PROJECT

WHATSAPP PAY

-PRATIK DURGE (SIMPLILEARN)

Contents

WHAT IS WHATSAPP?

- WhatsApp is free to download messenger app for smartphones. WhatsApp uses the internet to send messages, images, audio or video. The service is very similar to text messaging services, however, because WhatsApp uses the internet to send messages, the cost of using WhatsApp is significantly less than texting. You can also use Whatsapp on your desktop, simply go to the Whatsapp website and download it to Mac or Windows. It is popular with teenagers because of features like group chatting, voice messages and location sharing.

- WhatsApp has over 2 billion users worldwide as of today. It has become the primary means of electronic communication in multiple countries across multiple continents, including Latin America, the Indian subcontinent, and large parts of Europe and Africa.

VISION OF WHATSAPP

- **Today across the globe people are moving to digital payment services such as Google Pay, PayPal, and others. Mobile wallets are in massive demand. The transaction value of the global mobile payments market was USD 3714.5 billion in 2019 and is expected to reach USD 12,407.5 billion by 2025, registering a CAGR of 23.8%. WhatsApp being one of the leading mobile messaging apps wants to get a slice of this growing digital payment market.**

- **WhatsApp has decided to take the plunge into this digital payment market. They have launched a new feature namely, WhatsApp Payments to be known as WhatsApp Pay in Brazil in June 2020. WhatsApp promises to disrupt the global digital payments ecosystem with WhatsApp Pay.**

Business objectives.

WhatsApp will integrate the customer's debit card or credit card into their app. That is, while chatting with your peers, you can transfer the money to them. There will be no separate app that the customers need to download to access this payment feature. This feature would be provided to users as an update in the existing WhatsApp messaging app. The user can use WhatsApp pay feature by updating the WhatsApp messaging app.

They are banking on the fact that the popularity of WhatsApp and the sheer number of WhatsApp users (2 billion) will be an added advantage over other payment apps. Now, they have launched the feature in Brazil, and it will be followed by a launch in India and then the rest of the world.

What would be Advantages of whatsapp pay?

Easy peer to peer payments. You can send money to your family, friends, or relatives all through WhatsApp.

Users need not go to the bank or use wallets, bank apps, or NEFT to transfer money.

It will be a one-click payment.

Easy and user-friendly interface of WhatsApp would make digital payments seamless and there will be no need to enter details at multiple page loads.

Business Objective by senior management:

Have at least 1 million users use WhatsApp pay feature within the first 3 months of launch.

Over 1 year of its launch have 30% of user base using WhatsApp pay.

Client has given them the following requirements:

To transfer money using WhatsApp pay there will be 2 methods on the WhatsApp app.

☐ METHOD 1

- To use the WhatsApp Pay feature the user needs to have a bank account with its debit card or a credit card.
- Users shall select the person they want to send money to from their WhatsApp contact list.
- Users shall click on payments option in their chat settings.
- Users shall enter the amount they wish to transfer.
- Users will then enter a security Pin.
- Users will click on the transfer button
- Money is transferred
- The sender and the receiver will both receive a payment notification on their chat window once the fund transfer has been made.
- In cases where the user is requesting money, tap on request and wait for the person to accept your request.
- The feature should be available in multiple languages.

☐ METHOD 2

- User goes on the main page of WhatsApp and opens the payments option.
- User then taps on the QR code showing next to their name to show their QR code using which people can send them money.
- User taps on the new payment option located on the bottom right of the display.
- User selects a contact or the scan QR code option.
- The rest of the process remains the same as above.

Scalability Requirement

This feature initially would be launched in a single country to test and get user feedback. Then WhatsApp will be rolling it out across its big markets like India, where it has 400 million users. followed by the rest of the world.

Usability

The screens should be self-explanatory and very user friendly.

