether they are owed money or they owe someone money- they should fit into one of these criteria for the fully functional app experience.
➢ Buttons for either choice should direct to the proper form input screens to document the particular account that needs to be addressed and be processed.

Acceptance:
➢ Buttons for Spent or Lent will begin the interactive experience for documenting debts owed to or by the user and allows for a range of features including: email and twitter reminders, calendar reminders, and graph/charts of data.

Notes:

(5a) Story Name: Spent or Lent Criteria

Sizing: Extra-Large

Value Statement: As a user of Payback, I need to be able to choose whether I have lent someone X amount of money or I borrowed X amount of money so that I can visually represent my data to the best of its ability by having the option to choose which feature I need for my specific instance.

Assumptions:
➢ Whatever the user picks- the end result will be the same in regard to providing the same information for each instance. They will be asked to provide the following data: amount (including how it was offered as far as cash, check/debit, credit card), when it was offered (date), who offered, and why the money was borrowed, for what?
➢ User will have all the necessary information to fill out the input boxes to the best of their ability with accuracy.

Acceptance:
➢ Two options for borrowing or paying back an individual will be present for the user to access with the

necessary information that needs to be included.

- ➢ Buttons will be Bootstrap buttons that re-route to a new page for text input or they will open in a module for the user to input information.
- ➢ Form boxes will be tested for only proper input and throw errors for any invalid entries.

Notes:

(6) Story Name: Email Reminder

Sizing: Medium

Value Statement: As a user of Payback, I need to be able to send an email reminder to a friend or family member so that I can be diligent in collecting or repaying the said funds from a previous occasion.

Assumptions:

- ➢ User will already be logged into their Google Account to be able to access their Gmail to be able to quickly send an email to the account in question.
- ➢ User will know their friends or family's email address to be able to send a reminder email from their accounts.

Acceptance:

- ➢ Provide a one-click button that connects to the user's email with a pre-populated message concerning the debt owed.

Notes:

(7) Story Name: Logo

Sizing: Extra Small

Value Statement: As a user of Payback, I need be able to recognize the brand and logo of the app so that I can relate to it and appreciate its professionalism and need to solve an on-going problem or concern.

Assumptions:

- ➢ User will be able to appreciate the logo and associate it with the brand and application of the product

Acceptance:

- ➢ Logo will be well thought out and created with the purpose and drive of the app in mind.

Notes:

(8) Story Name: Amount Totals

Sizing: Large

Value Statement: As a user of Payback, I need to be able to see my total amounts due and owed for every account that I have created so that I can keep track of amounts based on pay periods and when I can find a logical timely way to respond to said debts or getting money back.

Assumptions:

- ➢ User will have single transactions or multiple transactions on their account that would be able to be totaled for easy visual representations for the user
- ➢ Totals could be adjusted depending on payments made by friends or family to reflect the total cost owed or due in the user's account.

Acceptance:

- ➢ All activity on user's accounts will be totaled according to activity on the accounts added by the user

Notes:

(9) Story Name: Daily Compounded Interest

Sizing: Extra-Small

Value Statement: As a user of Payback, I need to be able to have perspective on how much money is being

lent out or borrowed so that I can realize how much money I am really out in regard to other circumstances dealing with money for loans and interests.

Assumptions:
- User will be able to take a comedic stance on where their money is actually going and how it is useful to realize the amount of time lapsed over a period of time can actually be a negative experience.
- User will appreciate the information presented about money and interest.

Acceptance:
- Populated scenarios and instances about said money being owed will be thrown into various fun facts dealing with interest and if the money was put towards something else what it would actually amount to if borrowed with interest vs. from a friend or family member.

Notes: Comedic value out of a sometimes awkward situation.

(10) Story Name: Clear All Transactions

Sizing: Large

Value Statement: As a user of Payback, I need to be able to clear out all current standing accounts once they have been repaid in full so that I can actively keep track of my payments.

Assumptions:
- User will have accounts that they will upkeep regularly and clear out previous transactions that have been repaid or settled
- User will be able to delete a transaction as well as deduct payments from the total loan.

Acceptance:
- Aspects of CRUD will be able to manipulate the user data to allow for modifications and deletions of transactions once they have been settled by both parties.

Notes:

(11) Story Name: Paypal

Sizing: Large

Value Statement: As a user of Payback, I need to be able to pay back a fellow friend or family member using the application so that I can be prompt with my payments and settle them digitally as soon as possible.

Assumptions:
- User will know of Paypal services and possibly already have access to their account or are able to login if wanting to access this feature.
- User will want access to make a digital payment instantly online rather than paying or accepting payments in person.

Acceptance:
- Paypal feature will allow users to access their systems and make prompt payments to said parties
- Paypal can allow access to create invoices and route payments.

Future Roadmap:

- Payments immediately with Square
- Implementation with personal bills
- Can be used for items with non-monetary value (video games, books, movies)

Wire Frame:

logo

Login Panel

Home

logo

Sign Out

Home

Notaphily

Create a new account instance.
Did you borrow or lend?

"A good reputation is more valuable than money"
-Publilius Syrus

Lent

Borrowed

Get Started!
Login to Google

Footer

Footer

logo

Sign Out

Home

logo

Sign Out

Home

Create a new account instance.
Did you borrow or lend?

Current Accounts

Lent

Borrowed

Amount: | Textbox
Date: | Textbox
Person: | Textbox
Why: | Textbox

Save

Footer

Footer