

Project on WhatsApp Pay

Q1) Identifying stakeholders – Create a list of stakeholders (as taught in Business Analysis Planning and Monitoring Knowledge Area)

Ans) The list of stakeholders are as follows:

- a) **Facebook CEO:** is one of the important stakeholder and also the owner of the Facebook and WhatsApp service owned by Fb
- b) **WhatsApp Pay Developers and Testers:** are responsible for launching the new feature of WhatsApp Pay in WhatsApp
- c) **WhatsApp Users:** are the existing customers who are using WhatsApp and will enjoy the benefit of WhatsApp pay in future
- d) **Facebook Employees:** Apart from development and testing team of WhatsApp pay, the marketing, customer service, finance, HR and rest of the employees of various department of Facebook can also be considered as one of the unique stakeholder

Q2) Identify risks in this new feature (Identify them using the Strategy Analysis Knowledge Area)

Ans) Some of the risks involved in the new feature are as follows:

- a) WhatsApp Pay might not will accept the debit and credit cards of all banks. For example: If user try to use any local debit/credit card of an unpopular bank, it might will throw a warning message to use AmericanExpress, Discover, MasterCard and Visa Cards only
- b) If the contact is stored in sim1 or sim2 instead of device, there might be a possibility that user won't be able to select the contact from the simcards while sending money from the whatsapp contact list
- c) If the primary phone number of the bank account doesn't matches with the phone number of the WhatsApp Account, then there will be a problem while using WhatsApp Pay. . The primary phone number associated with this bank account must match the phone number of your WhatsApp account.
- d) Even if the phone number is verified along with the Bank Account, if the user doesn't know the last 6 digits of the card details and expiry date, there will be a problem in card verification
- e) In the worst scenario, if the server of the existing Bank Account is down then there will be delay in OTP verification process and the user won't be able to proceed further
- f) If the user enters the wrong OTP, then there also be a problem in proceeding further in WhatsApp Pay

The brief format of Risk Register is mention below:

Id	Risk Description	Consequences	Probability	Impact(1 to 5)	Risk Level	Risk Owner
1	WhatsApp Pay might not accept the debit and credit cards of all banks	Potential Loss of customers acquisition on WhatsApp pay platform	40%	2	3	shivani
2	Contacts selection from the sim card (if the contact is saved in sim card) can be a problem while sending money from whatsapp contact	Users might not find the WhatsApp pay easy and user-friendly	35%	3	4	Shivani priya
3	If the primary phone number of bank account is different from whatsapp pay, then money transfer from whatsapp pay is a problem	Users might not use frequently this source for money transfer	45%	1	1	shivani
4	Card verification is also one of the risk, if the user doesn't know the last 6 digits of card details and expiry details	In this scenario, customers has to be fully aware of their bank account details including debit card details. Some customers, might find this feature complex as there is no provision of storing money in whatsapp wallet.	30%	4	2	Shivani priya
5	The delay in OTP	Huge loss of customers	15%	5	3	shivani

	verification,if the server of the existing Bank account is in downtime state	acquisition on WhatsApp pay.If the users enters the wrong OTP, the entire process has to repeat again which leads in customers dissatisfaction				
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Q3) Do a SWOT analysis for WhatsApp Pay feature (SWOT – Strengths, Weaknesses, Opportunities and Threats). This is the SWOT Technique taught in class

Ans) SWOT stands for Strengths, Opportunities, Weakness and Threats. This is a framework helpful in analyzing the company. A SWOT analysis is designed to facilitate a realistic, fact-based, data-driven look at the strengths and weaknesses of an organization, initiatives, or within its industry. The SWOT analysis of WhatsApp Pay feature is mention below:

S- The letter S is strength. The strength of the WhatsApp Pay is that it is one of the free feature integrated with WhatsApp. The instant money transfer while chatting with peers is one of the most important strength of WhatsApp Pay. It also has the facility of selecting the various bank options for money transfer

W- Here W is Weakness. The most important Weakness of WhatsApp Pay is that the primary phone number of bank account has to be same as in WhatsApp. Both phone numbers must match. Delay in OTP verification as well as card verification can also be counted as one of the weakness

O- The letter O is the opportunity of the WhatsApp Pay. The targeted countries of WhatsApp pay are Brazil and India. It should be available in another parts of the countries. The countries not having whatsapp pay can be considered as one of the good opportunities for larger customers acquisition

T- Here T is the Threats. Some of the threats of WhatsApp Pay are paytmwallet, phone pay and even the Google pay and internet banking which are very popular among all users of various groups