Project Task

1. Identifying stakeholders – Create a list of stakeholders (as taught in Business Analysis Planning and Monitoring Knowledge Area)
2. Identify risks in this new feature (Identify them using the Strategy Analysis Knowledge Area)
3. Do a SWOT analysis for WhatsApp Pay feature (SWOT – Strengths, Weaknesses, Opportunities and Threats). This is the SWOT Technique taught in class
4. Identify the Transition State of WhatsApp Pay (Identify them using the Strategy Analysis Knowledge Area)
5. Create as-is and future process map (using flowcharts). You can use any of the popular tools in the market like Microsoft Visio, Lucid Chart, Creately, Pidoco, or Balsamiq
6. As a Business Analyst working on this project, find out the scope of this system. To find the scope you can use Use Case diagram (UML) or Context diagram
7. Write down the main features that need to be developed
8. Write the in-scope and out-of-scope items for this software
9. Write out the Business Requirements, both Functional and Nonfunctional Requirements
10. Draw wireframes or mock screens for any 2 of the features namely book record creation and any other feature as deemed fit by the student. (Use the technique prototyping or wireframing that is taught in the training). You can use any of the wireframing tools like Microsoft PowerPoint, Microsoft Word, Balsamiq, Sketch, Adobe XD, Adobe Illustrator, Figma, UXPin, InVision Studio, InVision Freehand, or Moqups.

Identifying stakeholders – Create a list of stakeholders (as taught in Business Analysis Planning and Monitoring Knowledge Area)

Figure 2.1.1: The BACCM
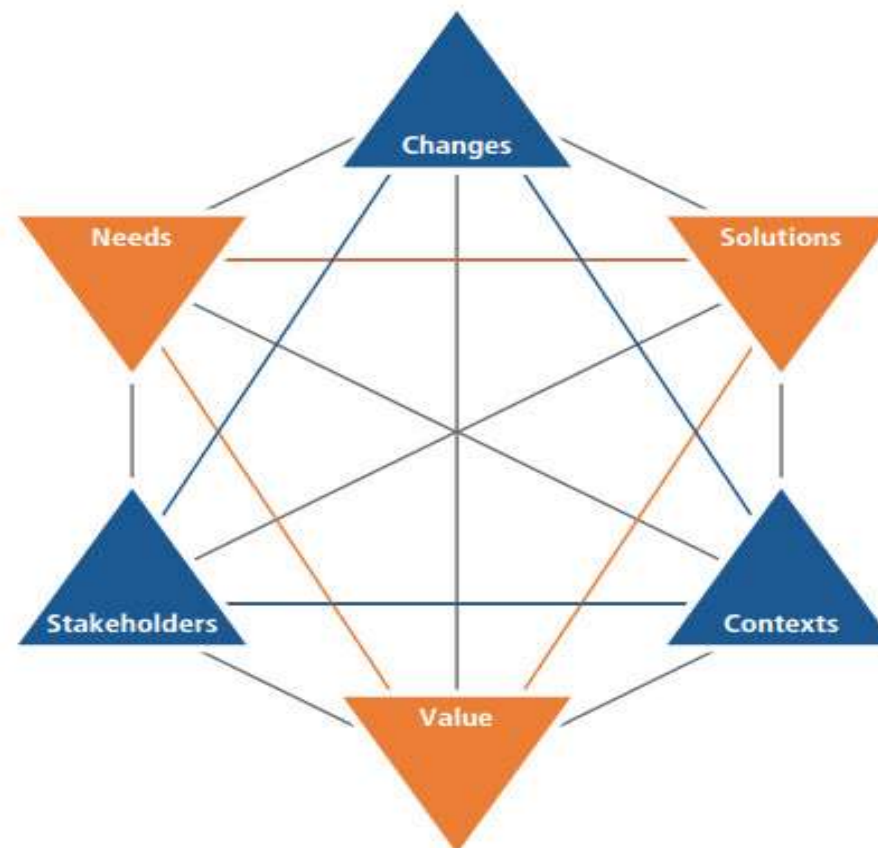
BACCM for whatsapp pay -

Need: a problem or opportunity to be addressed.

- As the online payment industry is picking up theres is massive demand for online payment.
- Whatsapp wants its users to deliver an addon function with messaging and texting and that would be online payment through whatsapp pay.

Change: the act of transformation in response to a need.

