



# WHATSAPP PAY

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Simplilearn CBAP  
Certification  
project - 3

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### **Introduction of the Company:**

WhatsApp is a messaging and Voice over IP (VoIP) service owned by Facebook. It allows users to send text and voice messages, make voice and video calls, and share images, documents, and other media. WhatsApp runs on mobile devices but is also accessible from desktop computers. WhatsApp has over 2 billion users worldwide as of today. It has become the primary means of electronic communication in multiple countries across the Globe.

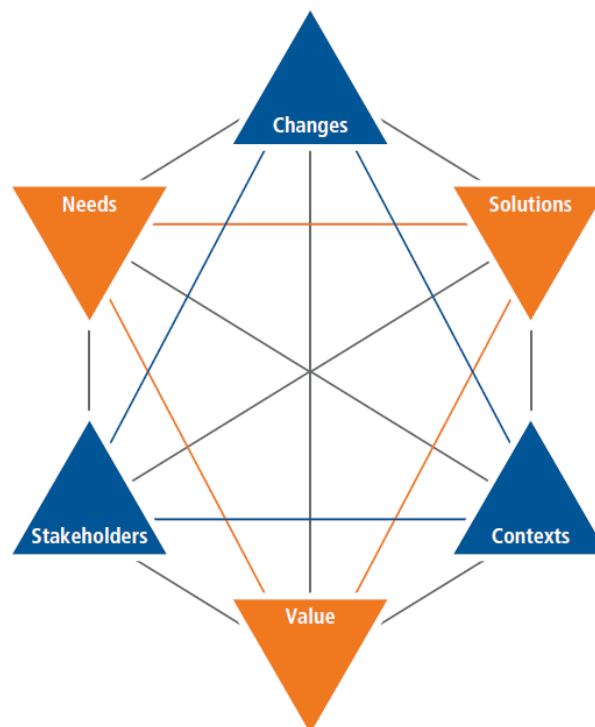
### **Project Task:**

1. Identifying stakeholders
2. Identify risks in this new feature (Identify them using the Strategy Analysis Knowledge Area)
3. Do a SWOT analysis for WhatsApp Pay feature
4. Identify the Transition State of WhatsApp Pay (Identify them using the Strategy Analysis Knowledge Area)
5. Create as-is and future process map (using flowcharts)
6. As a Business Analyst working on this project, find out the scope of this system. To find the scope you can use Case diagram (UML) or Context diagram
7. Write down the main features that need to be developed
8. Write the in-scope and out-of-scope items for this software
9. Write out the Business Requirements, both Functional and Non-functional Requirements
10. Draw wireframes or mock screens for any 2 of the features namely book record creation and any other feature as deemed fit by the student.

### **Business Analysis Core Concept Model (BACCM):**

|                 |                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Need</b>     | <ul style="list-style-type: none"> <li>Today across the globe people are moving to digital payment services such as Google Pay, PayPal, and others. Mobile wallets are in massive demand. WhatsApp being one of the leading mobile messaging apps wants to get a slice of this growing digital payment market.</li> </ul>                                                                                                         |
| <b>Change</b>   | <ul style="list-style-type: none"> <li>WhatsApp needs a transformation to allow users to send and receive hassle-free and user-friendly money transactions in addition to the existing communication.</li> <li>WhatsApp customers are required to make payments without having to download any additional software. The same app can handle messaging, voice/video calls, and payments with only install some updates.</li> </ul> |
| <b>Solution</b> | <ul style="list-style-type: none"> <li>WhatsApp should create a good user-friendly, scalable and secure payment solution without making any difference to the current functionalities.</li> </ul>                                                                                                                                                                                                                                 |

