

Ask2Pay	Team Number: 5
SE 477 Features-Quality-Roadmap	Date: 5/5/2020

1.0 Product Name & Description

Product name: Ask2Pay

Description: Ask2Pay is an electronic payment application that provides alternative payment methods for users who depend on others to fund their endeavors. This application is strictly a request-only service, which means that contributors cannot arbitrarily send gifts any time they want. A requester must initiate a monetary request before contributors can respond. For example, options exist for users to request other users to pay for them on the app via gift or loan. An additional method of payment could potentially be via crowdfunding. Through Ask2Pay, a user could request a one-to-one monetary gift/donation from another user, organize a crowdfunding effort, or request a loan. Moreover, Ask2Pay is not just for individual use. Ideally, it'll be designed with the capability to be utilized by various institutions, such as non-for-profit organizations, to attain funding or donations.

2.0 Expanded Features Backlog & Quality Attribute List

Features Backlog			
Priority	Feature ID	Short Description	User Story
1	1-1	Requester Asks Contributor for Gift	As a requester, I want to be able to request a gift from a contributor so that I can receive the money that I need.
2	1-2	Contributor Sends Gift	As a contributor, I want to be able to send a gift to a requester so that I can help with their needs.
3	1-3	Requester Asks Group for Gift	As a requester, I want to be able to request a gift from a contributor group so that I can receive the money that I need.
4	1-4	Contributor Contributes Partial Gift as Part of a Group	As a contributor that belongs to a group, I want to be able to contribute a portion of a gift to a Requester.
5	1-5	Contributor Anonymity Option	As a contributor, when sending a gift, I want the option of either sending it anonymously, or with my information, so that I let or do not let the receiver know who sent them the info
6	1-6	Tracking Money Sent	As a contributor or lender, I want to be able to know the details of each gift/loan that I've sent, so that I can manage my account properly
7	1-7	Tracking Money Received	As a requester or borrower, I want to be able to know the details of each gift/loan that I've received, so that I can manage

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			my account properly
8	1-8	Tax Document Preparation	As a user, I want Ask2Pay to generate all necessary tax documents, so that I can properly report my taxes
9	1-9	2-Factor Authentication	As a security team member, I want users to go through a 2-factor authentication, so that their account is secure.
10	1-10	Searching for Causes in which to Donate	As a contributor, I want to be able to search by categories for all causes within Ask2Pay, so that I can find the cause that I would like to contribute towards.
11	1-11	Subscribing to an Organization	As a contributor, I would like to subscribe to organizations, so that I can receive alerts for future campaigns.
12	1-12	Promote Lesser Known Causes	As a project manager, I want an option to promote a cause, so that causes that are not spotlighted get a chance to receive more exposure.
13	1-13	Newsfeed Recommendation Aggregation	As a developer, I want to automatically populate a newsfeed with a "What's Popular" based on the activity of the cause
14	1-14	Borrower Asks Lender for Loan	As a requester, I want to be able to request a loan from a lender so that I can borrow the money that I need.
15	1-15	Lender Provides Loan	As a lender, I want to be able to provide a loan to a borrower so that I can help with their needs.
16	1-16	Borrower Asks Lender Group for Loan	As a borrower, I want to be able to request a loan from a lender group so that I can borrow the money that I need.
17	1-17	Lender Provides Partial Loan as Part of a Group	As a lender that is part of a group, I want to be able to contribute to part of a loan to a borrower, so that I can help with their needs.
18	1-18	Borrower Pays Back Loan in Full	As a borrower, I want to be able to pay back in full, a debt that was lent to me, so that I am no longer in debt, am not penalized, and do not incur interest
19	1-19	Borrower Pays Back Loan in Installments	As a borrower, I want to be able to pay back money in installments, so that I can make payments on time and pay down my debt

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20	1-20	Payment Reminder for Borrowers	As a lender, I want Ask2Pay to automatically remind borrowers to pay back loans by due dates
21	1-21	Borrower Sets Up Automatic Installment Plan	As a borrower, I want to set up an automatically paid installment plan via my saving/checking account, so that my loan payments will be paid on time and I will avoid late fees
22	1-22	Report to Credit Agencies when Delinquency Occurs	As a lender, I want to be able to report a borrower to credit agencies as a deterrence, so that future lenders can use the deterrence to assess creditworthiness
23	1-23	Lender Access Borrower's Financial Information	As a lender, I want to be able to access borrowers' financial information in order to make decisions on loans
24	1-24	Requester Sets Up Crowdfunding Campaign	As a requester, I want to set up a crowdfunding campaign on behalf of an individual or group, so that that group or individual can get the funds that they need
25	1-25	Contributor Gifts Donation to Campaign	As a contributor, I want to gift to a campaign, so that I can assist them in their cause
26	1-26	Make Transfer	As a Ask2Pay user, I want to be able to transfer money to and from my Ask2Pay account and personal external account, so that the money gets to the right place

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Quality Attributes List		
Quality ID	Short Description	User Story
2-1	Securability of sensitive information	As an Ask2Pay user, I want all of my personal information including banking/payment information to be secure at all times.
2-2	Loan Protection	As a lender, I want to be sure that I am protected and that the person I am lending to has the ability to pay me back over time.
2-3	Background Check Timing	As a lender, I want the results of my background checks to be returned within 48 hours, so that be as efficient as possible
2-4	Accuracy of Data	As a lender, I want to be sure that the data provided to me is 100%, so that I can fully trust borrowers
2-5	Expedite Transactions	As an Ask2Pay user, when I make a transaction, I want it to be completed within 2 seconds
2-6	Data Backup	As a system, I want all the data of this application to have backup copies in several places both locally and virtually.

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3.0 Revised Product Roadmap

Release: 1	Release: 2
Qtr or Date: Q2 2020 (15 May 2020)	Qtr or Date: Q3 2020 (15 Aug 2020)
Theme: Causes and Group Payment	Theme: Payment Optimizations
Features: 1-1: Requester asks Contributor for Gift 1-2: Contributor Sends Gift 1-3: Requester asks Group for Gift 1-4: Contributor Contributes Partial Gift as Part of a Group 1-5: Contributor Anonymity Option	Features: 1-6: Tracking Money Sent 1-7: Tracking Money Received 1-8: Tax Document Preparation 1-9: 2-Factor Authentication

Release: 3	Release: 4
Qtr or Date: Q4 2020 (15 Nov 2020)	Qtr or Date: Q1 2021 (15 Feb 2021)
Theme: Causes and Organization Optimizations	Theme: Loan Implementation
Features: 1-10: Searching for Causes in which to Donate 1-11: Subscribing to an Organization 1-12: Promote Lesser Known Causes 1-13: Newsfeed Recommendation Aggregation	Features: 1-14: Borrower Asks Lender for Loan 1-15: Lender Provides Loan 1-16: Borrower Asks Lender Group for Loan 1-17: Lender Provides Partial Loan as Part of a Group 1-18: Borrower Pays Back Loan in Full 1-19: Borrower Pays Back Loan in Installments

Release: 5	Release: 6
Qtr or Date: Q2 2021 (15 May 2021)	Qtr or Date: Q3 2021 (15 Aug 2021)
Theme: Loan Optimizations	Theme: Crowdfunding
Features: 1-20: Payment Reminder for Borrowers 1-21: Borrower Sets Up Automatic Installment Plan 1-22: Report to Credit Agencies when Delinquency Occurs 1-23: Lender Access Borrower's Financial Information	Features: 1-24: Requester Sets Up Crowdfunding Campaign 1-25: Contributor Gifts Donation to Campaign 1-26: Make Transfer