Q4) Identify the Transition State of WhatsApp Pay (Identify them using the Strategy Analysis Knowledge Area)

Ans) The transition state of WhatsApp pay is basically the future state of the WhatsApp pay. The transition or future state of WhatsApp pay must be well defined and in agreement of key stakeholders. While doing strategy analysis in WhatsApp pay one can use some of the techniques of the future state such as brainstorming, Interviews, Surveys and Questionnaires as well as Functional Decomposition. For example: If one uses Surveys and Questionnaires then it can be one of the complex and time-consuming technique in Business Analysis. In this technique, the email ids as well as phone-numbers and Name of all existing users of

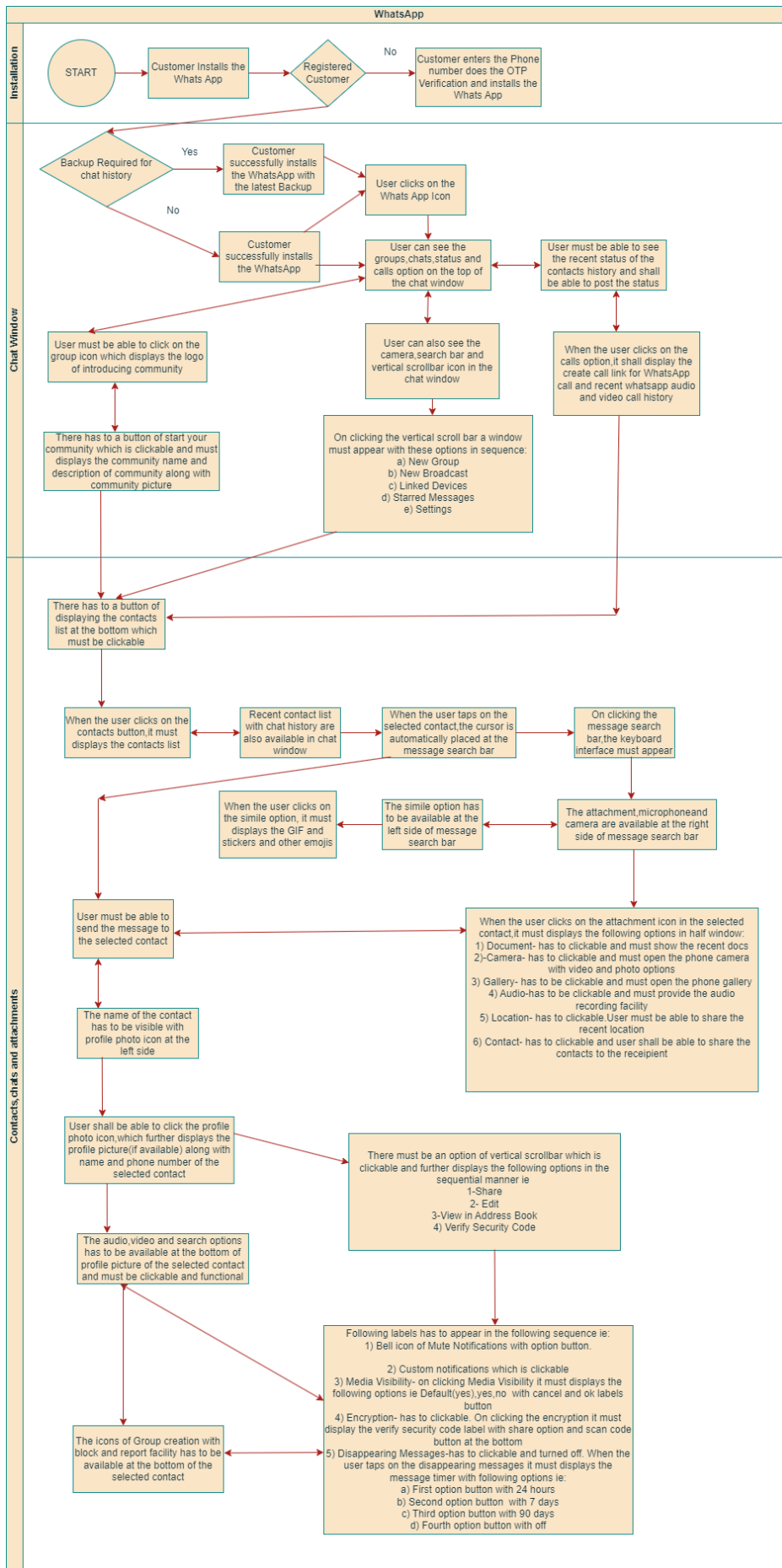
WhatsApp Pay is required for analysis of customers responses. A sample template of Surveys and Questionnaire of WhatsApp is mentioned below:

