

# Draft 1

## Evolution of UDIE User Stories

This document outlines the iterative refinement of user stories for UDIE, a decentralized inheritance management platform which focused on islamic concept of inheritance. The initial draft (Draft 1) underwent a series of revisions to arrive at a more refined and actionable set of user stories (Draft 2).

## Decentralized Inheritance Platform (PoC)

**Project Name:** UDIE

### Value Proposition:

UDIE ensures the seamless transfer of digital assets in compliance with Islamic inheritance principles, addressing the critical challenges of accessibility, security, and fairness. The platform empowers decedents to plan the inheritance of their cryptocurrency portfolios effectively, ensures beneficiaries can access their rightful assets, and provides estate planners with tools to manage digital wealth efficiently.

### Product-Market Fit:

Managing digital assets after death is often overlooked, leaving portfolios inaccessible or lost forever. UDIE addresses this problem by offering a platform where decedents can safeguard their wealth and ensure fair distribution to beneficiaries while simplifying the process for third-party stakeholders.

### Target User Profiles:

- 1. The Responsible Decedent:**

A Web 3.0 investor who holds cryptocurrencies and is concerned about the fate of their digital portfolio after death. They value a platform that aligns with their religious beliefs, secures their wealth, and ensures family members can access it effortlessly.

- 2. The Dependent Beneficiary:**

A family member or heir who may not have technical knowledge of cryptocurrencies but is entitled to receive digital assets from the decedent. They seek an easy-to-use solution that provides clarity and ensures fairness.

- 3. The Facilitating Third Party:**

Estate planners, legal advisors, or Islamic scholars who assist in ensuring proper distribution of wealth according to the decedent's wishes and Islamic principles. They value tools that simplify the process, maintain compliance, and avoid disputes.

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**User Story ID: UDIE-001**

### 1. User Persona:

- **Name:** Rayan
- **Role:** Decedent
- **Goal:** Ensure the fair distribution of their digital portfolio to multiple beneficiaries after their death.

### 2. User Story:

As a decedent, I want to set up inheritance rules for my digital portfolio and designate beneficiaries so that I can ensure my wealth is distributed fairly and securely when I pass away.

### 3. Acceptance Criteria:

- **Functionality:**
  - The platform allows decedents to create an inheritance plan specifying beneficiaries and their respective shares.
  - Decedents can review their portfolio and link it to their plan.
  - The platform enables automated execution of the plan upon verification of death.
- **Security:**
  - All inheritance plans and portfolio details are encrypted and securely stored.
  - Access to the portfolio is granted to beneficiaries only after meeting predetermined conditions.

### 4. Priority: High

### 5. Technical Notes:

- Requires integration with cryptocurrency wallets (e.g., Solana-based wallets).
- Needs a mechanism to verify the decedent's death (e.g., through trusted oracles or third-party confirmations).

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## User Story ID: UDIE-002

### 1. User Persona:

- **Name:** Amina
- **Role:** Beneficiary
- **Goal:** Receive her rightful share of the inheritance securely and easily.

### 2. User Story:

As a beneficiary, I want a simple and secure process to access my inheritance so that I can receive my share without technical complications or disputes.

### 3. Acceptance Criteria:

- **Functionality:**

- Beneficiaries receive notifications and access to their share once the inheritance plan is executed.
- The platform provides clear instructions for beneficiaries with minimal technical knowledge.
- Funds can be withdrawn directly into their wallets or converted into fiat if needed.

- **Security:**

- Access requires multi-factor authentication and identity verification.
- The platform ensures only designated beneficiaries can access the funds.

#### 4. Priority: High

#### 5. Technical Notes:

- Requires an intuitive user interface for beneficiaries.
  - Needs a process for secure identity verification.
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### User Story ID: UDIE-003

#### 1. User Persona:

- **Name:** Ibrahim
- **Role:** Estate Planner
- **Goal:** Help clients plan and execute digital inheritance in line with Islamic principles.

#### 2. User Story:

As an estate planner, I want tools to assist my clients in setting up compliant inheritance plans so that I can provide efficient and trustworthy services.

#### 3. Acceptance Criteria:

- **Functionality:**

- The platform offers a dashboard for estate planners to manage multiple clients.
- Estate planners can create, modify, or review inheritance plans with clients.

- **Security:**

- Access to client data is restricted to authorized estate planners.
- The platform ensures plans are executed as designed, with no unauthorized changes.

#### 4. Priority: Medium

## 5. Technical Notes:

- Requires role-based access control for estate planners.
- Needs templates for Islamic inheritance rules to simplify compliance.

