***Software Requirements***

***Specification***

***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

# for

***F.E.A.R. TGW***

***Prepared by M. Zain Khan***

***(Project Manager)***

***CodeOrigin – Software Development Company***

***3/14/2024***

## *A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle Description automatically generated*Revision History

|  |  |  |  |
| --- | --- | --- | --- |
| ***Name*** | ***Date*** | ***Reason For Changes*** | ***Version*** |
| *M. Zain Khan* | *3/11/24* | *Verifying Requirements* | *1.1* |
| *M. Zain Khan* | *TBD* | *TBT* | *1.2* |

## Table of Contents

1. INTRODUCTION**……………………………………………………………………………………………………………………..……..…..5**

1.1 Purpose

1.2 Scope

2. SYSTEM OVERVIEW**…………………………………………………………………………………………………………………………….5**

2.1 System Description

2.2 User Roles

3. FUNCTIONAL REQUIREMENTS**……………………………………………………………………………………………………………..5**

3.1 User Side Features

3.1.1 Authentication

3.1.2 Centralized Financial Portal

3.1.3 Real-time Updates

3.1.4 E-Book Store

-E-Books with Audio Reading

3.1.5 Webinars

3.1.6 Communities

AI Integration and Screenflow Feature

3.1.7 Notifications/Updates

3.2 USER SIDE FEATURES (PORTALS) – Credit Portal

3.2.1 Basic Membership

3.2.2 Premium Membership

3.2.3 All-Access Membership

3.3 Trading and Investment Portal

3.3.1 Basic Membership***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

3.3.2 Premium Membership

3.3.3 All-Access Membership

3.4 Money Management Portal

3.4.1 Basic Membership

3.4.2 Premium Membership

3.4.3 All-Access Membership

3.5 Tax Portal

3.5.1 Basic Membership

3.5.2 Premium Membership

3.5.3 All-Access Membership

3.6 Admin Panel Features

3.6.1 Membership Management

3.6.2 Content Management

3.6.3 Security and Data Management

3.6.4 Webinar and Community Management

3.6.5 Payment Gateway Integration

3.6.6 User Support

3.6.7 Communication Management

3.6.8 Analytics and Reporting

3.6.9 Compliance and Legal Management

4(A). NON-FUNCTIONAL REQUIREMENTS**………………………………………………………………………………………………13**

4.1 Performance

4.2 Security

4.3 Scalability

4.4 Reliability

4.5 Usability

4(B). Data Protection and Security Measures

5. DEVELOPMENT TECHNOLOGIES**………………………………………………………………………………………………………….14**

5.1 Mobile Applications

5.2 Admin Panel***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

6. PORTALS AND FEATURES**………………………………………………………………………………………..……………………………14**

6.1 Credit and Financial Management Portal Features

6.2 Investment and Trading Portal Features

6.3 Money Management Portal Features

7. APPROVAL**………………………………………………………………………………………………………………...……………………….17**

7.1 Client Approval

**Software Requirements Specification (SRS) Document for F.E.A.R. TGW**

**1. INTRODUCTION**

**1.1 Purpose**

The purpose of this Software Requirements Specification (SRS) document is to outline the functional and non-functional requirements for the development of a *“F.E.A.R. TGW”*. A type of *Financial Management System* that aims to provide users with tools and resources for enhanced financial literacy, effective money management, optimized investments, credit monitoring, and tax-related assistance.

**1.2 Scope**

The system will consist of four main portals dedicated to different aspects of personal finance: Investment and Trading, Tax, Financial and Money Management, and Credit. Users will have access to various features and resources based on their *membership* tier: *Basic, Premium, or All-Access,* with all access to news, regulations, and educational materials.

**2. SYSTEM OVERVIEW**

**2.1 System Description*A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

The *“F.E.A.R. TGW”* is a web and mobile application designed to empower individuals with comprehensive financial tools and resources. It includes features such as real-time updates on financial news, access to educational materials, webinars, community discussions, and personalized insights.

**2.2 User Roles**

* **Basic Member:** Access to foundational resources and limited features.
* **Premium Member:** Additional features including credit monitoring, advanced analytics, and personalized assistance as well as community and webinar features.
* **All-Access Member:** Full access to all features and participation in community interactions.