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Context</b>      | <ul style="list-style-type: none"> <li>WhatsApp customers</li> <li>Bank (debit card provider).</li> <li>Credit card providers.</li> <li>WhatsApp Management</li> <li>Developers</li> <li>IT Department</li> <li>Update for providing the new easy, secure and scalable features</li> </ul>                                                                                                                                                                                                                                          |
| <b>Value</b>        | <ul style="list-style-type: none"> <li>Customers will get a Secure, Scalable and user-friendly smart payment facility in an existing application</li> <li>WhatsApp can be increased their customer base by adding the new features.</li> </ul>                                                                                                                                                                                                                                                                                      |
| <b>Stakeholders</b> | <p><b>External Stakeholders</b></p> <ul style="list-style-type: none"> <li>WhatsApp Users</li> <li>Bank, Debit card &amp; Credit card providers</li> <li>UPI / Payment service providers</li> <li>Reserve Bank, NPCI &amp; Other Government Authorities (TRAI, Police etc)</li> <li>Domain SME</li> </ul> <p><b>Internal Stakeholders</b></p> <ul style="list-style-type: none"> <li>Project Manager</li> <li>Programmers</li> <li>Implementation Team – IT</li> <li>Tester</li> <li>Help Desk</li> <li>Business Analyst</li> </ul> |



***Business Analysis Core Concept Model***

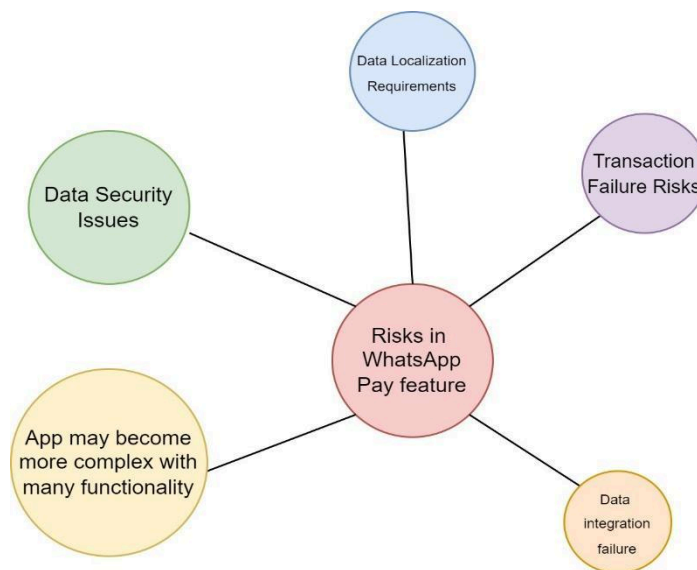
**Tasks:****1. Stakeholders**

| Stakeholders              | Roles & Responsibility                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>End Users</b>          | Existing or new whatsapp app user who will use proposed payment feature along with other features like text and voice messages, make voice and video calls, and share images, documents, and other media                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Sponsor</b>            | Meta Platforms Inc, formerly known as Facebook Inc, authorize the work to be performed and control the budget and scope for the initiative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Customers</b>          | WhatsApp division will use products or services produced by the Business Analyst or his/her company and will have contractual or moral rights that the enterprise is obliged to meet                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Regulator</b>          | Reserve Bank of India through its subsidiary National Payments Corporation of India (NPCI) regulates the UPI settlements platform where the proposed WhatsApp pay feature has to be compliant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Supplier</b>           | <p><b>Banks:</b><br/>User holds the bank account and it is identified by UPI platform by the 10-digit cellular number registered with bank.</p> <p><b>Debit Card Provider:</b><br/>Once debit card holder makes the payment in WhatsApp pay then banks system check the authenticity or correct credentials. If it is clear, bank need to check account balance and approve or disapprove the transfer.</p> <p><b>Credit card providers:</b><br/>Once credit card holder makes the payment on WhatsApp pay then banks system should check the authenticity or correct credentials. If it is clear, bank need to perform account credit check and approve or disapprove the transfer.</p> |
| <b>Business Analyst</b>   | Business analyst is responsible and accountable for the execution of business analysis activities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Project Manager</b>    | Project managers are responsible for managing the work required to deliver a solution that meets a business need, and for ensuring that the project's objectives are met while balancing the project factors including scope, budget, schedule, resources, quality, and risk.                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Domain SME</b>         | A domain subject matter expert is any individual with in-depth know ledge of a topic relevant to the business need or solution scope                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Implementation SME</b> | An implementation subject matter expert is any stakeholder who has specialized know ledge regarding the implementation of one or more solution components                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

|                            |                                                                                                                                                                                                                                                                                                                                        |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Tester</b>              | Testers are responsible for determining how to verify that the solution meets the requirements defined by the business analyst, as well as conducting the verification process. Testers also seek to ensure that the solution meets applicable quality standards, and that the risk of defects or failures is understood and minimized |
| <b>Operational Support</b> | Operational support is responsible for the day-to-day management and maintenance of a system or product.                                                                                                                                                                                                                               |