- Across the globe people are getting compatible to online payment apps like paypal,google pay,etc.
- The transaction value of the global mobile payments market was USD 3714.5 billion in 2019 and is expected to reach USD 12,407.5 billion by 2025, registering a CAGR of 23.8%.

Solution: a specific way of satisfying one or more needs in a context

- Whatsapp has decided to make a user friendly app which can make the transfe of the money in one go.
- As mentioned whatsapp will let payment transfer through either of the two method.

Stakeholder: a group or individual with a relationship to the change, the need, or the solution

External stakeholders- user, play store , National Payments Commission of India & Competition Commission of India (For Regulation), payment cordinator,whatsapp sponsers.

Internal stakeholders -Domain Subject Matter Experts, Project Managers, Developers, Implementation Subject Matter Experts, and Testers and Business Analyst.

Value: the worth, importance, or usefulness of something to a stakeholder within a context

As whatsapp messaging app has already acquired a significant customer base of 2billion users over the globe, it can give its users an additional function of payment.
Whatsapp can make a similar customer base as it did in messaging and with that it can add revenue .

Context: the circumstances that influence, are influenced by, and provide understanding of the change.

Easy and user-friendly interface of WhatsApp would make digital payments seamless and there will be no need to enter details at multiple page loads.

Plan Stakeholder Engagement

- Purpose

 The purpose of Plan Stakeholder Engagement is to plan an approach for establishing and maintaining effective working relationships with the stakeholders.

- Description

Plan Stakeholder Engagement involves conducting a thorough stakeholder analysis to identify all of the involved stakeholders and analyze their characteristics. The results of the analysis are then utilized to define the best collaboration and communication approaches for the initiative and to appropriately plan for stakeholder risks.

| STAKEHOLDERS	ACTORS	ACTION
Sponsors	Facebook	The Sponsors would fund for the new feature development of WhatsApp pay.
End Users	WhatsApp users	People are already using In the proposed system, they will also be able to make digital payments via WhatsApp.
Customers	Founder	who owns WhatsApp and one of the most important Stakeholder
Suppliers	Banks	• Banks will have to share Bank details, Branch Details, IFSC details to shown on the screen and on making payment banks will have to validate the users have accounts in respective banks • Details like Card details, Credit card holders' details, Payment gateway details will have to be provided to WhatsApp. Also, they will have to validate on entry of user card credentials.

Regulators	Government, Indian Police force, TRAI, NPCI, CCI	• Government of India has laid down guidelines to take swift actions on government takedown requests • Indian Police force keeps a check on WhatsApp • NPCI: May come into picture as it regulates UPI payments • CCI: Keeps a check on new features launched by WhatsApp

Internal stakeholder

Stakeholders	Actors	Actions
Domain SME		•Domain SME will help in understanding the Payments domain in India.
Tester		•Tester will test the build before deployment in production
Operational Support		•The operational support will ensure support post the new feature goes live
Implementation Support		•Implementation support team will ensure proper development of the new feature without impacting the old functionality
Project Manager		•Project manager will ensure timely and effective delivery of the new feature
Business Analyst		•Business Analyst will ensure all the requirements are been converted into the actual feature in the proposed system. He will ensure seamless coordination and communication between all the stakeholders

