

| Field | Description |
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| Introduction | This sequence diagram details the integration between the Admin Dashboard, the Backend, and the External Banking API for processing payouts. |
| Objectives | <div>1. To map the exact sequence of API calls to execute a money transfer.</div> <div>2. To illustrate the database updates: changing transaction status from "Pending" to "Paid."</div> <div>3. To visualize the refund logic in case of rejection or failure.</div> |
| Functional Requirements | <div>1. The Backend must call the Payment Gateway API to transfer funds to the user's wallet.</div> <div>2. Upon API success, the Database must mark the payout as "Paid."</div> <div>3. Upon rejection, the system must execute a credit transaction to return funds to the user.</div> |
| Non-Functional Requirements | <div>Traceability: The system must store the external transaction reference ID returned by the bank.</div> <div>Security: API keys for the banking service must be stored in secure environment variables.</div> |