Functional and Non-Functional Requirements

Functional Requirements
- User Registration
- Login/Logout
- Check Balance
- Send Money
- Transaction History
- Notifications

Non-Functional Requirements
- Performance: App loads in under 2 seconds
- Security: Two-factor authentication
- Usability: Simple UI for all users
- Availability: 99.9% uptime

User Stories
- As a user, I want to log in securely so I can access my wallet.
- As a user, I want to see my balance so I know how much I have.
- As a user, I want to send money to a phone number so I can pay someone quickly.