

USER STORIES

PAYVIZ

Gift cards page:

As: a valid payviz user,

I: want to view all my gift cards with details like current balance, expiration date, and card type.

So: I can manage and track my gift card balances and usage.

Acceptance Criteria:

- The page must be accessible only after the user successfully logs in.
- The system must display all the gift cards associated with the user.
- Each gift card must show the current balance, last four digits, expiration date, and category of the card.
- Add there should be create gift card option at the top right corner of the page.
- If the user clicks the create card button, it should redirect to the card creation page.
- Able to search the gift cards using the search bar.
- Also able to apply filters using the filter icon inside the search bar.
- Unit Testing.

Given: I am on the Gift Cards page,

When: I want to view all my gift cards.

Then: I should see a list of all my gift cards, each displaying the current balance, last four digits of the card, expiration date, and a label like "Education," "Birthday Party," or "Health".

Gift cards creation page:

As: a valid payviz user,

I: want to create a new gift card by specifying the recipient's username, amount, and bank account.

So: I can generate gift cards for myself or others easily.

Acceptance Criteria:

- The page must be accessible only after the user successfully logs in.
- Users should be able to input the recipient's username.
- Users must enter the amount they wish to load into that gift card.
- Users should select a bank account from which the amount will be deducted.
- The system must validate the entered information before generating the gift card.
- There should be a "Generate gift card" button to complete the creation process.
- Upon clicking "Generate gift card," the system should confirm the card creation or if any error occurs, display error messages.
- The back button on the page should navigate the user back to the main gift card list page.
- Unit Testing.

Given: I am on the Gift card creation page,

When: I fill in the recipient's username, amount, and select a bank account, then click "Generate gift card".

Then: The system should create a gift card and display a confirmation message or relevant error messages if there are issues or errors.

Gift cards redemption page:

As: a valid payviz user,

I: want to redeem my gift cards by entering the gift code.

So: I can utilize the balance on my gift cards effectively.

Acceptance Criteria:

- The page must be accessible only after the user successfully logs in.
- The system must display the selected gift card with details including the current balance, last four digits, expiration date, and category of the card.
- The user must have a field to enter the gift code.
- There should be a "Redeem" button next to the gift code field.
- Clicking the "Redeem" button should trigger a confirmation prompt asking, "Are you sure to redeem the Gift code?"
- The user must have an option to confirm the redemption.
- Upon confirming, the system should process the redemption or display an error message if the code is invalid.
- The back button on the page should navigate the user back to the main gift card list page.
- Unit Testing.

Given: I am on the Gift card redemption page,

When: I enter the gift code and click "Redeem".

Then: The system should prompt for confirmation. Upon confirmation, it should redeem the gift card or provide an error message if the redemption fails.

Wallet page:

As: a valid payviz user,

I: want to view all my stored cards with details like current balance, expiration date, card type, and category.

So: I can efficiently manage and track my card balances and usage.

Acceptance Criteria:

- The page must be accessible only after the user successfully logs in.
- The system must display all cards associated with the user, including gift cards and other card types.
- Each card must show the following information: Current balance, Last four digits of the card, Expiration date, Card category (e.g., "Education," "Birthday Party," "Health"), Card type (e.g., Visa, MasterCard).
- There should be a "Create Card" option at the top right corner of the page.
- If the user clicks the "Create Card" button, it should redirect them to the card creation page.
- The user should be able to search for specific cards using the search bar at the top of the page.
- The user should be able to apply filters using the filter icon at the top right corner of the page.
- Filter options may include: Active cards, Expired cards, Single-use cards, Multiple-use cards, Gift cards.
- Unit Testing.

Given: I am on the Wallet page,

When: I want to view all my virtual cards.

Then: I should see a list of all my cards, each displaying the current balance, last four digits of the card, expiration date, card type, and category (e.g., "Education," "Birthday Party," "Health").

Add cards page:

As: a valid payviz user,

I: want to add new cards to my wallet by entering details like category, card type, limit, and account.

So: I can easily manage and categorize my cards for specific purposes.

Acceptance Criteria:

- The page must be accessible only after the user successfully logs in.
- The user should be able to enter the following details when adding a new card:
 1. **Username:** Pre-filled or selectable from a dropdown.
 2. **Category:** A dropdown menu with options like Education, Health, Entertainment, Sports and Others.
 3. **Card Type:** A dropdown menu with options such as Single-use or Multiple-use.
 4. **Limit:** A text input where the user can enter the card limit.
 5. **Account:** A dropdown to select the associated bank account.
- There should be an "Add Card" button that submits the form and adds the card to the user's wallet.
- Upon successful addition, the user should receive a success confirmation or relevant error messages if any issues occurs.
- There should be a "Cancel" button that allows the user to discard the entered details and return to the previous page.
- The system must validate the entered information before generating the virtual card.
- Unit Testing.