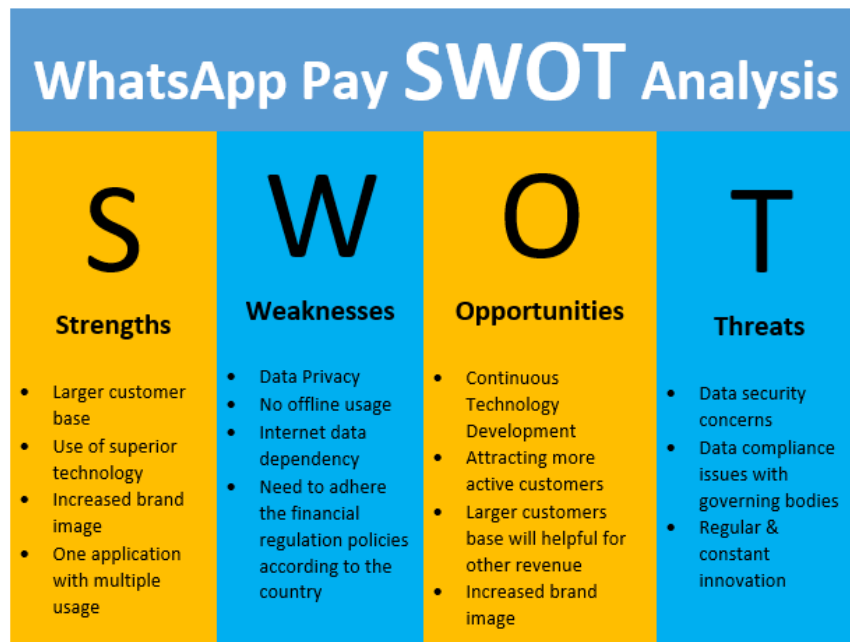
## **2. Identify Risks – Strategy Analysis:**

Mind mapping is used to identify and organize the possible causes of a problem.



## **3. SWOT Analysis**

This is to understand the influencing factors and how will they affect the objective of the project.



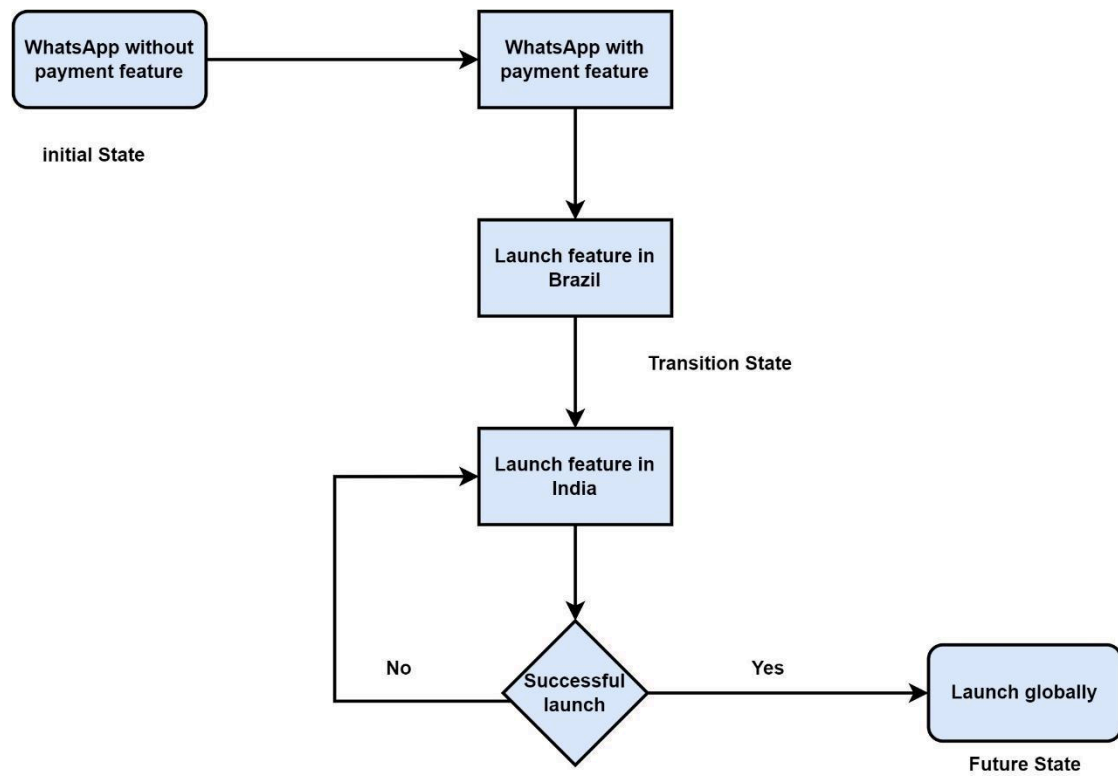
#### **4. Identify the transition state of WhatsApp pay**