Onion diagram
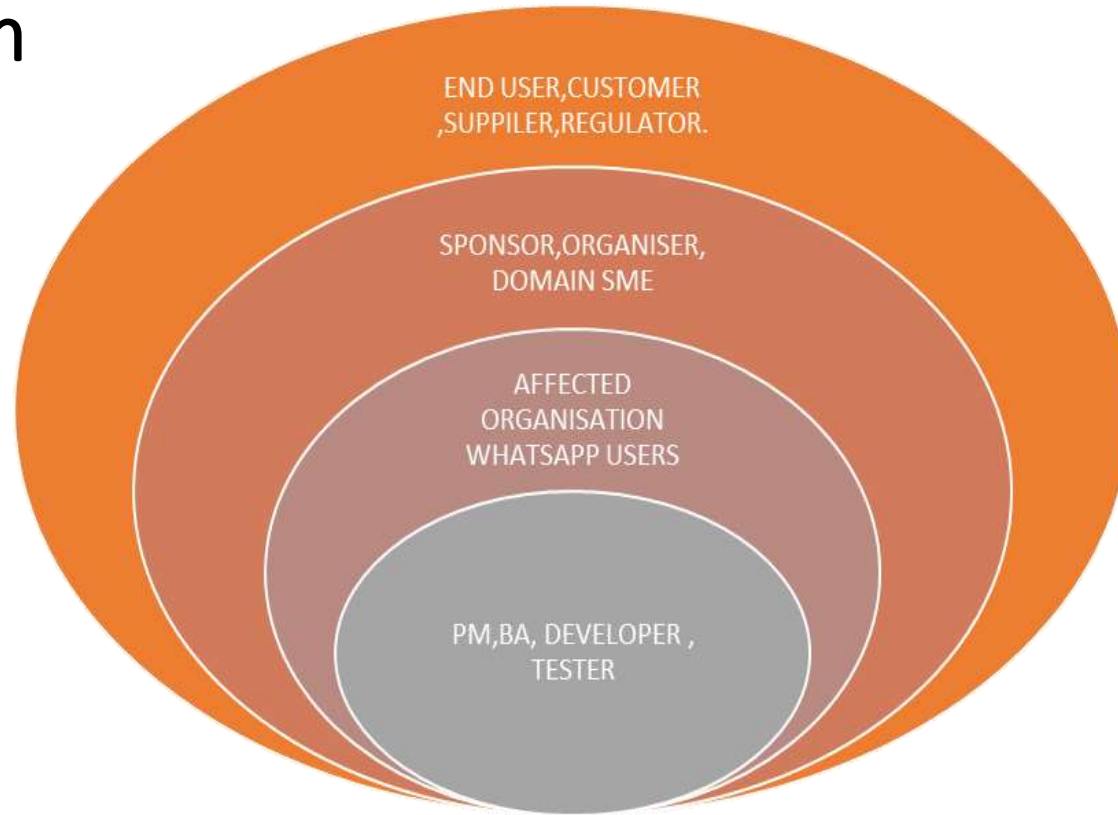
Risk analysis-
- What if the payment is not received at other end.
- Banking security.
- As WhatsApp is a messaging and Voice over IP (VoIP) service it would be difficult for to compete with the peers.
- Timely updates needs to be given to the users for seamless experience.
- Banking servers need not create any problem at the time of sending money.

Strategy analysis

Analyze Current State-
- Examine the current situation of the app.
- Study the existing payments app and the services they deliver.
- Finding out if there are any problems faced by the end user while they use any payment methds.
- Internal an external stakeholder analysis.

Define Future State-
- Roles and responsibility should be properly assigned to the stakeholders.
- Set goals and observation for the stakeholders.
- High level planning of the scope of programme.
- Modular release across the geography.

Assess Risks-
- Timely updates should be provided to the end users.
- The proper service should be provided from banks end. (bank server issues)
- Existing functionality of the app should need not be impacted.
- Account details of the individual should not be leaked.

Define Change Strategy-
- Perform gap analysis.
- Tie ups and collaboration with other market leaders.

SWOT ANALYSIS

STRENGTH-
- ALREADY GAINED SUCCESS WITH 2 BILLION EXISTING USERS.
- IS COMPATIBLE ON ANY DEVICE.
- GOOD AMOUNT OF FUNDS FROM VCs.
- IS PRESENT ALL OVER THE GLOBE.
- HAS GAINED GOOD BRAND NAME.

