

Functional Requirements

Feature	Description
User Registration & Login	Sign up and login via email, phone, or biometrics.
Balance Inquiry	View real-time account balance.
Transaction History	See past transactions by date, amount, or type.
Money Transfer	Send money to other users or bank accounts.
Bill Payment	Pay utility bills and recharge mobile/data.
Notifications	Get alerts on payments, low balance, or suspicious activity.
Budget Management	Categorize spending and view reports.

Non-Functional Requirements

Requirement Type	Description
Performance	App must load in under 3 seconds.
Usability	UI must be simple, clean, and accessible.
Scalability	Handle 10,000+ concurrent users.
Availability	Uptime of 99.9% guaranteed.
Security	Use end-to-end encryption and OTP for verification.