Technical Document – Annexure I
of
Payment Tracking Application

Contents

Annexure I

1. Project Overview

✓ **Business Need**

The customer wants an application that allows users to send money to other users and make payments. The application should also be able to process payments for other wages and shopping. The utility will have categories, and all information obtained through payment will be arranged and shown within those categories. To make a payment, the user can add their bank information.

✓ **How the platform would help in achieving the business need**

The application will provide comprehensive user experience. Users will register and connect their bank information with the app to make payments, there will be categories for the paid amounts and user will be able to view the list of categories and their payments.

✓ **Stakeholders**

Actor	Task
End users	Users will be able to register themselves can connect the devices with application.
Admin	Admin will manage the all content from the admin panel.

✓ **Project Scope and Development Deliverables**

This project scope comprises of the following components to deliver:

- Design and Development of Mobile Application for End User (iOS & Android)
- Development of Admin Web Panel

2. Technologies

Development Phases		Tools & Technology
Requirement Gathering and Analysis	Proposal Drafting, SRS Writing and User Flow Diagram	Microsoft Office Word 2019 / Microsoft Office Presentation 2019 / Microsoft Office Vision 2019
	Wire Framing	Axure / UiZard
Development	Application	Flutter / React Native
	Web Backend	Node.js / PHP (Laravel)
	Database	MongoDB / MySql
Version/s Supported	Android	9.0 and above
	iOS	13.0 and above
	Browser	Google Chrome, Safari, Mozilla Firefox
Quality Assurance & Testing	Test Cases	MS Office Excel 2019
	Testing	Manual

3. UFD (User Flow Diagram)
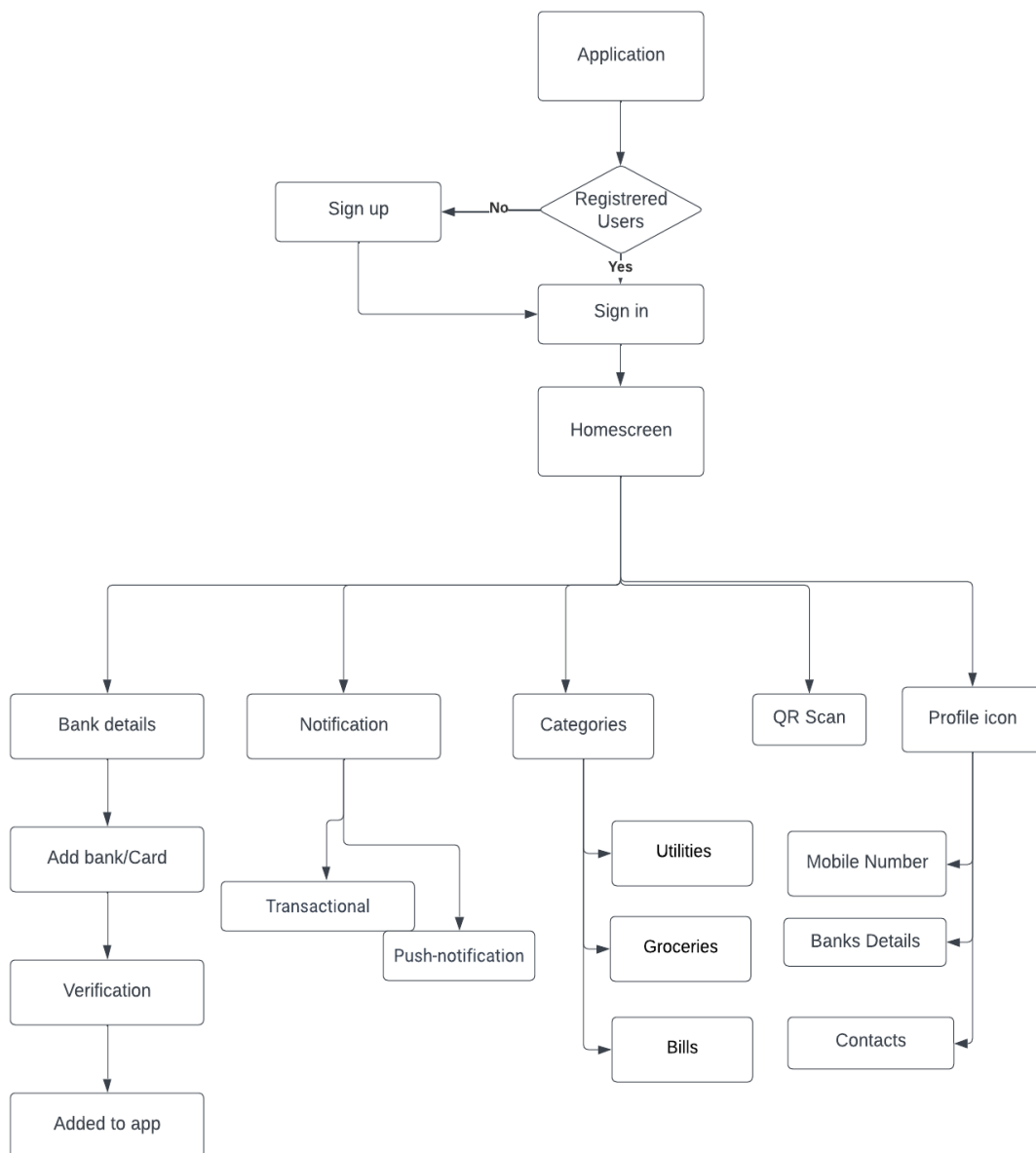
4. Features and Scope of Work

4.1. User Flow of Mobile App

➢ **Splash Screen**

- This would be launch screen of the application displaying the Logo and Name.