Given: I am on the Add cards page,

When: I want to add new virtual cards.

Then: I should be able to enter details such as username, category, card type, limit, and account, and either add the card or cancel the action.

Card Details Page :

As: a cardholder,

I: want to view the details of my virtual cards, including the current balance, card number, card type, and card status,

So: I can easily track my spending and manage my card usage effectively.

Acceptance Criteria:

- The page must be accessible only after the user successfully logs in.
- The system must display all virtual card details, including current balance, partially masked card number, expiry date, cardholder name, card category, card type, status, and limit.
- Display the available and total card limit.
- The associated payment account number must be displayed in a masked format.
- Include a pie chart visualizing the card's usage statistics.
- And there should be edit and delete card buttons, when clicked it must redirect to the edit and delete card page.
- Highlight the card status, indicating if it is active or not.

Given: I am logged in and on the Card Details page,

When: I view my card details,

Then: I should see a list of my cards, each showing the current balance, last four digits of the card, expiry date, cardholder name, category, type, and status.

Edit Card Page :

As: a valid PayViz user,

I: want to edit my card details, including the cardholder name, category, card type, and limit,

So: I can update my card information and adjust usage limits as needed.

Acceptance Criteria :

- The page must be accessible only after the user successfully logs in.
- Allow editing of cardholder name, category, card type, and card limit.
- Provide dropdown menus or selection tools for choosing card categories and types.
- Include a toggle switch to enable or disable the card.
- Validate all input fields to ensure accurate and secure data entry.
- Include save and discard changes buttons with confirmation prompts.
- Display confirmation messages upon successfully saving or discarding changes.

Given: I am logged in and on the Edit Card page,

When: I edit the card details,

Then: I should be able to save or discard the changes with confirmation, and all inputs should be validated and secure.

Delete Card Page :

As: a valid PayViz user,

I: want to delete a virtual card from my account,

So: I can remove cards I no longer need or want to use.

Acceptance Criteria:

- The page must be accessible only after the user successfully logs in.
- The system must display the card details, including the current balance and expiration date, before deletion.
- A warning message should appear, confirming the user's intention to delete the card, indicating that this action cannot be undone.
- Include a "Delete" button to confirm deletion and a "Cancel" button to abort the process.
- After confirming deletion, an OTP should be sent to the user's registered email or mobile number for security verification.
- Users must enter the correct OTP within a set time frame to complete the deletion.
- Provide an option to resend the OTP if the user doesn't receive it.
- Show a success message when the card is deleted and a failure message if the process doesn't complete.

Given: I am on the Delete Card page,

When: I confirm my decision to delete a card and enter the OTP,

Then: I should receive a confirmation that my card has been deleted, or a failure message if the deletion is unsuccessful.

OTP Verification Page :

As: a valid PayViz user,

I: want to verify my identity through an OTP before deleting a card,

So: I can ensure my account's security during sensitive operations.

Acceptance Criteria:

- The OTP page should be triggered after a user confirms their intention to delete a card.
- Display a message indicating that an OTP has been sent to the registered email or mobile number.
- Include a timer indicating the validity period of the OTP.
- Provide input fields for entering the OTP.
- Include a “Verify” button to confirm the OTP and a “Cancel” button to abort the deletion.
- Users should be able to resend the OTP if it's not received.
- Ensure all OTP entries and verifications are secure and encrypted.

Given: I have confirmed my intention to delete a card,

When: I receive and enter the OTP,

Then: I should be able to verify my OTP and complete the card deletion securely.

Card Deletion Success and Failure Pages:

As: a valid PayViz user,

I: want to receive clear feedback on the status of my card deletion request,

So: I know whether my action was successful or needs retrying.

Acceptance Criteria:

- Show a success message with a checkmark icon when the card is successfully deleted.
- Display a failure message with a retry icon if the deletion fails.
- Ensure both messages are clear, concise, and provide guidance for the next steps.

Given: I have completed the OTP verification,

When: the system processes my card deletion request,

Then: I should receive a success message if the card is deleted or a failure message with the option to retry if the process fails.

Transaction History Page :

As: a PayViz user,

I: want to view a detailed list of all my transactions,

So: I can track my spending and manage my transactions.

Acceptance Criteria:

- The page must display a list of transactions, categorized by month and year.
- Each transaction entry should include the payee's name, transaction amount, date, and time.
- A download button must be provided to export the transaction history as a PDF.
- Successful download of the transaction history should prompt a confirmation message.