WEAKNESS-
- NEED TO FOLLOW LOCAL RULES
- NEWS ON LACK OF MAINTANANCE OF PRIVACY.
- IT EMERGED AS A CAUSUAL MESSAGING APP.
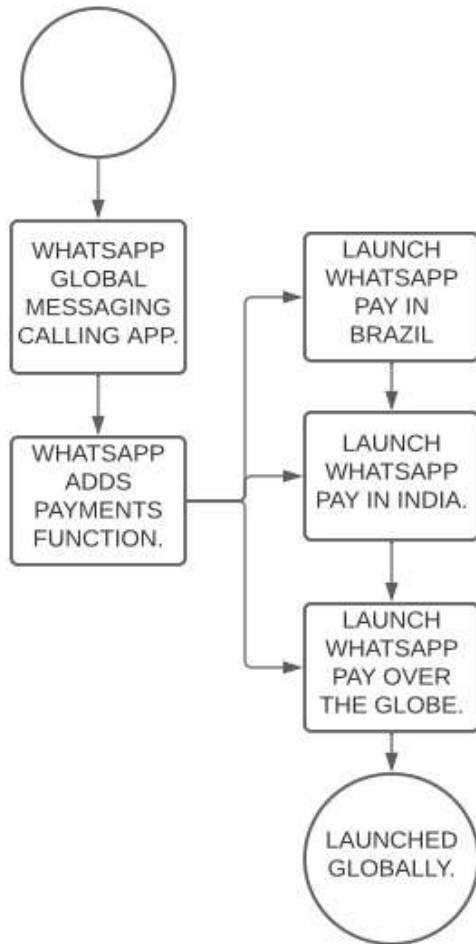- ADDITIONAL SECURITY NEEDS TO BE ADDED.

OPPORTUNITY-
- DIGITAL PAYMENT SERVICES ARE IN HUGE DEMAND.
- ONLINE PAYMENT SYSTEM MARKET IS EXPECTED TO GROW AT 23.8% CAGR.
- GLOBAL EXPANSION.
- OTHER PAYMENT OPTIONS CAN BE DELIVERED(eg-WHATSAPP WALLET)

THREAT-
- PEERS
- FOLLOWING LOCAL GUIDELINES.
- VERNARABLE APP

TRANSITION STATE OF WHATSAPP

A state-transition diagram includes the following elements:
 • State: represents the value of object attributes at a given time.
 • Initial state: represents the state when the system is started.
 • Final state: represents the status of the system at the end of the operation.
 • Super-state: used to structure the diagram by specifying several distinction levels between the states.
 • Transition: represents the switch from one state to another one.

