**\*Functional Requirements:**

| **Feature** | **Description** |
| --- | --- |
| **User Authentication** | Secure Login, Signup, Forgot Password (with Firebase or custom API). |
| **Dashboard** | Shows account balance, recent transactions, and quick payment options. |
| **Transaction History** | A detailed list of all user transactions. |
| **Payments** | Users can send and receive money securely. |
| **Real-Time Market Data** | Fetch stock market/exchange rates (using GraphQL or API). |
| **Push Notifications** | Notify users of transactions, login alerts, and payment reminders. |

**\*Non-Functional Requirements:**

| **Requirement** | **Description** |
| --- | --- |
| **Performance** | API calls should be under **100ms** response time. |
| **Security** | Data encryption for sensitive info, JWT for authentication. |
| **Scalability** | Should handle **10,000+ concurrent users** smoothly. |
| **Availability** | 99.9% uptime with auto-reconnect for real-time data. |