**3. FUNCTIONAL REQUIREMENTS**

**3.1 User Side Features**

**[The Background inside the Application would be having the ‘FEAR’ logo, that is blurred slightly to bring more focus of the users to the other contents of the screen].**

**3.1.1 Authentication**

* Users should be able to register and login securely.
* Differentiate access based on membership tiers.

**3.1.2 Centralized Financial Portal**

* Redirect users to a central portal based on their membership level.
* Provide navigation to different portals within the application.

### 3.1.3 Real-time Updates

### Display real-time news updates across financial sectors.

### Ensure timely delivery of updates to users.

### 3.1.4 E-Book Store

### Basic Membership

### Access to the E-Book Store with standard pricing.

### No special discounts available for basic members (unless advertised).

### Premium Membership

### Access to the E-Book Store with a 5% discount on selected books.

### Eligible for exclusive promotions and discounts on specific e-books.

### All-Access Membership

### Access to the E-Book Store with a 10% discount on all books.

### Full access to all available promotions and discounts on e-books.

* **E-Books with Audio Reading:** This requirement involves implementing functionality within the e-book platform to allow users to listen to the audio version of the books in addition to reading them. This likely involves integrating audio playback controls into the e-book reader interface and providing audio files synchronized with the text of the books.

***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

**3.1.5 Webinars:** Users of all membership tiers have access to educational webinars within the *“F.E.A.R. TGW”*. These webinars cover various topics such as financial planning, investment strategies, tax optimization, and credit management. However, access to certain premium webinars may be restricted based on membership tiers. Webinar also includes the Screenflow feature for multi-tasking.

**Basic Membership:** Basic members can attend standard educational webinars at no additional cost. However, they may not have access to premium webinars that require an additional fee.

**Premium Membership**: Premium members have access to both standard educational webinars and premium webinars. Premium webinars offer advanced insights, strategies, and guest speakers, providing members with valuable knowledge and insights. Premium webinars may require an additional fee beyond the standard membership subscription.

**All-Access Membership:** All-access members enjoy unrestricted access to all educational webinars, including both standard and premium content. There are no additional fees for accessing premium webinars, as they are included in the all-access membership package.

**3.1.6 Communities:** The *“F.E.A.R. TGW”* includes a community portal where users can engage in discussions, share insights, and connect with fellow members. The community portal fosters collaboration, knowledge-sharing, and networking opportunities among users.

**Basic Membership:** Basic members can access the community portal and participate in discussions. They have the ability to send direct messages to other members but cannot create private communities.

**Premium and All-Access Membership:** Premium and all-access members enjoy advanced features within the community portal. They can participate in discussions, send direct messages, and also create private communities based on specific interests or topics. Premium and all-access members benefit from enhanced networking opportunities and deeper engagement within the community.

**Community Feature (Private):**

**(This platform provides users with a private space where they can engage with others in real-time communication. It's like having a virtual meeting room that's exclusive to members of the community).**

1. Community Portal with Audio and Screen Sharing: This requirement involves creating a private community platform with audio communication capabilities where users can join and converse and talk and communicate using their microphones and speakers. Users should be able to create audio communities where they can communicate with others in real-time. Additionally, the platform should support screen sharing functionality, allowing the host to share their screen with other members of the community. Access to the shared screen should be controlled by the host, who can grant or revoke access to specific members during the session (control whether who can have access to the screen).
2. Text-Only Community: The Text-Only Community is different from the audio and screen sharing community because it's all about written communication. Instead of talking or sharing screens, members chat by typing messages, just like in a chat room or on a forum. The good thing is that conversations happen at different times - you don't have to be onlin***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

   Description automatically generated***e at the same moment as everyone else. This means you can join in whenever it suits you. It's preferable for people who prefer writing over talking on the spot or showing what's on their screen. In this community, you can share ideas, ask questions, and have discussions without needing to talk or see each other right away. Moreover its where you can have thoughtful conversations with others, all through writing, without having to be instantly available for audio or visual interactions.