CURRENT PROCESS OF WHATSAPP
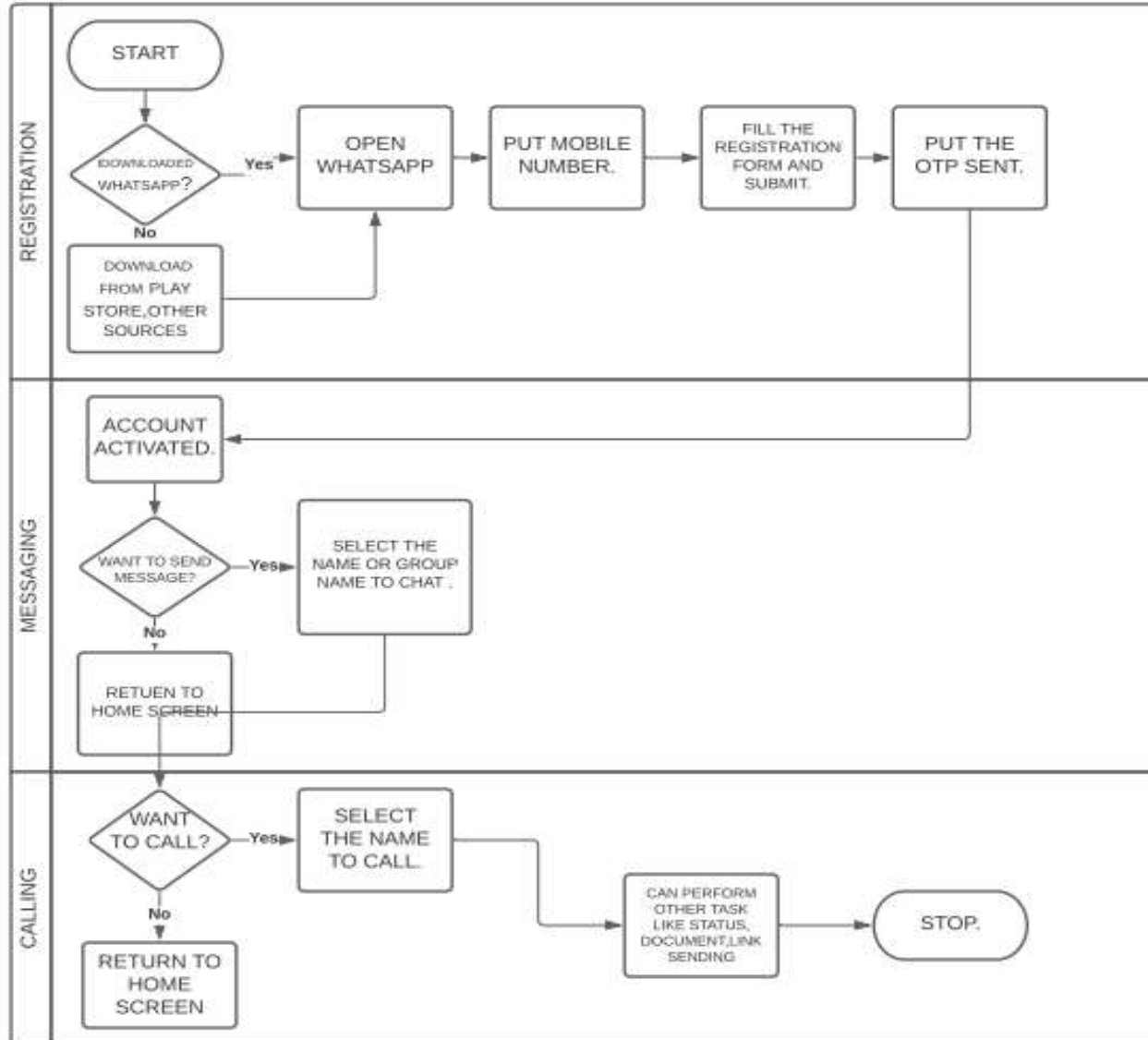
- THE CURRENT STATE OF WHATSAPP ALLOWES ITS USERS TO SEND MESSAGE OR CALL THROUGH THEIR APP.
- THE APP CAN BE DOWNLOADED THROUGH PLAY STORE OR ANY OTHER MEDIUM.
- FOR REGISTRATION DOWNLOAD THE APP, ENTER YOUR MOBILE NUMBER, FILL IN THE REQUIRED INFORMATION,ENTER THE CORRECT OTP.
- FOR MESSAGING USER NEEDS TO WHATSAPP PRE INSTALLED. THEN THE USER CAN SEND MESSAGE TO ANY ONE USER WANTS.MESSAGE CAN ALSO BE RECEIVED FROM ANY INDIVIUAL.
- FOR CALLING PURPOSE THE PROCESS REMAINS THE SAME THE CALL CAN BE OF USERS CHOICE EITHER VOICE OR VIDEO CALL.