➢ **Sign Up / Login**

- Users will be able to register or Login by using their mobile number/Email Address.

➢ **OTP Verification**

- The users will receive an OTP over their mobile number OR E-mail ID for verification after which the user would be successfully registered on the application.

➢ **Home Screen**

- The home screen of the application which serves as the main hub of the application.
- It may display an overview of the user's financial information, recent transactions, and shortcuts to key features.

➢ **Notifications**

- Clicking on this user would be re-directed to the screen displaying the list of notifications.
- Notifications would be transactional and engagement based.
- Notifications would be push as well as in-app.

➢ **Profile Icon**

- The profile icon would be displayed on the Right-Left side of the home screen, clicking on which a hamburger menu would be displayed from the right to the left to view below options
  - o Mobile number (Registered Mobile Number)
  - o Bank details
  - o History

- ➢ **Banks Details**
  - Users can add, view, and manage their bank account/Card details within the application.
  - User will be able to add more than one bank account/Cards (Credit or Debit) in the application.
    - o **Add Bank**
      - User will be able to add the bank details such as –
        - o Account holder name,
        - o Account number
        - o Any other required information.
    - Verify Account Ownership
      - o To ensure security and authenticity, the app may require users to verify ownership of the bank account.
    - Successful Verification
      - o After verification process is successful, the bank account is successfully added to the app.
  - This information is necessary for conducting money transfers, setting up bill payments, and other financial transactions.

- ➢ **Utility bills Payment**
  - Users can access the utility bills payment feature from the home screen or through a dedicated section within the application.
  - **Bills category**
    - o Users are presented with a list of available utility bill categories such as electricity, water, gas, internet, etc.
  - **Bills details**
    - o Users then select the specific utility bill they wish to pay and enter relevant billing details such as account number, billing period, and amount due.
  - **Select payment method**

- Users can choose from the bank accounts or cards they have previously added to the application for payment. They may have the option to select a preferred payment method or use a default one.

- **Payment confirmation**
  - Once the user confirms the payment, the application securely processes the transaction in real-time, transferring the specified amount from the user's selected payment method to the utility provider.
  - Upon successful payment, users receive a confirmation message or notification confirming that the payment has been processed.

- **History**
  - The application maintain a record of all utility bill payments made by the user, accessible through the user's profile or a dedicated section within the application. This allows users to track their payment history and monitor their expenses over time.

Note- Client need to provide the third parties API keys, access tokens, or other authentication credentials to authenticate these services in to application.

➤ **Expense Categorization**
  - Users can categorize their expenses into different categories such as -
    - Utilities
    - Groceries
    - Entertainment
  - This helps users track their spending habits and manage their finances more effectively.

➤ **Contact Us**
  - This section would be used by the user to contact and share their feedback.

➤ **About Us**
  - Clicking on this user would be redirected to the screen displaying Image and Text about the business

➢ **Terms and Conditions**

- Clicking on this user would be redirected to the screen displaying terms and conditions text.

➢ **Privacy Policy**

- Clicking on this user would be redirected to the screen displaying Privacy Policy text.

➢ **Log Out**

- User will be able to logout form the application by clicking this button.

➢ **Delete Account**

- User will be able to delete their account by clicking this button.

- Clicking on this a pop-up would be displayed as "Are you sure you want to Delete your Account?"

- If user clicks on confirm button, then the user would be logged out from the Application and would be re-directed to the authentication screen.

4.2. Suggested Features

➢ **QR Scan Option for Transfer Money**

- Users can make payments by scanning QR codes using their smartphone camera.

- This method is convenient for making quick and secure transactions.

➢ **Contact Access for Transfer Money**

- The application may require access to the user's contacts to facilitate money transfers.

- This allows users to easily select recipients from their contact list when initiating a transfer.

4.3. Administrative Panel

The back end of the application will be power packed with an administrative panel to manage the updates of data at the front as well as back end.

Following would be the key functionalities:

➢ **Login**

   o Admin will be able to Login into the admin web panel using their login credentials. The admin will use the following credentials such as

      ▪ Email id

      ▪ Password

➢ **User Management**

   • This section would be used by admin to view, edit or delete the users.

   • Admin would also be able to enable or disable the users.

➢ **Bank Account Management Section**

   • Admin will be able to view, and add the banks information via this section of the platform.

   • The admin can view a comprehensive list of all bank accounts that have been added by users within the application.

➢ **Utility Bill Management**

   • Admin will be able to add, edit, and delete utility bill categories such as- electricity, water, gas, and internet.