# Draft 2 Refined

## Decentralized Inheritance Platform (PoC)

**Project Name:** UDIE (Decentralized Inheritance Platform)

**Value Proposition:** UDIE is a decentralized platform designed to facilitate the secure and Shariah-compliant transfer of digital assets, particularly cryptocurrencies, upon the owner's passing. It ensures that individuals can plan their digital legacy in accordance with Islamic inheritance laws, providing beneficiaries with seamless access to their rightful assets without technical complexities.

**Product-Market Fit:** As digital assets become increasingly prevalent, many individuals, especially within the Muslim community, face challenges in ensuring these assets are inherited according to religious principles. Traditional estate planning often overlooks digital wealth, leading to potential loss or mismanagement. UDIE addresses this gap by offering a platform that combines technological security with adherence to Islamic laws, ensuring rightful and efficient asset transfer.

### Target User Profiles:

#### 1. The Devout Digital Investor:

- **Demographics:** Muslim individuals aged 25-50, tech-savvy, holding significant cryptocurrency portfolios, residing in regions with active crypto adoption (e.g., Southeast Asia, Middle East, North America).
- **Interests:** Cryptocurrency investment, Islamic finance, estate planning, technological innovations.
- **Motivations:** Desires to ensure their digital assets are distributed according to Islamic inheritance laws, seeking a secure and straightforward method to plan their digital legacy.

#### 2. The Non-Tech-Savvy Beneficiary:

- **Demographics:** Family members of digital investors, aged 20-60, varying levels of education, possibly lacking technical expertise, located globally.
- **Interests:** Family welfare, financial security, understanding inheritance rights.

- **Motivations:** Wants to receive their rightful inheritance without navigating complex technical processes, values clarity and ease of access.

### 3. The Islamic Estate Planner:

- **Demographics:** Professionals aged 30-60, specializing in Islamic estate planning, operating in regions with significant Muslim populations.
- **Interests:** Islamic jurisprudence, financial planning, digital asset management.
- **Motivations:** Aims to offer clients comprehensive estate planning services that include digital assets, ensuring compliance with Shariah law.

### User Stories:

#### User Story ID: UDIE-001a

- **Priority:** High
- **User Persona:** Ahmad, a 35-year-old cryptocurrency investor
- **Goal:** Ensure his digital assets are distributed to his heirs according to Islamic principles upon his death.
- **User Story:** As a digital asset owner, I want to create an inheritance plan specifying my beneficiaries and their respective shares so that my assets are distributed according to Islamic laws when I pass away.
- **Functionality:** The platform should allow me to:
  - List my digital assets and link them to the inheritance plan.
  - Specify beneficiaries and allocate asset percentages in line with Islamic inheritance rules.
  - Set conditions for asset transfer, such as verification of death.
- **Attributes:** The inheritance plan should include:
  - Detailed beneficiary information.
  - Asset allocation percentages.
  - Compliance checks with Islamic inheritance laws.

- **User Interaction:** I should be able to:
  - Easily navigate the platform to input and review my information.
  - Receive confirmations that my plan aligns with Islamic principles.

#### **User Story ID: UDIE-001b**

- **Priority:** High
- **User Persona:** Ahmad
- **Goal:** Monitor and update his inheritance plan as needed.
- **User Story:** As a digital asset owner, I want to review and modify my inheritance plan so that it remains accurate and up-to-date with my current assets and wishes.
- **Functionality:** The platform should allow me to:
  - View a summary of my current inheritance plan.
  - Add or remove assets from the plan.
  - Update beneficiary information and asset allocations.
- **Attributes:** The platform should provide:
  - Real-time updates to the inheritance plan.
  - Notifications of any changes made.
- **User Interaction:** I should be able to:
  - Access my plan through a secure login.
  - Receive guidance on how to make updates in compliance with Islamic laws.

#### **User Story ID: UDIE-002a**

- **Priority:** High
- **User Persona:** Fatima, a 28-year-old beneficiary
- **Goal:** Access her inherited digital assets without technical difficulties.

- **User Story:** As a beneficiary, I want a straightforward process to claim my inheritance so that I can access my share of digital assets without technical challenges.
- **Functionality:** The platform should allow me to:
  - Receive notifications about my inheritance.
  - Follow a guided process to access the assets.
  - Seek support if I encounter issues.
- **Attributes:** The process should be:
  - User-friendly and intuitive.
  - Secure, ensuring only authorized access.
- **User Interaction:** I should be able to: