**Agile Project Planning: Payment Epic for Amazon.in**

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# **1. Epic Overview**

**Epic Name:** Payment System for Amazon.in

# **2. Features List**

* Payment Methods:
  + Credit Card Payments
  + Debit Card Payments
  + UPI Payments
  + Netbanking Payments
  + EMI Options
  + Cash on Delivery (COD) and UPI-on-Delivery
* Payment Post-processing:
  + Payment Confirmation and Invoice Generation
  + Refund Handling
  + Gift Card Payments & Management
* Security and Compliance

# **3. Payment Methods**

## **3.1 Credit Card Payments**

**User Stories:**

* As a user, I want to pay securely using my credit card (HDFC, ICICI, SBI, etc.).
* As a user, I want to save my credit card securely for faster checkout.

**Tasks:**

* Integrate payment gateway APIs for major credit card networks.
* Implement 2FA authentication (OTP-based, as per RBI rules).
* Implement Card Tokenization (Do not store raw card data).
* Add "Save Card" checkbox in payment UI.
* Store tokenized card securely in compliance with PCI DSS.
* Allow users to view/delete saved cards.
* Handle failed transaction scenarios.

## **3.2 Debit Card Payments**

**User Stories:**

* As a user, I want to pay securely using my debit card.

**Tasks:**

* Integrate debit card processing via payment gateway.
* Implement OTP-based 2FA for debit cards.
* Handle transaction retries.

## **3.3 UPI Payments**

**User Stories:**

* As a user, I want to pay directly via UPI apps (Amazon Pay, GPay, PhonePe, Paytm).

**Tasks:**

* Integrate UPI Intent Flow.
* Support UPI Collect Flow (Payment request).
* Support major UPI apps.
* Handle success, pending, failed responses.
* Handle timeouts and retries.

## **3.4 Netbanking Payments**

**User Stories:**

* As a user, I want to pay via netbanking from major banks.

**Tasks:**

* Integrate with payment aggregator supporting netbanking.
* Display available bank list dynamically.
* Handle netbanking transaction redirection flows.

## **3.5 EMI Options**

**User Stories:**

* As a user, I want to split my payments into monthly EMIs.

**Tasks:**

* Integrate no-cost EMI and standard EMI options.
* Show eligible banks/cards for EMI.
* Calculate and display EMI amount breakup.
* Ensure RBI compliance for credit underwriting.

## **3.6 Cash on Delivery (COD) and UPI-on-Delivery**

**User Stories:**

* As a user, I want to choose COD and pay by cash when the item is delivered.
* As a user, I want to pay by UPI at the time of delivery.

**Tasks:**

* Add option at checkout to choose "Cash" or "UPI" for COD.
* Integrate QR Code generation for UPI at delivery.
* Reuse UPI payment module from prepaid UPI payments.
* Update Delivery Agent App to:
  + Show dynamic UPI QR codes.
  + Record payment success/failure.
  + Allow fallback to cash if UPI fails.
* Send payment confirmation SMS/Email after successful payment.
* Update backend order status based on UPI or Cash payment at delivery.

# **4. Payment Post-Processing**

## **4.1 Payment Confirmation and Invoice Generation**

**User Stories:**

* As a user, I want to receive a confirmation after successful payment.
* As a user, I want an invoice generated and shared automatically.

**Tasks:**

* Send payment success SMS and email instantly after payment confirmation.
* Generate GST-compliant invoice for prepaid and COD orders.
* Attach invoice PDF to the order details page.
* Allow invoice download anytime from order history.

## **4.2 Payment Failure Handling**

* **User Stories**
  + Retry after failed transactions.
  + Get notified on payment failure.
* **Tasks**
  + Implement retry mechanism.
  + Send email/SMS on failures.

## **4.3 Refund Handling**

**User Stories:**

* As a user, I want my refund to be initiated automatically if I cancel or return an order.
* As a user, I want my refund to reach my original payment method quickly.

**Tasks:**

* Integrate refund APIs with payment gateways.
* Automatically trigger refund upon return/cancel confirmation.
* Send refund status updates via SMS/Email.
* Handle refund failures and retries.
* Maintain SLA compliance (refund within 5-7 business days).
* Build Refund Dashboard for Customer Support tracking.

## **4.4 Gift Card Payments & Management**

**User Stories:**

* As a user, I want to pay using my Amazon Gift Card balance.
* As a user, I want to manage and recharge my gift card balance.

**Tasks:**

* Integrate Gift Card Balance in checkout flow.
* Allow full/partial payments via Gift Cards.
* Enable Gift Card recharge and gifting options.
* Show Gift Card balance under "My Account."
* Alert users about expiring Gift Cards.
* Handle refunds to Gift Card balance, if applicable.

## **5. Security and Compliance**

* **User Stories**
  + Maintain PCI DSS compliance.
  + Encrypt all sensitive data.
* **Tasks**
  + Tokenize card data.
  + Implement fraud detection alerts.

# **6. Sprint Planning Suggestion**

| **Sprint** | **Scope** |
| --- | --- |
| **Sprint 1** | Credit Card and Debit Card Payment Integration |
| **Sprint 2** | UPI Payment Integration |
| **Sprint 3** | Netbanking and EMI Option Integration |
| **Sprint 4** | Cash on Delivery + UPI-on-Delivery Integration |
| **Sprint 5** | Payment Handling Invoice Generation, Refund Handling, Gift Card Handling, Full Regression & UAT |