**AI INTEGRATION:** AI will be integrated in all portals limited to their specific knowledge for customer’s ease.

**SCREENFLOW FEATURE:** Screenflow feature would be integrated into the application (Webinar) to handle multi-tasking layout at once during the Webinars Live Sessions, Video Calls to easily set up successful recordings. Basic Members would have minimal and basic access to the Screenflow feature, while Premium would have full access to the Screenflow feature. Whereas, the All-Access Members would be having full Screenflow Feature with advanced overlay options.

SCREENFLOW FUNCTION: ScreenFlow feature allows presenters to capture their device screen, enabling them to demonstrate content, showcase slides, conduct software demos, or browse the web, all while providing audio narration.

ScreenFlow with Multi-Window Display: This requirement aims to implement a feature that allows users to display multiple windows simultaneously, possibly in a compact or minimized format. This could involve developing a screen-flow interface where users can arrange and display their on-screen activities in a streamlined manner, such as by minimizing the on-screen tab (full) or window into smaller tabs on the side of the screen. This feature aims to enhance user productivity by allowing them to multitask and provide guidance or demonstrations while using other applications.

**3.1.7 Notifications/Updates:**

**Credit Portal:**

Users receive real-time updates on credit-related news, including changes in credit scores, creditworthiness, and important industry developments.

**Investment and Trading Portal:**

Users receive real-time updates on general market news, stock prices, and changes in stocks that they have invested in. These updates help users stay informed about market trends and make informed investment decisions.

**Money Management Portal:**

Users receive real-time updates on general financial news and any new transactions or changes in their financial accounts. These updates provide users with insights into their financial activities and help them track their financial health.

**Tax Portal: *A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

All members receive updates on general financial news and tax-related developments. Premium and all-access members receive additional updates on changes in tax laws and regulations, ensuring they stay compliant and optimize their tax strategies.

**Application Notifications:**

Users receive real-time news and updates regarding any relevant changes or updates within the *“F.E.A.R. TGW”*. These notifications keep users informed about new features, improvements, or system maintenance activities, ensuring a seamless user experience.

**USER SIDE FEATURES (PORTALS)**

**3.2 Credit Portal:**

**Basic Membership:** Users get access to foundational [credit education materials](#_6._PORTALS_AND) and real-time updates on credit-related news.

**Premium Membership:** Premium members enjoy exclusive access to credit score monitoring, detailed credit reports from major bureaus, webinars on credit management, and community discussions on credit-related topics.

**All-Access Membership:** All-access members receive all the benefits of premium membership, along with full participation in credit webinars and community discussions. They can interact with other members for credit advice and have additional communication options such as messaging and audio calls during webinars and community interactions.

**3.3 Trading and Investment Portal:**

**Basic Membership:** Users receive basic market insights, [real-time updates](#_6._PORTALS_AND) on general market news.

**Premium Membership:** Premium members have exclusive access to advanced market analytics, the ability to invest and trade within the application, webinars on trading strategies, and community discussions on market trends.

**All-Access Membership:** All-access members enjoy all the benefits of premium membership, along with full participation in trading and investment webinars and community discussions. They can also post their thoughts, strategies, and analysis in webinars and communities, and have additional communication options during interactions.

**3.4 Money Management Portal:**

**Basic Membership:** Users have access to basic budgeting and [financial planning resources, real-time updates](#_6._PORTALS_AND) on general financial news. ***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

**Premium Membership:** Premium members receive exclusive access to advanced budgeting tools, the ability to manage budgeting and finances within the application, webinars on effective money management, and community discussions on personal finance strategies.

**All-Access Membership:** All-access members enjoy all the benefits of premium membership, as well as full participation in money management webinars and community discussions. They can post financial goals, tips, and success stories in webinars and communities, and have additional communication options during interactions.

**3.5 Tax Portal:**

**Basic Membership:**

Users with Basic Membership have access to fundamental [tax education materials](#_6._PORTALS_AND) and real-time updates on tax-related news.

**Premium Membership:**

Premium members receive exclusive access to personalized tax planning tools and updates on tax laws. They also get one free access to live sessions with CPA (Certified Public Accountant), Tax Attorney, and EA (Enrolled Agent).

**All-Access Membership:**

All-Access members enjoy all the benefits of Premium membership, including personalized tax planning tools and three free live sessions with CPA, Tax Attorney, and EA.

