

Business Requirements Document (BRD)

Project Title: WhatsApp Pay

Client: WhatsApp (Facebook Inc.)

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1. Executive Summary

WhatsApp, a globally recognized messaging platform with over 2 billion users, is launching WhatsApp Pay, a digital payment service integrated within the app. This feature aims to enable peer-to-peer (P2P) money transfers directly within WhatsApp conversations, targeting an underserved market by combining the ease of messaging with mobile payments. WhatsApp Pay is poised to become a significant player in the digital payment market, especially in markets like India and Brazil, where WhatsApp has a large user base.

2. Business Objectives

- **Increase User Adoption:** Achieve **1 million active users** of WhatsApp Pay within the first 3 months.
- **Long-term Adoption Goal:** Attain **30% user adoption** for WhatsApp Pay among WhatsApp users within one year.
- **Boost Transaction Volume:** Facilitate **billions of dollars** in transactions annually by the end of year one.

3. Needs Statement

Currently, WhatsApp lacks an integrated digital payment feature. This results in users needing to rely on third-party apps like Google Pay, PayPal, or traditional banking methods for money transfers. With the increasing demand for mobile payments globally, WhatsApp needs to launch WhatsApp Pay to offer a seamless, in-app payment solution. The key challenges addressed by WhatsApp Pay include:

- **Long payment transaction times** and complex processes through third-party apps.
- **Limited adoption of digital wallets** among WhatsApp's user base.
- **Fragmented user experience** due to using multiple apps for communication and payments.

4. Project Scope

In-Scope:

- **Feature Development:** Integration of debit/credit card processing for payments.
- **Money Transfer:** Direct transfers between WhatsApp contacts using the app.
- **QR Code Payments:** Users can generate a QR code to receive money.
- **Multi-Language Support:** Feature available in multiple languages for global users.
- **Security Features:** Implementation of PIN and two-factor authentication for secure transactions.

Out-of-Scope:

- Integration with **external payment wallets** (e.g., PayPal, Google Pay) in the initial phase.
- **Cryptocurrency payment** functionality.
- Development of a **separate mobile application** (as WhatsApp Pay will be embedded in the existing WhatsApp app).

5. Stakeholders

Stakeholder	Role	Responsibility
Project Sponsor	WhatsApp (Facebook Inc.) Management	Oversight, funding, and project approval
End Users	WhatsApp Users	Use WhatsApp Pay to transfer and receive money
Product Team	WhatsApp Product Managers	Feature design, development, and user experience
Banking Partners	Banks (e.g., Visa, Mastercard)	Payment gateway integration and transaction processing
Security Team	WhatsApp Security Experts	Ensure secure transactions and user data protection

Stakeholder	Role	Responsibility
IT Team	WhatsApp Internal IT Support	Backend infrastructure, system maintenance, and support
Customer Support Team	WhatsApp Customer Service	Assist users with issues related to payments and transactions

6. Functional Requirements

- **User Stories:**
 - **As a user,** I want to link my debit/credit card to WhatsApp so that I can use it for sending money.
 - **As a user,** I want to send money to my WhatsApp contacts with a PIN to secure the transaction.
 - **As a user,** I want to generate a QR code that others can scan to send me money.
- **Key Features:**
 - **Card Linkage:** Users can securely link their debit/credit cards to the app.
 - **Money Transfer:** Send money via WhatsApp with a simple interface.
 - **QR Code Payments:** Generate a QR code for receiving money.
 - **Transaction Notifications:** Both sender and receiver receive immediate notifications after each transaction.

7. Non-Functional Requirements

- **Performance:** The system must support up to **10 million** concurrent users without performance degradation.
- **Usability:** The feature must be intuitive, requiring minimal training or guidance for first-time users.
- **Security:** Data encryption, two-factor authentication (2FA), and secure PIN-based validation are mandatory.
- **Scalability:** The system should be able to scale for future expansion to additional countries.

- **Availability:** The system must be available 99.9% of the time during operational hours.

8. Assumptions

- Users will have an active WhatsApp account and a valid debit/credit card to use WhatsApp Pay.
- Banking partnerships for payment gateway integration will be established before launch.
- Users will have internet connectivity to complete transactions.
- WhatsApp Pay will initially be launched in **Brazil** and **India** before expanding globally.

9. Constraints

- **Legal and Compliance:** Adherence to the financial regulations in each country where WhatsApp Pay is available.
- **Platform Limitations:** Feature availability is restricted to the WhatsApp app on mobile (no separate app for payments).
- **Third-Party Payment Gateway:** Dependent on banking partners for secure and reliable payment processing.

10. Cost-Benefit Analysis

Estimated Costs:

- **Development:** \$500,000 (Platform integration, security features, testing)
- **Marketing:** \$200,000 (For the launch campaign)
- **Operational Costs (Annual):** \$300,000 (Infrastructure, customer support)

Anticipated Benefits:

- **Increased User Retention:** By offering payments, WhatsApp can deepen user engagement.
- **Market Share:** Access to the rapidly growing digital payment market.
- **Transaction Fees:** Earnings from transaction fees could generate significant revenue.

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