FUTURE STATE OF WHATSAPP.
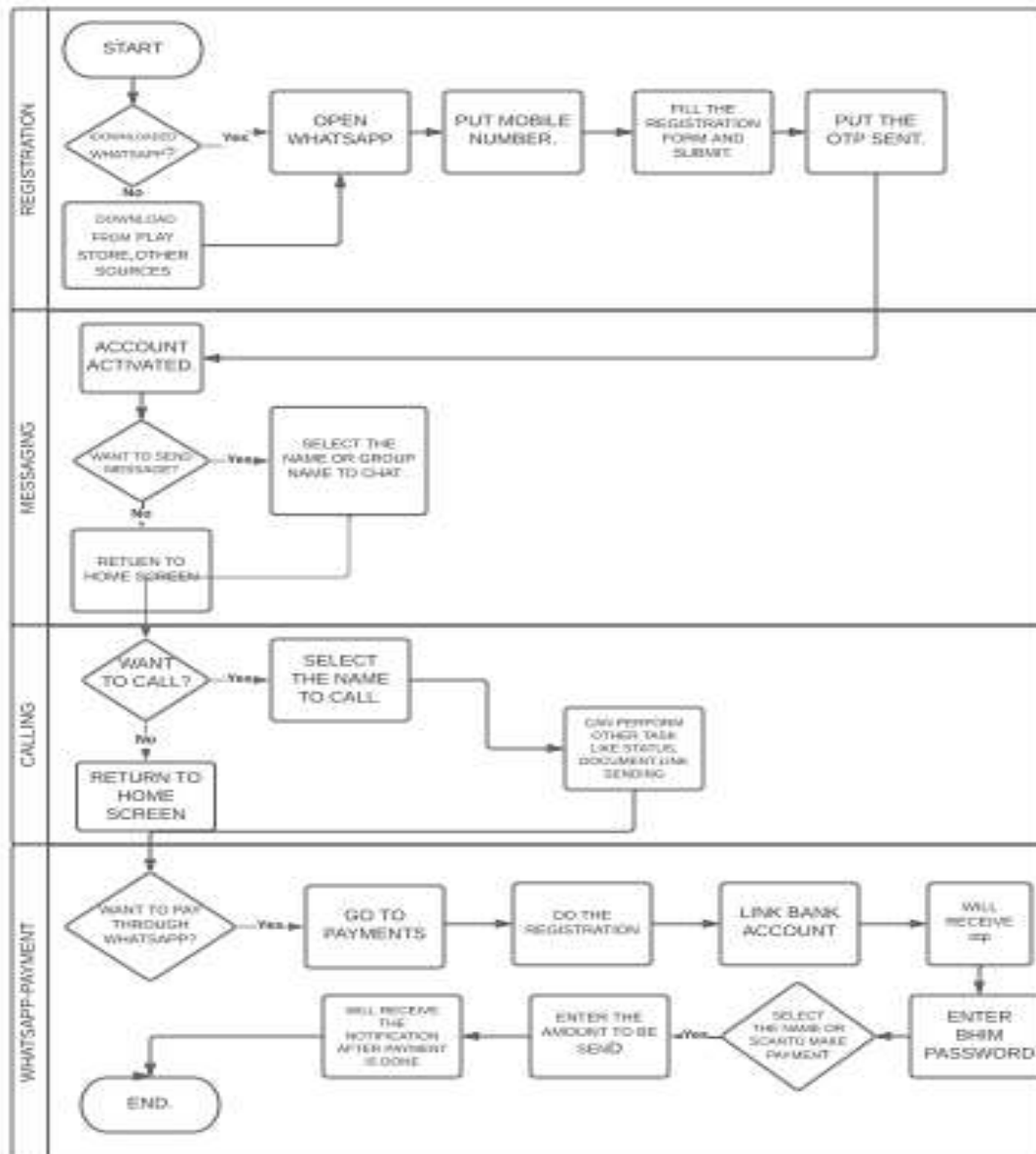
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USER CASE DIAGRAM-
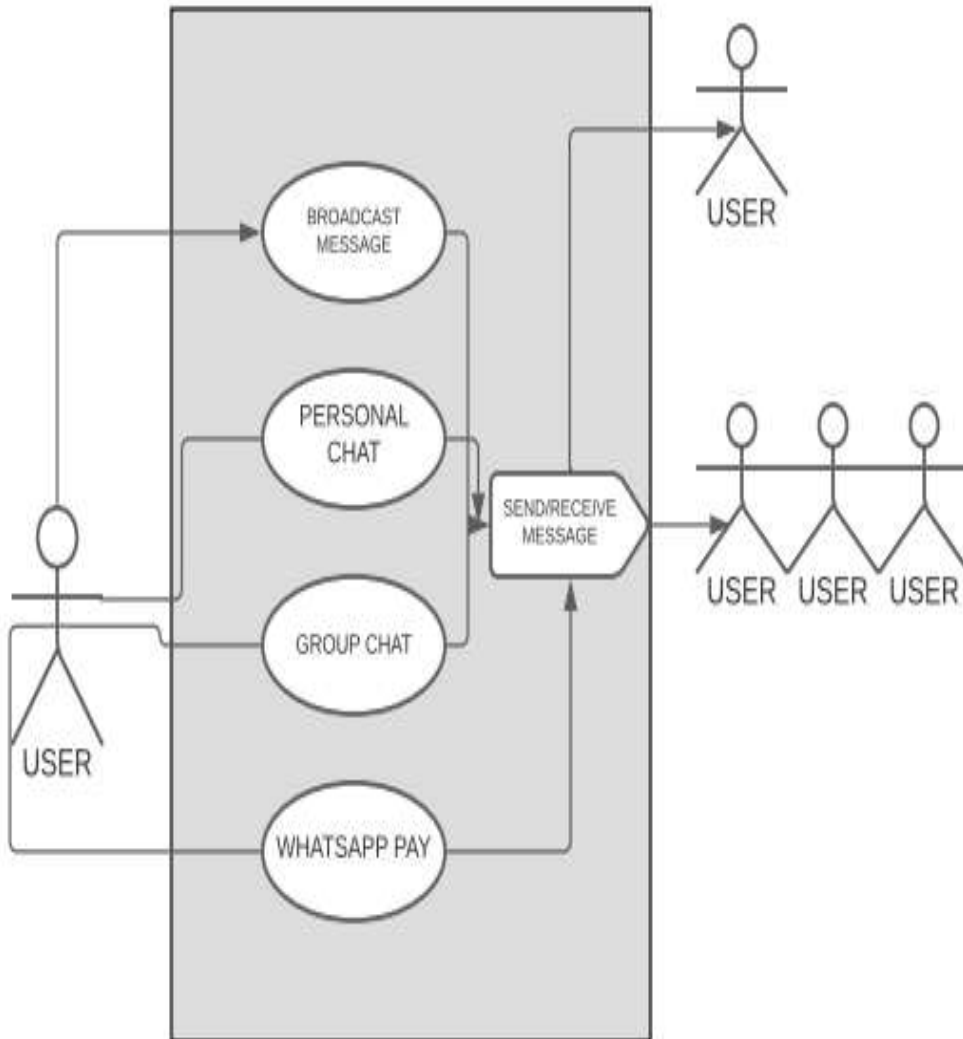
- PAYMENT TRANSFER COULD E EASY FROM ONE PERSON TO OTHER
- USER WOULD BE ABLE TO MAKE HASSEL FREE TRANSACTION WITH A USER FRIENDLY INTERFACE.
- PAYMENTS CAN BE DONE WITH ONE CLICK.
- THE USER NEED NOT GO TO THE BANK FOR ENSURING THE TRANSCTION AS A NOTIFICATION WOULD BE SENT TO BOTH USER AS WELL AS RECEIVER.
- THE USER JUST NEEDS TO LINK BANK ACCOUNT TO WHATSAPP PAY.
- THE USER NEED NOT INSTALL ANY OTHER APP FOR TRANSFER OF MONEY.
- FOR QUICK TRANSFER USER CAN SCAN THE QR CODE.