**3.6 ADMIN PANEL FEATURES**

**(There will be an option in the Application to ask/submit a ‘Request/Query’ that can be submitted by the users, which will be having an option to select the category of report on regarding what they are reporting).**

**(Through Admin Panel, the Admin can also manage all (specific portal’s) educational content).**

**1. Membership Management:**

1. View and Manage Membership Tiers: Admins can view and manage different membership tiers, such as Basic, Premium, and All-Access, including adding, modifying, or removing memberships as needed. (This will be handled by *Membership Management Tools (This tool will view each membership tier, including the number of active users, subscription details, and membership benefits)* followed by User Support (ADMIN FEATURES) regarding adding/removing or modifying membership access and privileges).
2. Track User Activity: Admins can *track user activity* and *engagement within the portal*, including logins, page views, interactions, and more. (The Admin Panel includes tools for *tracking user activity* and engagement within the portal. Admins can *monitor user logins, page views, interactions with content, participation in community discussions* to improve user-experience on what they spend more time on, what membership is most favorable by users and improving their experiences regarding them). ***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

   Description automatically generated***

**2. Content Management:**

1. Educational Pages and News Updates: Admins can monitor and update educational pages and real-time news sections within the portal to ensure accuracy and relevance. (Admins access *content management tools* within the Admin Panel to monitor content posted on the platform like: news sections, tax-related content/news, e-books discounts & news).
2. Specialized Portal Content: Admins manage content specific to specialized portals, such as credit, investment and trading, money management, and tax-related topics. (Admins manage content specific to specialized portals, such as credit, investment and trading, money management, and tax-related topics, within the Admin Panel. They and organize content into logical categories, topics, or themes, making it easier for users to find relevant information within specialized portals).

(This will be managed using Admin Panel Features *– using Content Management System, Editing and Publishing tools, Analytics Managing and Resolving reports, Categorizing and Tagging*).

**3. Security and Data Management:**

1. Data Encryption and Security Measures: Admins ensure that robust data encryption and security measures are in place to protect user data. (Access to *manage or configure data encryption protocols* Admins manage *access control settings* within the Admin Panel to restrict unauthorized access to sensitive data. They define user roles and permissions, specify access levels, and enforce *authentication mechanisms* such as multi-factor authentication to enhance data security).
2. User Data Compliance: Admins monitor and manage user data to ensure compliance with *data protection regulations*, such as GDPR or CCPA. (*Monitor User Data* and compliance with data protection regulations, as well as Admins provide users with *privacy settings and controls accessible* from the Admin Panel, allowing users to manage their *data privacy preferences*. They ensure that users have transparency and control over how their personal data is collected, used, and shared within the platform).

**(**THIS WILL STRICTLY FOLLOW [**NFR(B)**](#_4.2_Security)**)**

**4. Webinar and Community Management:**

1. Moderate Webinars and Community Discussions: Admins *moderate and manage webinars and community discussions*, ensuring compliance with *community guidelines* and addressing inappropriate content. (Webinars - manage webinar settings such as registration requirements and *access controls*), (Community - Admins monitor community discussion forums or channels within the Admin Panel ensure compliance with community guidelines and address inappropriate content or behavior. They may intervene to moderate discussions or enforce rules as needed).
2. User-Reported Content: Admins review and address user-reported content, taking appropriate action such as removing or editing content as necessary. (Admin Panel includes a *reporting system* where users can flag inappropriate or offensive content encountered during webinars or community discussions. Check if it violates *community guidelines or platform policies*. They may take appropriate action, such as removing or editing content, warning, or sanctioning users, or initiating further investigation).

**5. Payment Gateway Integration: *A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

1. Transaction Monitoring: Admins will be having access to transaction data and payment records monitor transactions and payments made through the portal, ensuring accuracy and security. (These will be managed by *Notifications or Transaction Logs* to resolve any issue or keep track of Payment inflows & outflows)
2. (A) Payment Issue Resolution: Admins resolve payment-related issues, such as processing errors, refund requests, or billing disputes. (Managed by Notifications/Queries and *Ticketing System*).
3. (B) Refund Processing: The Admin Panel provides *tools for processing refunds directly through the payment gateway*. Admins can initiate refund transactions, specify refund amounts, and *update transaction records* to reflect the refund status. They *can track refund requests*, *verify refund eligibility*, and ensure timely processing of refunds to users.

