## **KPIs and Metrics**

KPI (Key Performance Indicator)	Metric Definition	Target Value	
User Adoption Rate	% of WhatsApp users actively using WhatsApp Pay	25%+ of total WhatsApp users	
Transaction Volume	Number of transactions processed via WhatsApp Pay daily	1 million+ transactions/day	
Transaction Success Rate	% of transactions completed successfully	98%+ success rate	
User Engagement	Average number of transactions per active user per month	5+ transactions/month	
Fraud Prevention Rate	Percentage of fraudulent transactions detected and blocked	99%+ fraud prevention rate	
<b>Customer Satisfaction Score</b>	User feedback score collected post- transaction	90%+ satisfaction rate	
Monthly Revenue from	Total transaction fee revenue generated	\$500,000+	
Transaction Fees	monthly		
System Uptime	Availability of the WhatsApp Pay system	99.9% uptime	

### **Business Problem and Pain Points**

<b>Business Problem</b>	Pain Points Before WhatsApp Pay (WAP)
Fragmented Payment Methods	Users have to use multiple apps for payments, leading to a fragmented experience.
Inconsistent User Experience	Switching between apps and payment gateways creates friction in the user experience.
Security Concerns	Using third-party apps for financial transactions can cause security and privacy concerns.
Slow Transactions	Payments through non-integrated apps can be slow, causing delays and user frustration.
Trust and Adoption Challenges	Convincing users to adopt a new, integrated payment solution within WhatsApp.

# **How We Solved It (WAP Solution Mapping)**

Pain Point	WAP Solution
Fragmented Payment Methods	Integrated WhatsApp Pay within the WhatsApp app for seamless transactions.
Inconsistent User Experience	Users can send and receive money directly via the chat interface, no need for third-party apps.

Pain Point	WAP Solution
Security Concerns	WhatsApp Pay uses end-to-end encryption and multi-factor authentication for secure transactions.
Slow Transactions	Optimized backend for fast transactions with instant payment notifications.
Trust and Adoption Challenges	In-app tutorials, targeted campaigns, and incentives for first-time users to drive adoption.

#### **User Stories**

#### **ID** User Story

**US001** As a User, I want to send money to friends/family directly within WhatsApp so that I don't have to use a third-party app.

**US002** As a User, I want to view my payment transaction history so that I can track my spending.

US003 As a User, I want to receive notifications when my payment is successful or failed so that I know the status of my transaction.

As a User, I want to add or remove payment methods (credit/debit card, UPI) easily from WhatsApp Pay settings.

US005 As an Admin, I want to monitor transaction volume and success rates to ensure WhatsApp Pay's system reliability.

**US006** As a User, I want to use QR codes to send payments quickly and easily in person or via chat.

US007 As a User, I want to use WhatsApp Pay in multiple countries so that I can send money internationally without extra hassle.

### **Acceptance Criteria for User Stories**

<b>User Story</b>	At	Cuit a ui a
ID	Acceptance	Criteria

**US001** Users must be able to send money to contacts with less than 5 clicks.

User Story ID	Acceptance Criteria
US002	Transaction history must be accessible within 3 steps and should show transaction status (Success/Failed).
US003	Users must receive push notifications for each successful or failed transaction within 30 seconds.
US004	Users must be able to add or remove payment methods from the settings screen easily.
US005	Admins must be able to generate reports showing total transaction volume, daily transactions, and fraud detection stats.
US006	QR code feature must allow users to scan and pay with 2 clicks or less, regardless of internet speed.
US007	WhatsApp Pay must be available in at least 3 countries at launch (India, Brazil, and the USA) and expand to others over time.

# **Project Plan (Phases + Timeline)**

Phase	Task	Timeline	Owner
1. Initiation	Requirement gathering and BRD finalization	2 weeks	BA Team
2. Planning	SRS, FRD, API specs, UI wireframes	2 weeks	BA + UI Team
3. Design	System architecture, security protocols	3 weeks	Solution Architect
4. Development	Frontend and backend development (Sprints)	6 weeks	Dev Team
5. Testing	Functional testing, UAT	3 weeks	QA Team
6. Deployment	Deploy WhatsApp Pay to production	1 week	DevOps
7. Post Go-Live	Monitor user adoption, bug fixing, and support	2 weeks	Support Team

# **RACI Matrix (Roles & Responsibilities)**

Task	Responsible (R)	Accountable (A)	Consulted (C)	Informed (I)
BRD Finalization	Business Analyst	Project Manager	Sales Team	Stakeholders
<b>UI Wireframes Creation</b>	UI/UX Designer	Product Owner	BA Team	Client
Database Schema Design	Solution Architect	Tech Lead	Backend Team	PM
Frontend Development	Frontend Developers	Tech Lead	UI/UX Designer	BA

Backend Development	Backend Developers	Tech Lead	Solution Architect	ВА
API Integration with Payments	Backend Developers	Tech Lead	Payment API Provider	PM
Functional Testing	QA Engineers	QA Lead	BA Team	Developers
Deployment to Production	DevOps Engineers	Tech Lead	PM	Stakeholders
Post-Go Live Support	Support Team	Support Lead	Client Team	PM

## **Risk Management Plan**

Risk	Likelihood	d Impact	Mitigation Plan
API integration issues	High	High	Early documentation; test API integrations in sprints.
User resistance to new payment system	High	Medium	Conduct training, marketing campaigns, and incentivize early adopters.
Fraudulent transactions	Medium	High	Implement fraud detection algorithms, multi-factor authentication.
System downtime	Low	High	Use high-availability cloud services with backups and failover systems.
Data privacy concerns	High	High	Ensure compliance with GDPR, PCI-DSS, and other data protection standards.

## **Sprint Backlog (Sample Agile View)**

#### **Sprint Tasks**

Sprint 1 - Set up development environment and database schema.
- Build user authentication and payment integration.

Sprint 2 - Develop frontend UI for sending/receiving payments.
- Implement backend APIs for payment transactions.

Sprint 3 - Integrate fraud prevention algorithms.
- Implement push notifications for transaction updates.

### Sprint Tasks

- Sprint 4 Test API integrations (payment gateway, fraud prevention).
   Conduct unit and integration testing.

- Sprint 5 Deploy WhatsApp Pay to production.
   Conduct post-go-live support and monitor feedback.