IN THE SCOPE AND OUT OF THE SCOPE.

IN THE SCOPE .	OUT OF THE SCOPE.
• THE USER NEEDS TO ADD THE BANK ACCOUNT.	• THE USER NEEDS TO HAVE WHATSAPP.
• USER NEEDS TO ADD CREDIT AND DEBIT CARD CREDENTIALS.	• USER NEEDS TO HAVE BANK ACCOUNT.
• USER CAN DO TRANSACTION THROUGH QR CODE SCAN.	• THE USER NEEDS TO MAKE ACCOUNT ON BHIM
• THE USER CAN ADD WHATSAPP NUMBER AND SEND THE TRANSACTION .	• THE USER BANK SHOULD BE LISTED FOR THE ONLINE SERVICE,OR UPI MAY NOT ALLOW THE TRANSACTION FURTHER
• AFTER THE PAYMENT USERS WILL RECEIVE THE TRANSACTION RECEIPT (IF MONEY SENT OR RECEIVED) .	

BUSINESS REQUIREMENT (FUNCTIONAL AND NON-FUNCTIONAL)

- The user needs to go in the payment function and can access payment history.
- The user can view his credit and debit card which is linked to the bank account.
- The user can also add another credit or debit card. The user needs to add information of bank account number/IFSC code, etc
- User can also send a scan link to receive payment.

Only the user who's bank is listed will be able to the transaction.

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WIREFRAME