**6. User Support:**

1. Customer Support: Admins provide customer support for user inquiries and issues, addressing concerns related to membership, payments, technical problems, or content. (*By Accessing user Queries*, *tickets* or any reported Technical Problem).
2. Membership Concerns: Admins handle membership-related concerns, including account management, upgrades, cancellations, or refunds that will be managed by Admin Panel.
3. Processing Membership Changes: Admins can process membership changes or modifications requested by users, such as upgrading to premium membership, downgrading to basic membership, or canceling a subscription. They ensure that all membership-related actions are executed accurately within the relevant policies and procedures. (By *Membership Management Tools*).

**7. Communication Management:**

1. Video and Audio Call Functionality: Admins oversee video and audio call functionalities within the portal and can collect any reports or feedback related to it, to provide smooth communication between users. (By *Monitoring Usage* and *User Reports* and *Feedback*).
2. Technical Issue Resolution: Admins address technical issues related to communication features, such as call quality, connectivity issues, or platform compatibility. They work with the *Technical Support* or IT Operation Team to troubleshoot and resolve any connectivity issues. (By Troubleshooting and doing *Configuration Settings* regarding Bandwidth or connectivity).

**8. Analytics and Reporting:**

1. User Activity Reports: Admins generate reports on user activity, engagement, and portal usage, providing insights for decision-making and improvement (particularly when users report on application or any individual portal’s bugs or any improvements through a *‘Query’* option.(whether it be from on-app or any app-store). (By collecting *user reports and queries*).
2. Continuous Improvement: Admins utilize analytics and reports to identify trends, patterns, and areas for improvement, optimizing the portals & application performance and user experience. (By doing *Configuration Improvements, Codec or Integration Settings*).

**9. Compliance and Legal Management: *A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

1. Regulatory Compliance: Admins ensure that the portal complies with relevant financial regulations, such as KYC (Know Your Customer) (Continuous monitoring on users, identity confirmation, *documental recognition of users* and verify them, *document verification* (on portals if anyone uses his Bank IDS, Credit IDS, Driver License, Passport, ID CARD), *Two Step Authentication (MFA)* – Sending one time code to email or phone number, Continuous on-site checking and monitoring for suspicious movements) requirements or anti-money laundering *laws*. (By *Monitoring Users Activity/Data Usage*)
2. Legal Matters: Admins address legal matters related to the portal, such as terms of service, privacy policies, or copyright infringement, maintaining transparency and legal integrity. (By Actively *Locating any suspicious activity* within the Application).

### 4(A). NON-FUNCTIONAL REQUIREMENTS

### 4.1 Performance

### Ensure fast and responsive user interface.

### Handle concurrent user interactions efficiently.

### 4.2 Security

### Implement secure authentication and data encryption.

### Comply with regulatory requirements for user data protection.

### 4.3 Scalability

### Design the system to accommodate future growth in user base and features.

### 4.4 Reliability

### Minimize system downtime and ensure high availability.

### 4.5 Usability

### Design an intuitive user interface for ease of navigation.

### Provide clear instructions and help resources for users.

**4(B). DATA PROTECTION AND SECURITY MEASURES*A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

1. **Data Encryption:** Implement strong encryption protocols for both data transmission and storage. This includes using encryption algorithms such as AES (Advanced Encryption Standard) to encrypt data in transit and at rest. Additionally, ensure that encryption keys are securely managed and regularly rotated to maintain security.
2. **End-to-End Encryption:** Whenever possible, employ end-to-end encryption to protect sensitive data, ensuring that it remains encrypted throughout its entire lifecycle—from the user's device to the platform's servers and back.
3. **Multi-Factor Authentication (MFA):** Require users to authenticate themselves using multiple factors, such as passwords, biometrics (e.g., fingerprint or facial recognition), and one-time codes sent via SMS or generated by authenticator apps. This adds an extra layer of security, making it more difficult for unauthorized individuals to gain access to accounts.
4. **Regular Security Audits and Testing (Maintenance):** Conduct regular security audits and penetration testing to identify and address potential vulnerabilities in the platform's infrastructure and codebase. This includes both internal testing conducted by security professionals and third-party audits by independent security firms.
5. **Continuous Monitoring and Incident Response:** Implement continuous monitoring tools and procedures to detect and respond to security incidents in real-time. This includes monitoring for suspicious activities, anomalous behavior, and unauthorized access attempts.