Sample Template of Questionnaire of WhatsApp Pay

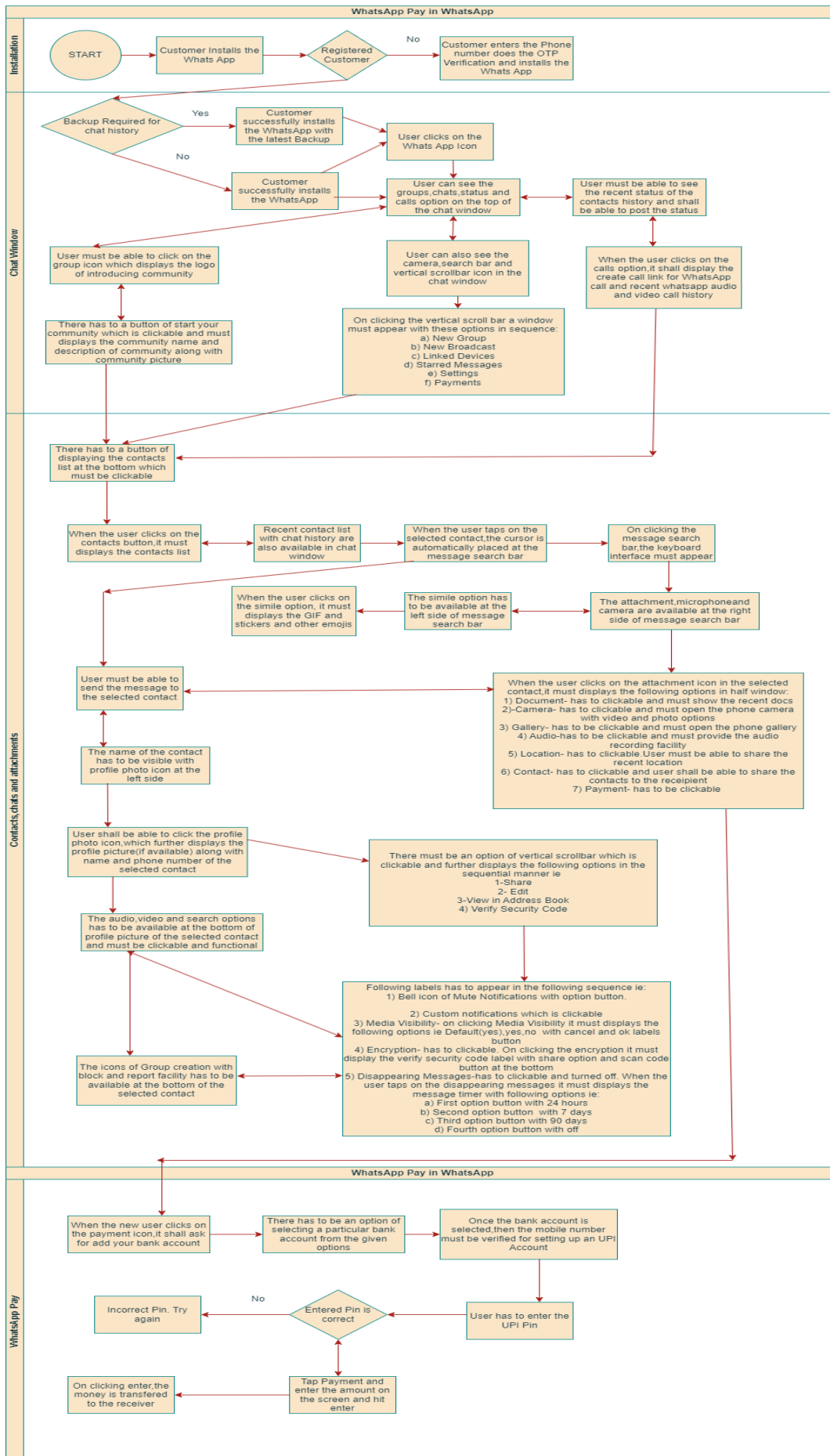
S.no	
Name,Email id and Phone Number	
Which Platform do you use for payments?	
Are you aware about WhatsApp Pay?	
If yes,how was your experience with WhatsApp Pay	
Which platform do you use for splitting Money?	
Would you use WhatsApp Payment in Groups?	
For what do you use the payment feature the most?	