##### **Current State:**

- WhatsApp has over 2 billion users worldwide as of today
- It has become the primary means of electronic communication in multiple countries across multiple continents, including Latin America, the Indian subcontinent, and large parts of Europe and Africa.
- WhatsApp currently provides Text, Media, Voice and Video services to the users globally.
- Today across the globe people are moving to digital payment services. Mobile wallets are in massive demand. So, the WhatsApp need to use the huge user base across globe for money transactions which will result in huge revenue.
- Hence, WhatsApp launched a feature in the existing app which is called as WhatsApp Pay in Brazil alone.

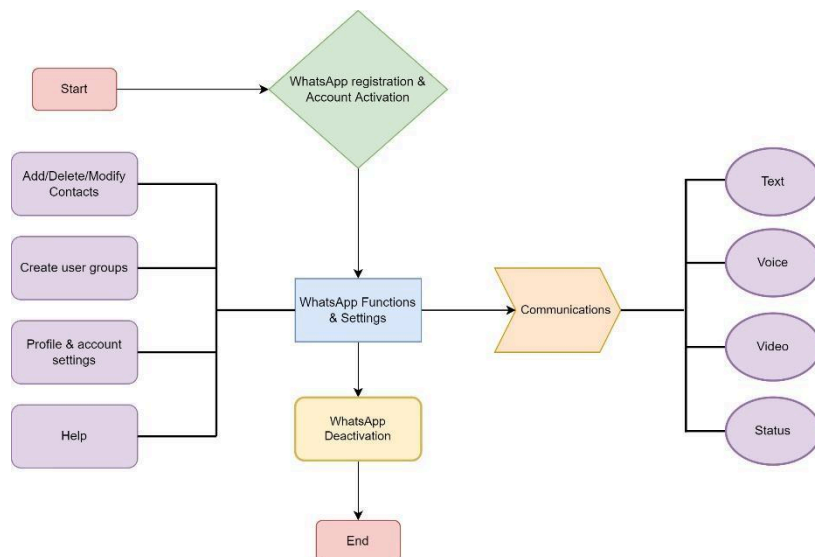
##### **Future State:**

- WhatsApp will launch the Payment application in India.
- If the WhatsApp Pay is a success in India, then WhatsApp will launch this new Pay feature to the rest of the world.