**(THIS WOULD BE DONE BY USING ADMIN PANEL FEATURES (IF) (OR) BY ANY SECURITY OR IT OPERATION TEAM)**

### 5. DEVELOPMENT TECHNOLOGIES

### 5.1 Mobile Applications

### Front-End: React Native

### Back-End: Node.js

### Database: Firebase/MySQL/MongoDB

### 5.2 Admin Panel

### Front-End: HTML/CSS

### Back-End: JavaScript

### Database: Firebase/MySQL/MongoDB

### 6. PORTALS AND FEATURES

**(ALL PORTALS WOULD BE HAVING AN EDUCATIONAL CONTENT: F.A.Q.’s, Guidelines, Community Notes, How it works ?, Blogs)**

**[Portals (Credit, Trading and Investment, Money Management, Tax) with Laws and Education:**

**Tax Portal: This requirement includes creating a tax portal that provides access to tax laws and educational resources. Users should be able to access information regarding tax laws, regulations, updates, and educational materials such as articles, videos, and courses related to taxation.**

**Credit Portal: This portal should not only provide information about credit but also include educational materials such as articles, videos, and courses to h*A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated*elp users understand credit concepts better.**

**Investment and Trading Portal (Stock Investment only): In addition to offering information on stock investment, this portal should feature educational content like articles, videos, and courses to educate users about investment strategies, market analysis, and related laws and regulations.**

**Money Management Portal: This portal should include educational resources covering various aspects of money management, including budgeting, saving, investing, and financial planning. Users should have access to articles, videos, and courses that provide practical guidance on managing their finances effectively while also staying updated with relevant laws and regulations.]**

**6.1 Credit and Financial Management Portal Features**

**1. Credit Monitoring and Reporting:**

* The system shall employ the scoring system for comprehensive credit analysis.
* Data from major credit bureaus *(Equifax, Experian, TransUnion)* shall be accessed to ensure accurate credit reporting.
* Users shall gain insights into their credit health, including credit scores, history, and factors affecting creditworthiness and alerts on changes on their creditworthiness (score).

**2. Personalized Financial Insights (CREDIT HEALTH):**

* The system shall deliver tailored financial recommendations (Credit Portal generates personalized recommendations to help users improve their credit health and achieve their objectives. These recommendations may include actions like paying down high-interest debt, disputing inaccuracies on their credit report, expand out their credit mix, or opening new accounts) based on users' credit activity and financial goals.
* Users shall receive alerts/notifications (through notifications: in-app and outside the app) for significant changes in their credit reports and financial status.
* The Credit Portal may offer educational resources to help users better understand credit scoring, credit reports, and credit management strategies. This could include articles, guides, videos, and tools aimed at improving users' financial literacy and empowering them to make informed decisions about their credit.
* **History Tab:** This tab provides users with a detailed overview of their financial history. It may include records of past transactions, payments, account balances, and other financial activities. Users can review their financial history to track their spending patterns, identify trends, and make informed decisions about their finances.
* **Credit Score Module Tab:** This module tab displays users' credit scores and related information. It provides a snapshot of their creditworthiness based on factors such as payment history, credit utilization, length of credit history, and recent credit inquiries. Users can monitor their credit scores over time and take steps to improve them if necessary, such as paying bills on time and maintaining low credit card balances.

***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

**6.2 Investment and Trading Portal Features**

**1. Basic Investment and Trading Tools:**

* The platform shall offer a variety of investment options, including stocks, ETFs, and other securities during transaction [(stated in NFR(B))](#_4.2_Security).
* Real-time market data, charts, and analysis tools shall be provided for informed decision-making (research and analysis tools within the app to help users make informed trading decisions. These tools may include fundamental and technical analysis, stock screeners, analyst ratings, earnings reports, and market news).
* Users shall be able to seamlessly buy and sell stocks through an intuitive interface.
* Cryptocurrency trading functionalities shall not be included in the Investment and Trading Portal; only stock trading shall be supported.