Q5) Create as-is and future process map (using flowcharts). You can use any of the popular tools in the market like Microsoft Visio, Lucid Chart, Creately, Pidoco, or Balsamiq

Ans) The flowchart of the existing WhatsApp App is as follows:



The above mentioned is the existing Process-Map of WhatsApp. The below mentioned is the future process Map of WhatsApp Pay

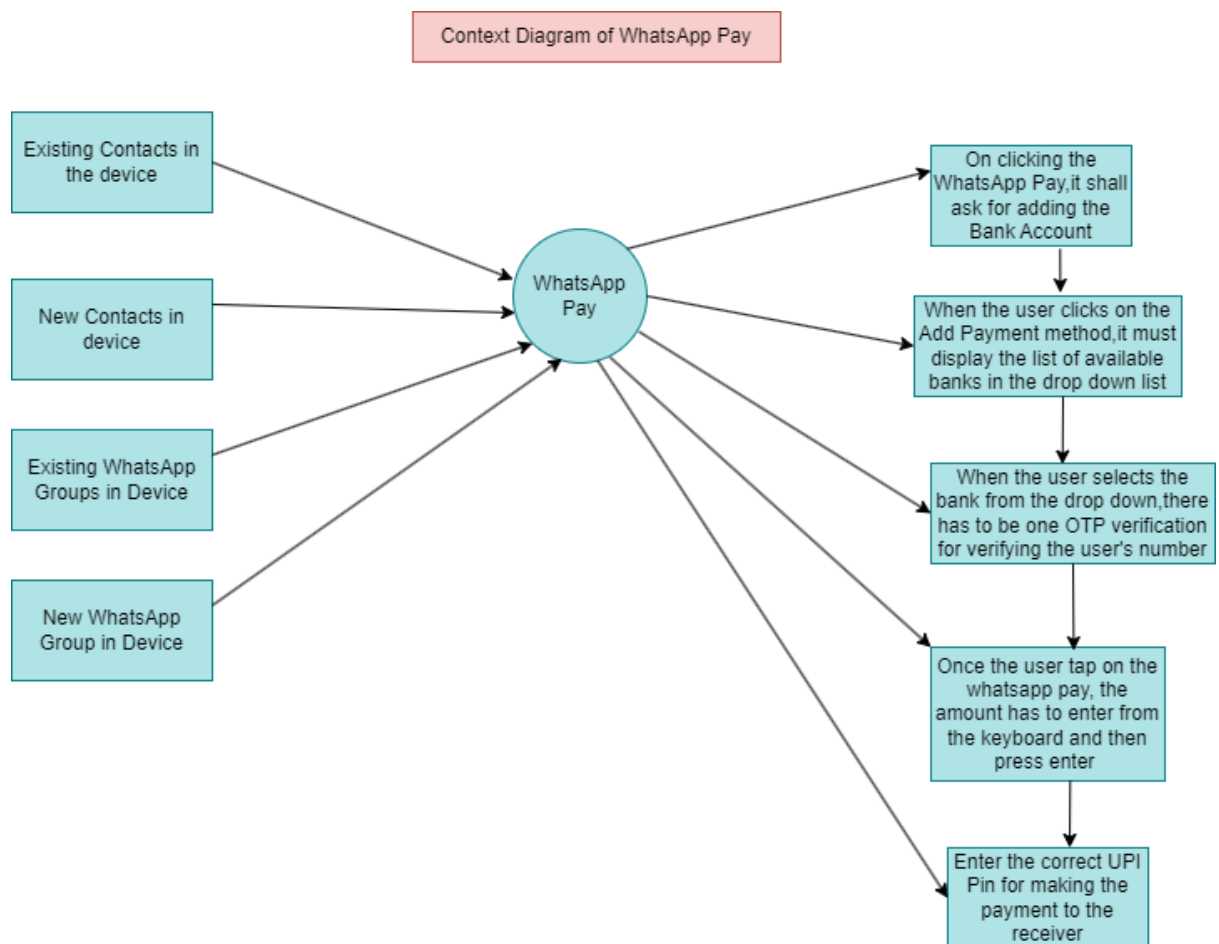


Q6) As a Business Analyst working on this project, find out the scope of this system. To find the scope you can use Use Case diagram (UML) or Context diagram

Ans) **Scope of the WhatsApp Pay** : Scope Modelling is one of the acceptance criteria of Business Analysis. Scope Modelling can be In-Scope or Out of Scope. Examples of In-Scope Modelling of WhatsApp Pay is as follows:

- a) WhatsApp Payment feature has been launched in Brazil and will be available in India and rest of the world
- b) WhatsApp Pay will integrate the customers debit and credit cards in the App
- c) WhatsApp Pay has user-friendly interface with one click payment and money transfer to peers is possible even while chatting
- d) The primary phone number associated with the bank account must match the phone number of your WhatsApp account for money transaction in WhatsApp Pay.

