

Title: Unified Payment Gateway Integration

Problem Statement: The current payment setup only supports a limited number of providers, causing user drop-offs in certain regions. This epic aims to integrate a unified payment gateway supporting multiple providers to ensure seamless transactions across geographies, improving conversion rates.

User Stories:

1. As an international customer, I want to pay using my local currency, so I don't face conversion charges.
2. As a finance team member, I want to reconcile transactions across providers from a single dashboard, so I can reduce manual effort.

Non-Functional Requirements:

- Transactions must be processed within 3 seconds.
- The system must comply with PCI-DSS standards.