   • Admin can specify details for each utility bill category, such as the name, description, associated service provider, and any relevant billing information.

➢ **Category Management**

   • The admin has access to a dedicated category management section within the admin dashboard.

   • Admin will be able to view the category list in this section.

   • Admin will be able to add the new category for the paid amount for the user.

   • Admin will also be able to delete and edit any category name from the list.

➢ **Notification Settings**

- Admin will be able to manage Notification from the admin panel.

- Admin will be able to share the Notification with users from the admin panel.

➢ **Content Management**

- Admin will be able to update and add text for privacy policy

- Admin will be able to update and add text for About Us

- Admin will be able to update and add text for Terms and Condition.

➢ **Change Password**

- Admin will be able to change the password by this section.

➢ **Logout**

- The section allows administrators to securely log out of the admin panel.

5. Draft Delivery Timeline and Gantt Chart

Planned Project Start Date	Scheduled Project Completion Date
Project Duration*	119 days
12- Feb-2024	25-July-2024

Draft Gantt Chart - Payment Tracking Application
Backend Technology - Node.js/PHP(Laravel)
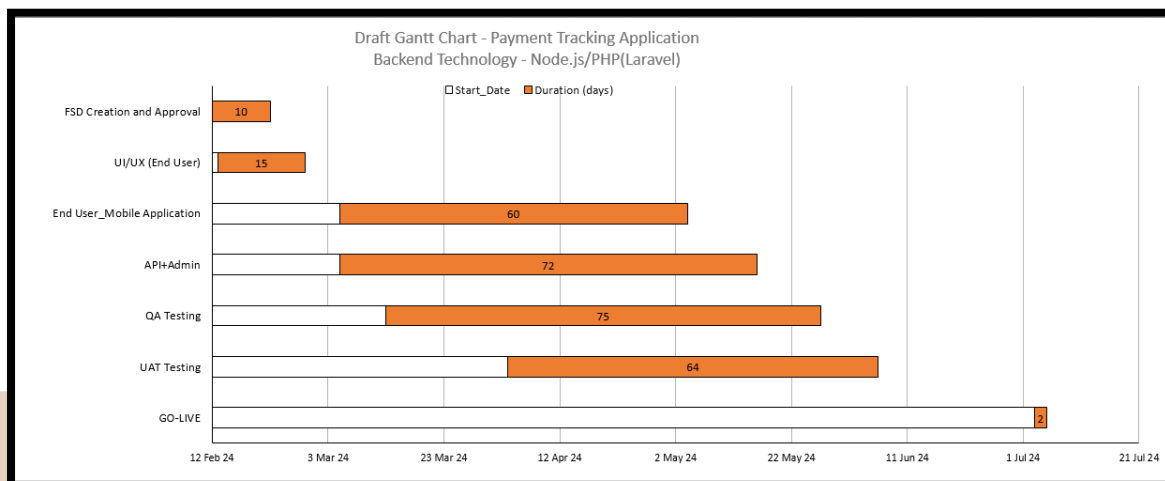
*Project Duration would be met with a condition that the client responses are received on time.

6. Project Management

Before Project is awarded			
Business Analysis	**Project Management / Software Development**	**Business Development / Sales**	**Accounting**
1. Project Identify / Analysis 2. Develop one-page proposal overview 3. Create project management overview 4. **Ray** assigned to business manager GBM *GBM: Global Business Manager*	5. Project Evaluation by technical teams 6. Introduction call 1 on 1 interaction with **Ray** 7. System appropriate services determined 8. Requirements / System application architecting 9. Project needs analysis 10. Detailed proposal development 11. Cost and Time effort estimation	12. Introduction call 13. Deliverables discussed with **Ray** 14. Milestones discussed 15. Project success discussed 16. Future growth alignment 17. Detailed proposal provided 18. Payment instructions	19. Invoice submitted to **Ray** 20. Payment received 21. Payment confirmation sent to **Ray** 22. Account forwarded to PM

After Project is awarded			
Phase 1	**Phase 2**	**Phase 3**	**Phase 4**
1. Project manager assigned 2. Project initiation/ introduction call 3. Online project profile created 4. Weekly project meetings scheduled 5. Reporting formats explained to Ray	6. Design, Development / technical teams assigned 7. Project start 8. **Ray** feedback on weekly 9. Weekly project feedback session- 30 min 10. Reports available on-line 11. Online Rebel catering access of PM system application	12. Testing / Quality Assurance 13. Live server testing 14. Final bugs issues fixed 15. Campaign completed	16. Periodic project maintenance 17. Data backups 18. Web site – System application upgrades 19. On line marketing ** Optional

7. Proposed Team of Project

The proposed team to achieve the deliverables in a time span of 21 Business Weeks comprising of 40 hrs./week is as follows

Designation	Availability
Project Manager	Part Time
Project Expert	Part Time
Designers	Full Time
Developers	Full Time
Quality Analyst	Full Time

IN WITNESS WHEREOF, both parties here have to agree the finalized scope for this project as of the date.

For: Ray   **For: WebMobril Inc.**

Signature: Signature:

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