The context diagram of WhatsApp Pay is as follows:



Q7) Write down the main features that need to be developed

Ans) The main features that need to be developed are as follows:

- a) WhatsApp pay must accept the debit and credit cards of all banks

- b) There has to be a feature of quick money transfer while chatting with peers
- c) When the user taps on the WhatsApp pay icon, it must display the button of bank account to new user.
- d) The bank account button has to be clickable and must display the list of available banks in the drop down
- e) There has to be an option of selecting only one bank account for money transactions
- f) User must be able to send money to the receiver along with OTP verification
- g) There has to be a button of Add a new account. When the user clicks on Add a new account button, it must capture the bank details of the alternate bank
- i) The Payments history details must be available under the payment history tab inside payments
- j) The whatsapp pay must accept the last 4 digits of the debit card along with the expiry date. These details are required for instant money transfer to the receiver

Q8) Write the in-scope and out-of-scope items for this software

Ans) In-scope requirements of the software are the requirements which lie inside the Boundary while out-of-scope requirements are the requirements which lie outside the boundary of the software. Some of the in-scope requirements of the software are as follows:

In-Scope Requirements

- a) WhatsApp pay feature is available in Brazil and will be launch in India even
- b) The WhatsApp pay feature must have facility of integration of customer's credit and debit card
- c) The payment icon has to be available in attachment option of chat window
- d) The payment option must show the list of the available banks in the drop down, so that user can select the bank and transfer the money to the receiver
- e) There has to be a payment notification through right tick on the chat window, once the fund transfer has been made
- f) The WhatsApp Pay feature must be available in different languages

Out-of Scope Requirements

- a) If the WhatsApp pay is accepting the phone number which is different from the one which is registered in bank, then it is counted as out of scope requirement
- b) If the user is able to select multiple banks at a time for quick money transfer to the receiver then it is categorized as out-of scope requirement
- c) If the WhatsApp pay is accepting the negative amount in the interface such as -100 real then it is also named as out-of scope requirement
- d) Even if the sender is able to send money or amount to multiple receivers is also counted in out-of scope requirement

Q9) Write out the Business Requirements, both Functional and Non-functional Requirements

Ans) **Functional Requirements:** are the requirements which must be present in the product. These Are the functional requirements that developer must enable to accomplish the task.

Non -Functional Requirements: are the support features. These are the quality attributes

Some of the functional requirement of WhatsApp pay are as follows:

- a) The WhatsApp pay option has to be available at the right side of the vertical scroll bar in the chat section through payments label
- b) When the user click on the selected chat,the whatsapp payment icon at the right side of the attachment in the message bar
- c) There has to be an option of selecting the App language under settings. This feature enables the user to use the app in different languages
- d) There has to be a button of add payment method under payments label along with help button
- e) When the user clicks on the add payment method inside the payments label,it must display the list of available banks in the vertical drop down
- f) Once the user clicks on the whatsapp pay,it must open the keyboard where the user can enter the amount and click on enter.
- g) There has to be a facility of UPI verification on the sender's phone number while transferring money to the receiver
- h) When the user click on the profile picture of the selected contact,there has to be a whatsapp pay icon being abbreviated as pay and must be present between video and search bar
- i) Once the user clicks on payments button which is present at the right hand side of the vertical scroll bar,then it must show the send payment,scan qr code,history and add payment method as well as help button
- j) When the user clicks on the scan payment QR code inside the payments label in chat window,then it shall open the QR scanner for code verification

