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Introduction

The sytem; a: mobile application for electronic payments Intended Audience

- Purpose: Ing; imdividuals, merchants, employees Definitions
- · Definitions: Digiit; an account stores funds, via/ recharge
- OTP: One-Time Password: OTP

Overall Description Environment

- Android, IOS
- Secure servers
- API: Integration via with banks/providers

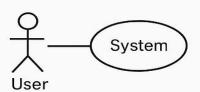
User Characteristics

- User; Transfer money
- Administrator
- Monitor and troubleshot

Constraints

- Internet connectivitiy
- OTP for sensitive operations, mandatory encryption

Use Case Diagram



Functional Requirements

FR1: User Registration

• Enter details; receiving n2 secods

FR2: Login

Mobile num-er mrnber and passwod

FR3: Wallet Top-Up

Enter carrder or code

FR4: Money Transfer

• Enter recipient's mobile num amount

FR5: Bill Payment

Select bill type, enter details, pay

FR6: Transaction History

Non-Functional Requirements

NFR1: Performance

Operation respons time ≥ 2 s

NFR2: Security

- SSL encryptl), OTP for opertions
- Protection against attacks

NFR3: User Interface

 Simple, user-friendly, and supports English

NFR4: Reliability

• 99.9% uptime

Use Case Diagram

Login

Register

Reset Password

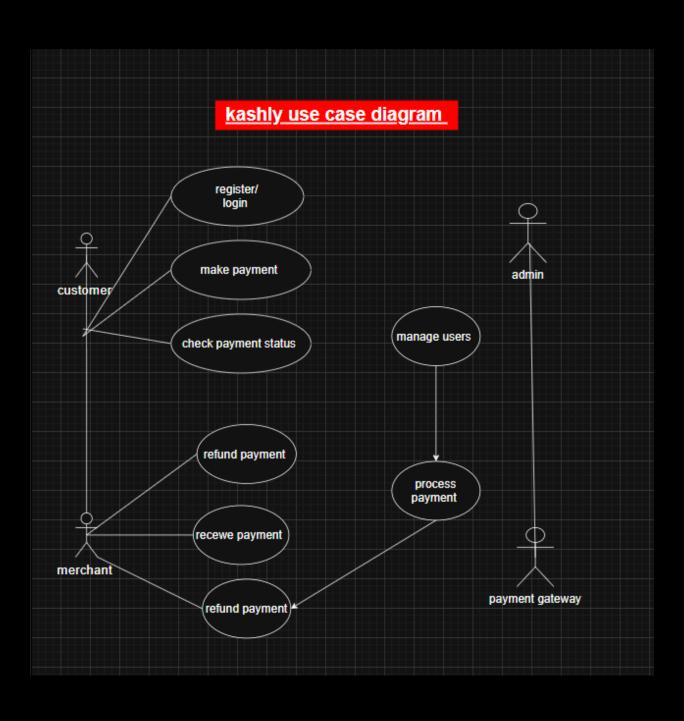
Use case diagram

Actors:

- Customer Uses the system to make payments.
- Admin Manages the system and users.
- Merchant Receives payments.
- Payment Gateway External system for processing payments.

Use Cases:

- Register/Login (Customer, Merchant)Make Payment (Customer)
- Receive Payment (Merchant)
- Check Payment Status (Customer, Merchant)
- View Transaction History (Customer, Merchant)
- Refund Payment (Merchant)
- Manage Users (Admin)
- Monitor Transactions (Admin)
- Process Payment (Payment Gateway)



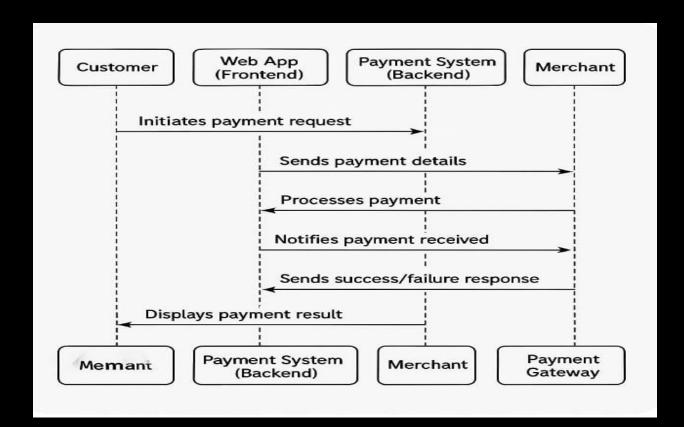
Sequence diagram

Participants:

- Customer
- Web App (Frontend)
- Payment System (Backend)
- Merchant
- Payment Gateway

Main Scenario

- Customer \rightarrow Web App: Initiates payment request
- Web $\operatorname{\mathsf{App}} \to \operatorname{\mathsf{Payment}}$ System: Sends payment details
- Payment System → Payment Gateway: Processes payment
 Payment Gateway → Payment System: Returns payment confirmation
- Payment System → Merchant: Notifies payment received
 Payment System → Web App: Sends success/failure response
- ullet Web App o Customer: Displays payment result



Activity diagram

Payment Process

