

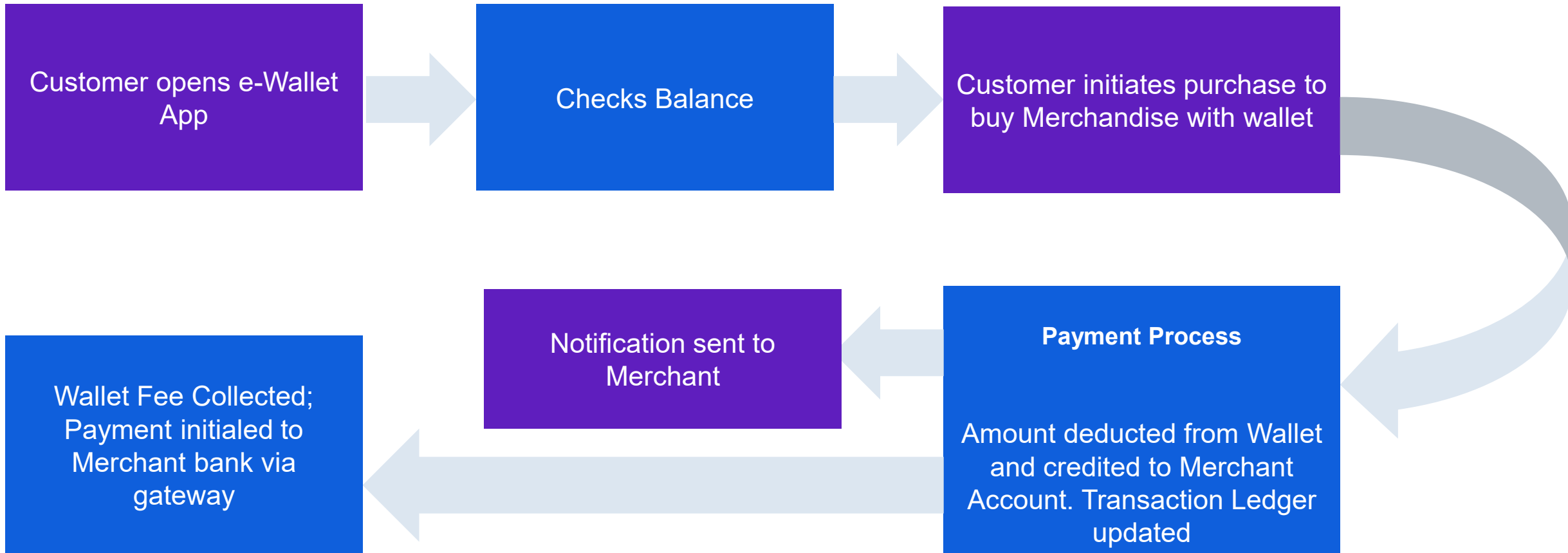
E-Wallet Payment

Hackathon: 31-Jan-26

E-Wallet Payment: Business Workflow



An e-Wallet is a digital wallet that allows users to send, receive, and manage money electronically, providing a convenient way to conduct transactions without needing a physical bank account



Business Considerations & Validations

- Wallet should show customer details, account details and wallet balance in the first step
- Initiation phase: Should capture product details, product cost, currency, and merchant details
 - Should validate if wallet balance is sufficient to purchase
 - Check if it is valid currency to trade
 - Invoke Payment Service if validations pass
- Payments Service: Deduct the transaction amount from wallet, Credit the amount to Merchant account, and update transaction ledger. Updates are only maintained locally and actual money to merchant is done as part of settlement
- Notification must be sent to merchant on successful processing of payment
- Wallet fee must be collected after successful processing of payment; merchant account must be credited with money after deducting the wallet fee
- Audit information must be captured throughout the transaction
- Transaction Management must be ensured, and any failure must be suitably compensated
- User must be notified status accurately

Architecture & DevOps Considerations

- Design a scalable architecture separating backend, and data layers
- Implement proper error handling and logging
- Proper database model should be implemented
- Spring boot & Microservices to be used
- Proper REST guidelines should be implemented – Open API standards must be followed
- Domain design and Microservices best practices must be followed
- Clean coding must be followed
- Readability
- Maintainability
- Output to be shown using Swagger or Postman

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