**2. On-App Stock Trading:**

* The system shall enable users to trade stocks directly within the app (to buy or sell stocks, they can initiate transactions directly from the app, without needing to use a separate trading platform or brokerage account). for convenient and swift transactions (quickly and efficiently - This is particularly beneficial for users who want to take advantage of timely market opportunities or react promptly to changes in stock prices).
* Users shall have the ability to monitor stock performance (monitor the performance of their stock investments in real-time, users can track the prices of their holdings, view detailed stock charts, and receive alerts or notifications about significant market movements or changes in their portfolio) and execute trades on the go.

***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated*3. Investment Portal with Global Stock Market Data:**

* Global Stock Market Data Integration: This includes integrating data from various stock market APIs. These APIs provide real-time or near-real-time information about stock prices, market indices, trading volumes, and other relevant data for different countries' stock markets.
* Interactive Globe Interface: The portal will feature an interactive globe interface as its main visualization tool. Users will be able to manipulate and rotate the globe using their mouse or touchscreen devices.
* Country-specific Stock Market Information: As users rotate the globe, under that they will see overlays or markers indicating different countries with tabs: *Discover* (reference screenshots) and *Markets*(U.S., Global, Hong Kong). When they select a specific country, the portal will display relevant stock market information for that country. This includes data such as the current stock index value, top-performing stocks, trading volumes, and any significant market news or events (trending in-related to it).
* Real-time Updates: The stock market data displayed on the globe interface should be updated in real-time (best possibility) or with minimal delay to ensure users have access to the latest information. Here they can see (under the discover and market tab) *Market Mover* that will be containing information (Top gainers, Top Losers), reference videos and under those tabs will be a tab of: *Market News* of which reference videos [education, investing(search bar to find companies, sectors, ETFs)] and related to it are available. Plus, a ticker that is customizable by the individuals (users) to pick their own companies and find/track/follow any information related to them. **[The information will be updated by Rich himself or upon the request of other assistance].**
* User-friendly Interface: The interface should be intuitive and user-friendly, allowing users to easily navigate the globe, zoom in and out, and interact with the stock market data without any technical difficulties.

**6.3 Money Management Portal Features**

**[An Information Ticker across the top]**

**1. Comprehensive Financial Tracking:**

* The platform shall track income, expenses, assets, and liabilities to provide users with a holistic view of their financial health (such as salaries, bonuses, or other sources of revenue) and expenses (such as purchases, bill payments, or transfers).
* Transactions shall be categorized (categories include groceries, dining out, entertainment, transportation, utilities, rent or mortgage payments, insurance premiums, savings, investments), and reports generated to aid in budgeting and expense management (reports and visualizations based on the categorized transactions to provide users with insights into their spending habits, trends, and financial health. These reports may include summaries of income and expenses).

**2. Budgeting and Planning Tools:**

* Users shall be able to set and track budget goals for different spending categories (as groceries, dining out, utilities, entertainment, transportation, utilities, rent or any mortgage payments, savings, investments) – users then can set and track these goals based on their progress to adjust their spending habits.

**3. Synced Accounts and Data Security:**

* The system shall securely connect to users' bank accounts and financial institutions [like - Utility Companies, Subscription Services, Reward Programs, Digital Wallets and Payment Platforms, Cryptocurrency Exchanges, Insurance Providers (life insurance, health insurance, auto insurance), Loan Providers (mortgages, auto loans, personal loans), Retirement Accounts (pension plans)] to automatically sync transactions (includes importing details of income, expenses, transfers, and other financial transactions into the portal's system).
* Robust security measures shall be implemented to protect sensitive financial information and ensure user privacy.
* Follows (Security and Data Encryption) Part of Non-Functional Requirements (B) - (Login Credentials or API Keys).

***A blue circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle and a white circle with a white circle

Description automatically generated***

### 7. APPROVAL

#### 7.1 Client Approval

The client *“Mr. Rich Knowledge”* will review and approve the SRS document, encompassing the overall portals and their features including the Admin Panel features before the development begins.

## Approval History

|  |  |  |  |
| --- | --- | --- | --- |
| ***Client: Mr. Rich Knowledge*** | ***Date*** | ***Reason For Changes*** | ***Version*** |
| *Awaiting Approval* | *TBD* | *TBT* | *1.1* |