Given: I am on the Transaction History page,

When: I review the list of my transactions and click on the download button,

Then: I should be able to download the transaction history as a PDF and receive a confirmation of the successful download.

Insights Page :

As: a valid PayViz user,

I: want to visualize my spending patterns and top categories,

So: I can gain insights into my financial habits.

Acceptance Criteria:

- The page should display a summary of total spends.
- Provide graphical representations of spending, such as bar and pie charts, to illustrate top payees and spending categories.
- Each section must show the percentage contribution to total spends and the amount spent.

Given: I am on the Insights page,

When: I view the graphical summaries of my spending,

Then: I should see a clear representation of my top payees and categories.

Transaction History Downloaded Successful Message Page:

As: a valid PayViz user,

I: want to confirm that my transaction history has been downloaded successfully,

So: I can be assured that I have a record of my transactions for future reference.

Acceptance Criteria:

- Upon successful download of the transaction history PDF, the page should display a confirmation message.
- The confirmation message must include a checkmark icon and text indicating the successful download.
- A button labeled "OK" should be present to allow users to acknowledge the message and return to the previous screen.

Given: I have initiated the download of my transaction history,

When: the download completes successfully,

Then: I should see a confirmation message stating that the transaction history has been downloaded successfully, with an option to acknowledge and dismiss the message.

Manage Bank Accounts :

As: a valid Payviz user,

I: want to view and manage all bank accounts,

So: I can easily select, view, and manage transactions through these accounts.

Acceptance Criteria:

1. The page must be accessible only after the user successfully logs in.
2. The system must display a list of all banks.
3. The user should be able to search for specific banks using the search bar at the top of the page.
4. Banks that the user frequently interacts with should be displayed prominently under the "Select Your Banks" section.
5. All banks should be listed under "All Banks," with each bank represented by its logo and name.

6. There should be a clear indication (e.g., a checkbox or highlight) of which banks are selected.
7. The user should be able to add new bank accounts.
8. Unit Testing should be implemented to ensure that all functionalities (search, filter, selection) work correctly.

Given: I am on the Manage Bank Accounts page,

When: I log in and navigate to this section,

Then: I should see a list of all bank accounts, each with the corresponding bank logo, name, and a selection option.

Add and Verify Bank Account:

As: a valid Payviz user,

I: want to add a new bank account to my Payviz account and proceed,

So: I can securely link my bank account and comply with regulatory requirements.

Acceptance Criteria:

1. The page must be accessible only after the user successfully completes their KYC Certification.
2. The system must display a form with fields to enter bank account details, including:
 - Branch Name
 - Account Holder's Name
 - IFSC Code
 - Account Number
 - Branch Number
 - Expiration Date
 - CVV (if applicable)
3. The bank name should be pre-filled at the top of the form based on the user's selection from the previous screen.

4. The user should be able to enter all required details in the form.
5. The system should validate the entered information (e.g., valid IFSC code, account number length) before allowing the user to proceed.
6. Unit Testing should be implemented to ensure that the form submission and validation processes work correctly.

Given: I am on the Add Bank Account page,

When: I enter the required bank account details,

Then: I can enter the next page by selecting okay.

Home Page:

As: a valid Payviz user,

I: want to view and manage my gift cards on a single page,

So: I can easily track my gift card balances, expiration dates, and use them efficiently.

Acceptance Criteria:

1. The page must be accessible only after the user successfully completes their KYC Verification and maybe after adding their bank details.
2. The system must display all the user's gift cards with details including:
 - Current Balance
 - Last four digits of the card number
 - Expiration Date
 - Card Category (e.g., "Birthday Party")
3. The top section should display a card preview with key details, such as the card number, expiration date, and cardholder's name.
4. Below the card preview, there should be options to:
 - Add a bank account

- Wallet option
 - Transaction history
5. The user should be able to view the details of individual gift cards by tapping on them, including balance, expiration date, and last four digits of the card.
 6. Navigation buttons/icons should be present at the bottom of the screen to allow the user to switch between different sections of the app (e.g., home, transactions, profile).
 7. Unit Testing should be implemented to ensure that the display, filtering, and navigation functionalities work correctly.

Given: I am on the Gift Cards page,

When: I login and navigate to this section,

Then: I should see a list of my gift cards with key details displayed clearly, and I should be able to add new cards, filter the list, and manage my existing cards efficiently.

Profile Page:

As: a valid Payviz user,

I: want to access and manage my profile, account details, and linked services from a single profile page,

So: I can easily update my information, manage my accounts, view my gift cards, and access other important functionalities.

Acceptance Criteria:

1. The profile page must be accessible only after the user successfully logs in into the main page.
2. The page should display key sections and functionalities, including:
 - **Personal Details:** Allow the user to view and update personal information.