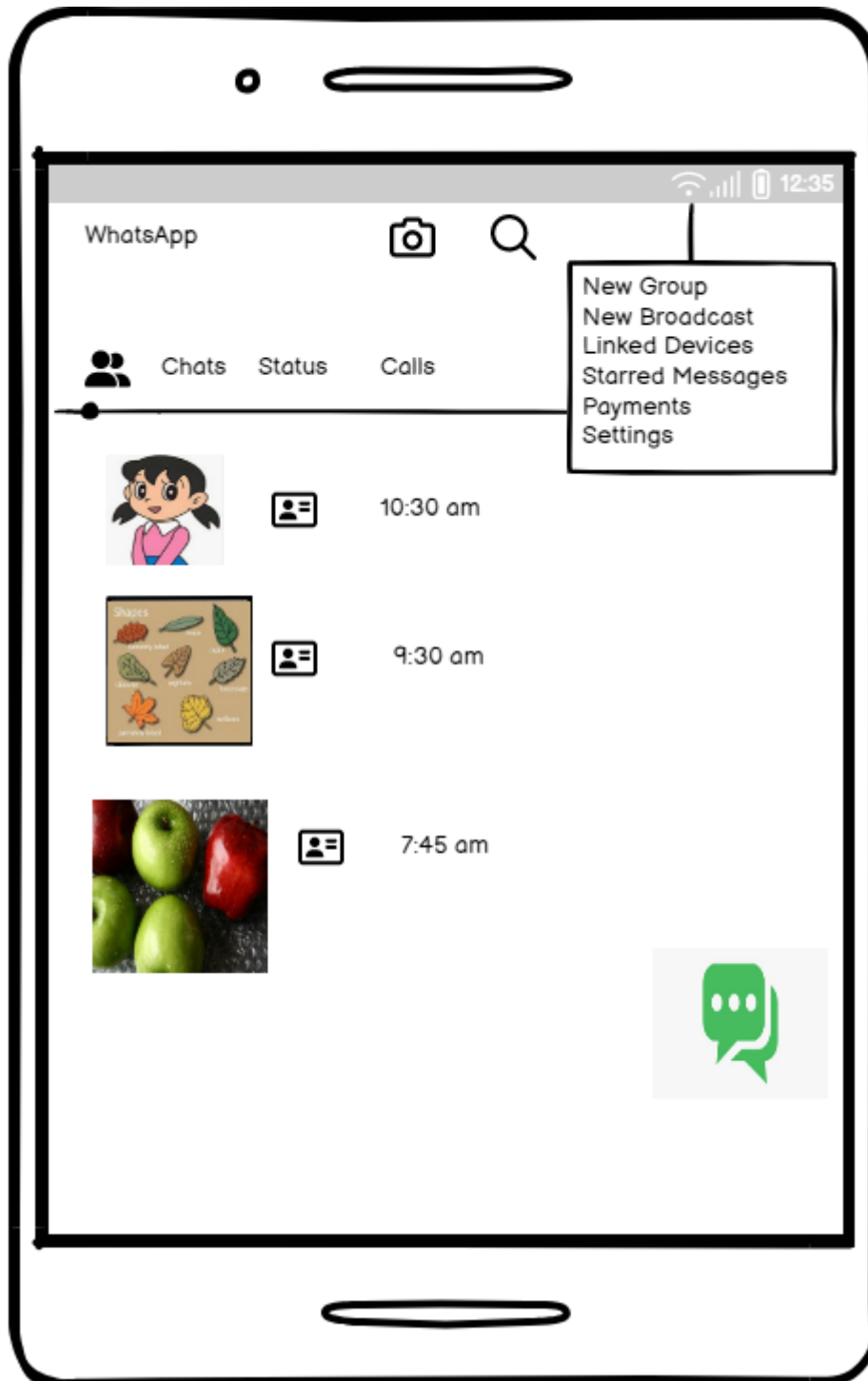
Some of the **non-functional requirements** of the WhatsApp pay are as follows:

- a) **Availability:** The WhatsApp pay must be available 24X7
- b) **Usability:** The WhatsApp pay is easy to use for both new and registered whatsapp users
- c) **Portability:** The WhatsApp pay is easily accessible on both mobile and desktop interface
- d) **Security:** The WhatsApp pay can handle threats,viruses and malicious attacks
- e) **Localization:** The default language of WhatsApp pay which is integrated inside WhatsApp is English and has to be available in different languages even
- f) **Extensibility:** The WhatsApp pay can handle new features according to stakeholders requirements
- g) **Scalability:** The WhatsApp pay should handle millions of users on its base

Q10) 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. (Use the technique prototyping or

wireframing that is taught in the training). You can use any of the wireframing tools like Microsoft PowerPoint, Microsoft Word, Balsamiq, Sketch, Adobe XD, Adobe Illustrator, Figma, UXPin, InVision Studio, InVision Freehand, or Moqups

Ans) The Wireframe of WhatsApp pay chat window is mentioned below:



The wireframe of payments label inside chat window is mentioned below:



