

Field	Description
Introduction	This sequence diagram details the integration between the Admin Dashboard, the Backend, and the External Banking API for processing payouts.
Objectives	<ol style="list-style-type: none"><li data-bbox="1530 433 2408 462">1. To map the exact sequence of API calls to execute a money transfer.<li data-bbox="1249 534 2408 563">2. To illustrate the database updates: changing transaction status from "Pending" to "Paid."<li data-bbox="1640 635 2408 663">3. To visualize the refund logic in case of rejection or failure.
Functional Requirements	<ol style="list-style-type: none"><li data-bbox="1282 725 2408 754">1. The Backend must call the Payment Gateway API to transfer funds to the user's wallet.<li data-bbox="1538 826 2408 855">2. Upon API success, the Database must mark the payout as "Paid."<li data-bbox="1256 927 2408 956">3. Upon rejection, the system must execute a credit transaction to return funds to the user.
Non-Functional Requirements	<p>Traceability: The system must store the external transaction reference ID returned by the bank.</p> <p>Security: API keys for the banking service must be stored in secure environment variables.</p>