- **Account Management:** Manage linked bank accounts and card settings.
 - **Gift Cards:** View and manage gift cards with details such as balance and expiration.
3. The user should have options to:
- **Delete My Account:** Start the account deletion process with necessary confirmations.
 - **Log Out:** Safely log out from the account.
4. Additional settings and support options should be accessible at the bottom of the page, including:
- **Settings:** Customize app settings, preferences, and notifications.
 - **Help & Support:** Access support resources, FAQs, or contact customer service.
5. The user should be able to navigate to each section directly from the profile page, with each option leading to a detailed management page.
6. Unit Testing should be implemented to ensure that navigation, account management, and other profile-related functionalities work correctly.

Given: I am on the Profile page,

When: I login and navigate to this section,

Then: I should be able to view and manage my profile, account details, gift cards, and other key settings, with easy access to additional support and account management options.

View and Update Personal Details:

As: a valid Payviz user,

I: want to view and update my personal details,

So: I can ensure my account information is accurate and up to date.

Acceptance Criteria:

- The personal details page must be accessible only after the user successfully logs in and clicks the profile icon.
- The page should display the following personal information fields:
 - **Name:** The user's full name.
 - **Phone Number:** The user's registered phone number.
 - **Date of Birth:** The user's date of birth.
 - **KYC Status:** The current status of the user's Know Your Customer (KYC) verification.
 - **Email:** The user's registered email address.
 - **Joined At:** The date the user joined or registered with Payviz.
- Each of these fields should be editable, allowing the user to update their information if necessary except status and joined at field.
- The page should clearly display the user's KYC status (e.g., "Verified," "Pending," "Not Verified") with a link or button to complete KYC if it is not already done.
- The user should have options to:
 - **Save Changes:** Update the personal details with any new information entered.

- **Cancel:** Discard any changes and return to the previous view.
- Below the personal details section, there should be quick access links to:
 - **Gift Cards:** Direct the user to the gift cards management page.
 - **Help & Support:** Provide access to support resources, FAQs, or contact options.
- The system should validate the entered information (e.g., valid email format, phone number format) before allowing the user to save changes.
- Unit Testing should be implemented to ensure that the display, update, and navigation functionalities work correctly.

Given: I am on the Personal Details page,

When: I login and navigate to this section,

Then: I should be able to view and update my personal information, including name, phone number, date of birth, KYC status, email, and the date I joined, with appropriate options to save or discard changes.

Account Balance Page :

As: a valid PayViz user,

I: want to view my current account balance,

So: I can keep track of my finances.

Acceptance Criteria:

- The page displays the current balance clearly at the top.
- The page includes details of the linked bank accounts or cards.

Given: I am logged into the app,

When: I navigate to the Account Balance Page,

Then: I should see my current balance and linked accounts displayed.

Choose Card for Payment Page

As: a valid PayViz user,

I: want to select a card for making a payment,

So: I can choose the appropriate card based on my payment needs.

Acceptance Criteria:

- The page should list all available cards with their respective balances.
- Users should be able to select a card by tapping on it.

Given: I am on the Choose Card for Payment Page,

When: I select a card,

Then: The selected card should be used for the upcoming transaction.

Card Amount Payment Page:

As: a valid PayViz user,

I: want to enter the amount I wish to pay,

So: I can proceed with my transactions accurately.

Acceptance Criteria:

- The page should provide an input field to enter the payment amount.
- A "Pay" button should be enabled once the amount is entered.

Given: I have selected a card for payment,

When: I enter a payment amount,

Then: I should be able to click on "Pay" to initiate the transaction.

OTP Confirmation Page :

As: a valid PayViz user,

I: want to enter the OTP for transaction verification,

So: I can securely authorize my transactions.

Acceptance Criteria:

- The page should prompt for a 6-digit OTP with a timer indicating the remaining time.
- An error message should appear if the OTP is incorrect or if the time expires.

Given: I have initiated a transaction,

When: I enter the OTP sent to my mobile/email,

Then: The transaction should proceed if the OTP is correct, otherwise, an error should be shown.

OTP Verification Success Page :

As: a valid PayViz user,

I: want to receive confirmation of successful transaction verification,

So: I can be assured that my transaction is completed securely.

Acceptance Criteria:

- Upon successful OTP verification, the page should display a success message.
- The success message must include a checkmark icon and text indicating the successful transaction.
- A button labeled "OK" should be present to allow users to acknowledge the message and return to the main page.

Given: I have entered the correct OTP,

When: the OTP is verified successfully,

Then: I should see a success message with an acknowledgment option.