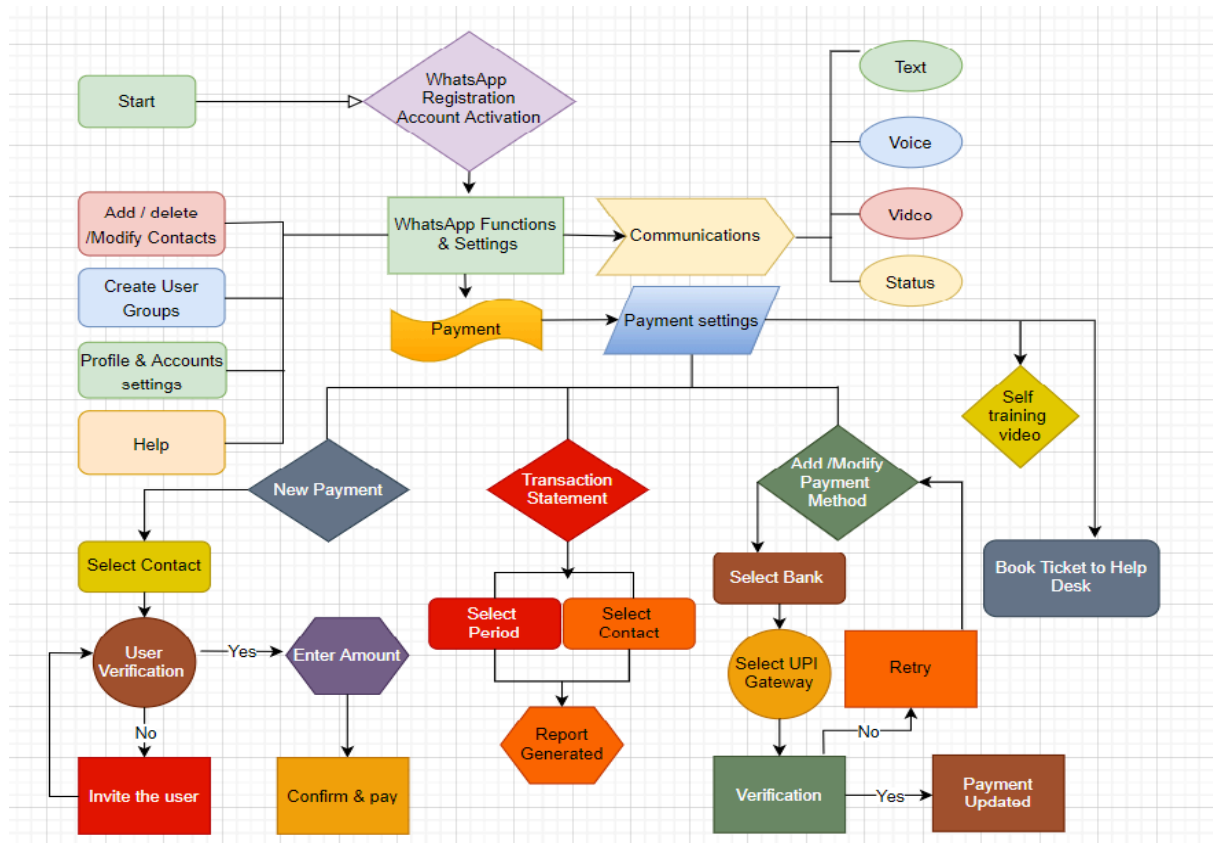
## 5. Create AS-IS & Future process map (Using Flowchart)

### AS-IS Process Map:



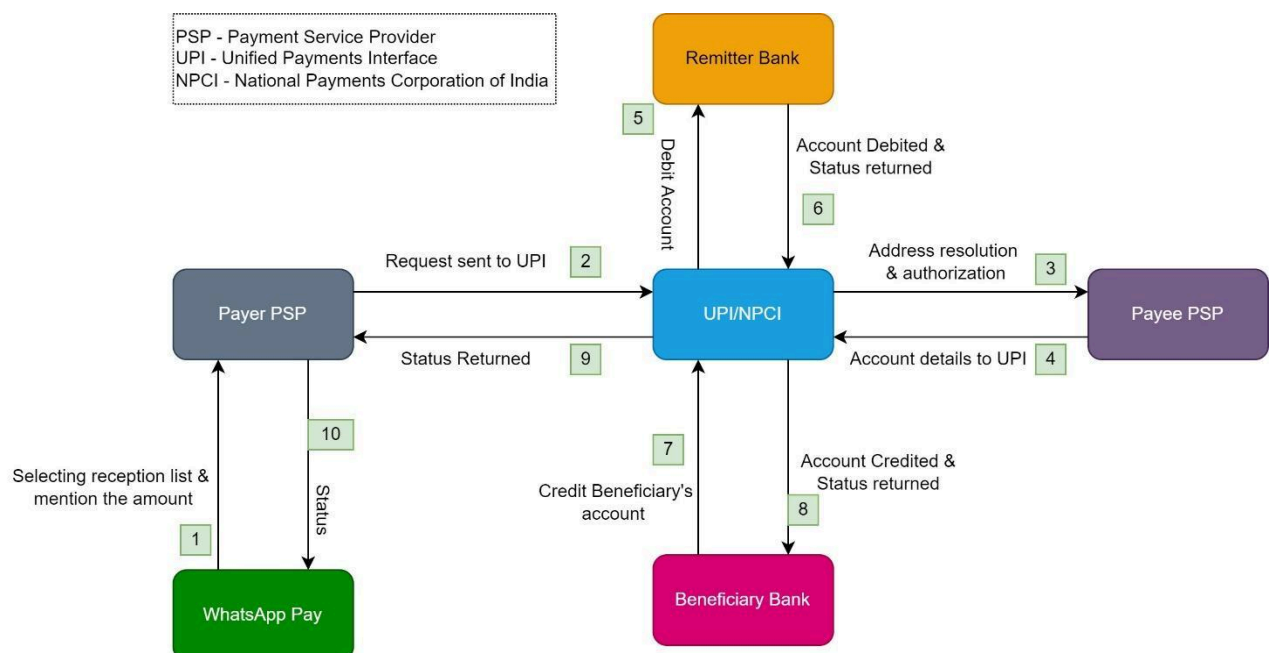
### Future Process Map:





## 6. Scope of the WhatsApp Pay Feature:

### Content Diagram for the WhatsApp Pay feature



## **7. Main Features to be developed:**

- Bank details – Credit card, Debit card details and QR codes can be updated in the application.
- User friendly & no need of entering details in multiple forms.
- Customers need access to add/update / modify / delete options for bank details in this system.
- Regulators - All the process and data should be visible to the team whenever required for checking the security and quality, etc.
- Easy peer to peer payments.
- Users need not go to the bank or use wallets, bank apps, or NEFT to transfer money.
- It will be a one-click payment.

## **8. In-Scope & Out-Scope of the Software:**

### **8.1 In- Scope Requirements:**

- User sign up/sign in
- Adding bank account details
- Link debit/credit card details
- Setting up security pin to open the app & bank transactions
- Generating OTP for transaction confirmation
- Payment status notifications
- Payment transactions history reports
- Enabling QR code transactions
- Support multiple languages
- Enable the access to governing bodies for transactions
- Feedback submission
- Improved usability and scalability

### **8.2 Out-Of- Scope Requirements:**

- Non-registered users
- E-commerce feature will not be available
- Future interface options
- No wallet is in place; transactions will happen only thru banks

## **9. Business Requirements – Functional and Non-functional**

### **Business requirements:**

- Have at least 1 million users use WhatsApp pay feature within the first 3 months of launch.
- Over 1 year of its launch have 30% of user base using WhatsApp pay.

### **Stakeholder requirements:**

- WhatsApp Management – They need to append their customer base
- WhatsApp customers – They need a secure and user-friendly function to do the payment
- Bank, NPCI & Other Debit card and Credit Card providers – Need to connect and give access to the required data.

- Help Desk – Need access to the required data of customers for checking the feedback, quality, issues, errors etc.

### **9.1 Functional Business Requirements**

- User Account registration and update bank details.
- Synchronize the account details with WhatsApp Pay payment receive or transfer system.
- Payment receives or send synchronization could happen through Direct Account Pay (Via Debit Card) or Valid Credit Card.
- Under the Settings menu, the user may access the Payment Account Details.
- Enable the users to revise their debit or credit card data in Payment Account Details & If a user wishes, they can erase their credit card information.
- To add new card information, click add and fill out the form with the account holder's name, account number, IFSC code, and card validity term.
- The user's information would then be transferred to the bank's system, confirming and authenticating the user's card information. After obtaining authentication, user card will be linked to the user's WhatsApp account.
- Only users with at least one legitimate card connected to their WhatsApp account can make digital payments and the transfer is limited to the WhatsApp user's contacts
- Payment options in Different Method - Payment in Chat Screen and Payment with QR Code.
- Enable customers to update the feedback
- Enable customers to generate the report.

### **9.2 Non-Functional Business Requirements:**

- The system should be expandable to accommodate more users.
- The system must be safe & maintain data security in transit and at rest, all transaction information should be end to end encrypted.
- The system performance should be within acceptable bounds.
- Scalability & Performance: Scalable for Different Languages
- Availability: System need to be light and fast
- System should be user friendly
- Compliance: NPCI & Reserve Bank compliances and policy

## **10. Wireframes for the WhatsApp Pay Feature**

