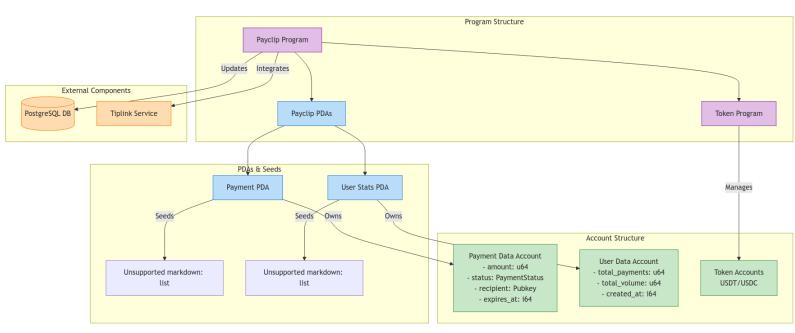
Architectural Diagram for Payclip



Architectural Details:

1. Program Structure:

- SolPay Program: Main program handling payment logic
- Token Program: SPL Token program for USDT transactions
- PDAs: Manages payment and user data storage

2. Account Structure:

Payment Data Account:

- Stores payment-specific information
- Owned by Payment PDA
- o Contains amount, status, recipient, expiration

User Data Account:

- Tracks user statistics and history
- Owned by User PDA
- o Contains aggregated user data

Token Accounts:

- USDT/USDC token accounts
- Managed by SPL Token Program

3. PDA Structure:

Payment PDA:

```
seeds = [
    b"payment",
    payment_id.as_ref(),
    program_id.as_ref()
]
```

User PDA:

```
seeds = [
    b"user",
    user_pubkey.as_ref(),
    program_id.as_ref()
]
```

Key Instructions:

```
pub enum PaymentInstruction {
    /// Creates a new payment link
    CreatePayment {
        amount: u64,
        recipient: Pubkey,
        expires_at: i64,
    },
    /// Processes payment from sender
    ProcessPayment {
        payment_id: String,
    },
    /// Claims payment by recipient
    ClaimPayment {
        payment_id: String,
    },
}
```

5. External Dependencies:

- PostgreSQL Database:
 - Stores payment link metadata
 - Tracks transaction history
 - Manages user profiles
- Tiplink Integration:
 - Handles wallet-less transactions
 - Manages temporary key pairs