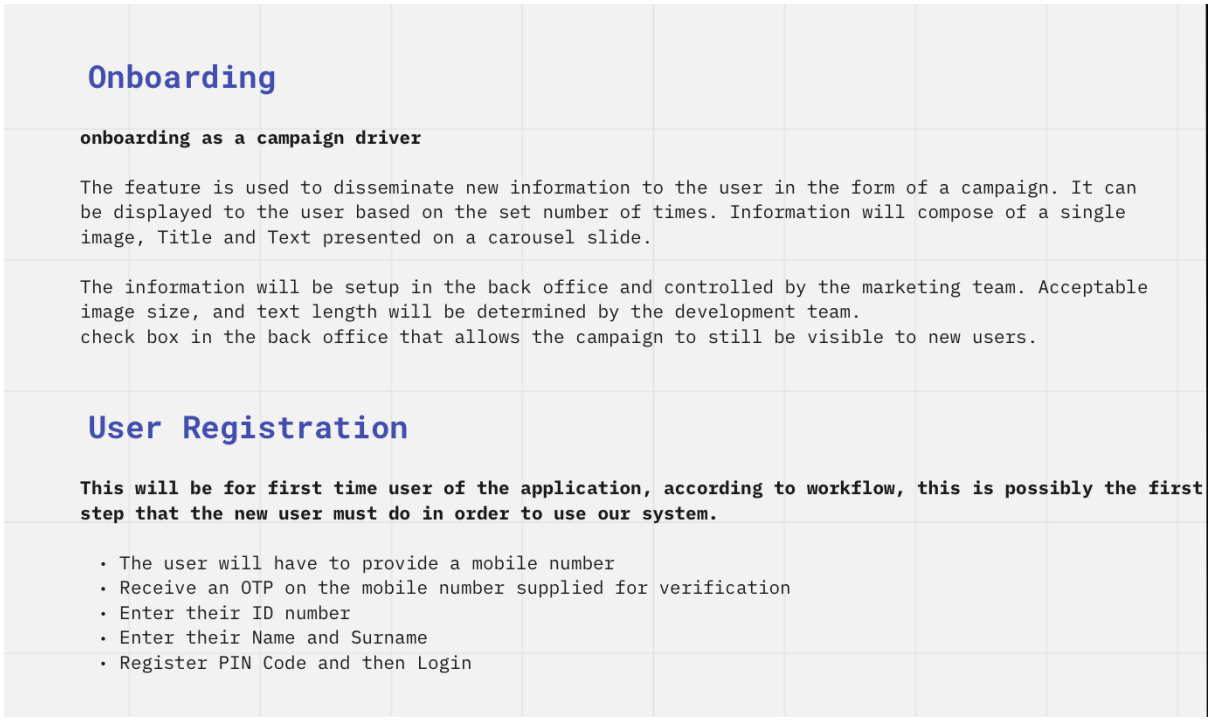
## Priority List – eChankura Design & Development

## Tafari Mobile Banking Platform – User Stories

1. Onboarding and User Registration



### Onboarding

**onboarding as a campaign driver**

The feature is used to disseminate new information to the user in the form of a campaign. It can be displayed to the user based on the set number of times. Information will compose of a single image, Title and Text presented on a carousel slide.

The information will be setup in the back office and controlled by the marketing team. Acceptable image size, and text length will be determined by the development team.
check box in the back office that allows the campaign to still be visible to new users.

### User Registration

**This will be for first time user of the application, according to workflow, this is possibly the first step that the new user must do in order to use our system.**

- The user will have to provide a mobile number
- Receive an OTP on the mobile number supplied for verification
- Enter their ID number
- Enter their Name and Surname
- Register PIN Code and then Login

2. Onboarding and User Registration

## Login/ Sign In (Authorization  Authentication)

**This is the section for Authorising and verifying registered users to log in to the system.**

- Login ( user will use pin generated during registration to login)

- **Reset Pin** (eg. Re-register the pin)
  Send a notification to the user's mobile number/email with a verification code/OTP.
  The user enters OTP and registers a new pin.

**Optional Approach for Devices with the feature.**

- Face Recognition ; fingerprint;

## Logout / Sign Out

**This process takes the user out of the system back to Login Stage. Part of security measure.**

## Profile Management

**This is the section for managing the profile of the logged in user following the Know Your Client (KYC) Principle.**

- **Identity Number** (Requried to identitify the user) May be verified with Department of Home affairs to verify proof of life.  ***NB! Only display***

- **First Name & Last Name** (As on the Identity document (ID). ***NB! Only display***

- **Selfie** (Required when performing money transfer transactions)

Optional Information

- **Home Address**
  - Proof of residence and FICA compliance
  - Verify home address : consent to enable tracking (time periond to be determined)

- **Email Address** (as an alternative method of communication)

Completion
- Menu: Selfie to show profile completion status

3. Splash Screen User Greetings

## Greeting

**Greeting the user in their Native languange of choice 11 South Africa Languages.**

- Hello First Name, (Ask the user what their preferred launguage is.
- Guessing the translation of the word **Hello** in all 11 Languages based on the **first name**.

## Home Page

**This section displays all the navigation links that will take you to the sections of the app**

Sections:

- My Accounts *(Account Management)*
- My Business *(Business Managemnt)*
- My Profile *(Profile Management)*
- The Mall *(E-commerce)*
- Buy *(Value Added Product/ Service)*
- Tafari Pay *(Payment management)*

4. My Accounts Screens

# My Accounts

**This is a place where all the accounts will be shown and their transaction.**

**Accounts:**

- A user needs to see a List of all accounts.
- A user can click on an account and get full details of the account.
- A user can see the last 5 transactions and the details of the transactions.
- A user can see monthly transactions and filter based on 2 particular dates.
- A user can transfer money from their account to other accounts.
- An account can be topped up.

Accounts are linked to the banking Engine. There is a redundancy capability between the banking engine and the platform.

***Cheque Account***:
Created when the user registers for the first time.

***Savings Account:***
Created when the user registers for the first time.

***Business Account:***
Created the first time the user registeres a new business.

***Escrow In Account:***
Created the first time a user receives a payment from the Tafari Savings or Checking Accounts.

***Escrow Out Account:***
Created the first time a user makes a payment on the e-commerce platform using either checking account or Savings Account.

**Cards:**

- Cards can be ordered and linked to an account(Virtual and physical cards)
- Cards can be managed (Activate or deactivate)

5. Value Added Products

# VAPS (Value Added `Product Service) /Tafari Buy

**This section provide value added product service. Below are list of service the application offer**

- **Buy Airtime/Data/SMS**
  The user will be able to buy airtime, data , SMSs for himself and other numbers.
  When the user clicks on the link, he will see a form with inputs that will allow him to buy
  *Form Inputs*: Service Provider, Bundle type, Cellphone number and Amount

- **Electricity**
  The user can create beneficiaries and buy electricity for those beneficiaries or manually buy for any meter box.

  ***Beneficiaries:*** The user will find a form that allows him to create beneficiaries.
  *Form Inputs*: Beneficiary name, Meter number, Mobile number, account(a dropdown that display which account the user is paying from)
  *The information is stored*

  ***Manually:*** The user can manually buy electricity
  *Form Inputs* : Meter number, Mobile number, account(a dropdown that display which account the user is paying from)
  *The information is not stored*

- **Lotto**
  The user can buy lotto tickets

- **Dstv**
  The user can pay their DSTV accounts

- **Bus Ticket**
  The user can purchase/ book bus tickets

- **Flight Ticket**
  The user can purchase/ book flight tickets

- **Car License**
  The user can renew their car license

- **Bills**
  The user can pay their bills

6. SmartMall Registration

# My Business

**This is a business section where the account holder can register their business and products/services they are selling.**

When the business gets registered on the application, a business account gets created for that business.

The registered businesses and the products will be displayed on the page.

The User can see a sales report for the current year and previous year

**Links**

- Setup
- New Business
- New Product
- New Service
- Settings

**Setup:**
This link contains other setup links( New Business ; New Product; New Service; Settings)

**New Business:**
This link displays a form that you need to create your businesses.
*Form Inputs*: Name, registration number, company color, logo, etc.

**New Product:**
This link displays a form that you need to configure your products.
*Form Inputs*:Product Name, price, stock, category,etc.

**New Service:**
This link displays a form that you need to configure your services.
*Form Inputs:* Service name, price, Description, etc.

**Settings:**
Other settings and configurations

7. SmartMall eCommerce Functions

## ECommerce: Tafari Mall

**This is part of e-commerce section that deals with all the products that are sold by the businesses that are registered on Tafari.**

**Search:**
The user is able to Search by business Name, Brand Name, Product Name and Product Category.

**Filters:**
The user can filter by Product Category, Price, Availabilty and Business Name

**Product category:**
When you land on the page, you will see a list of product categories that you can select and navigate to the products in that category.

**Business:**
When you filter by business, you will see a list of businesses that you can select and navigate to the products of that particular business.

## ECommerce: Cart

**This is part of the E-commerce that deals with the Purchase process.**

**Add to Cart:**
A user should be able to add a product to the Cart. If the user selects the Cart link, they should be able to see all the products that have not yet checked out.

**Manage Cart:**

The card icon will have a notification number showing the number of items in the cart.
When a cart has items in it
The user should be able to:

- Delete an item
- Increase/Decrease the quantity of any of the Items from 1 item to total items in stock.

When a cart has no products the cart link is disabled.

**Check Out:**

- When the user clicks the button, they will be required to enter their desired delivery address.
- The user will then be redirected to a payment page where they can pay for their products using own account or Tafari pay.
- The user will receive feedback to confirm if the purchase was successful and the delivery date.

8. Account Transactions

## Transactions

**Transactions are linked to the accounts. The latest 10 transactions are often displayed with the Account shown.** The user can expand or search transactions by cliking on the "view more transactions" link/button.

**Transaction Categories:**
All transactions should be categorised.

**Transaction Tagging:**
Transactions can be tagged in order to manage spending patterns

## Tafari Pay

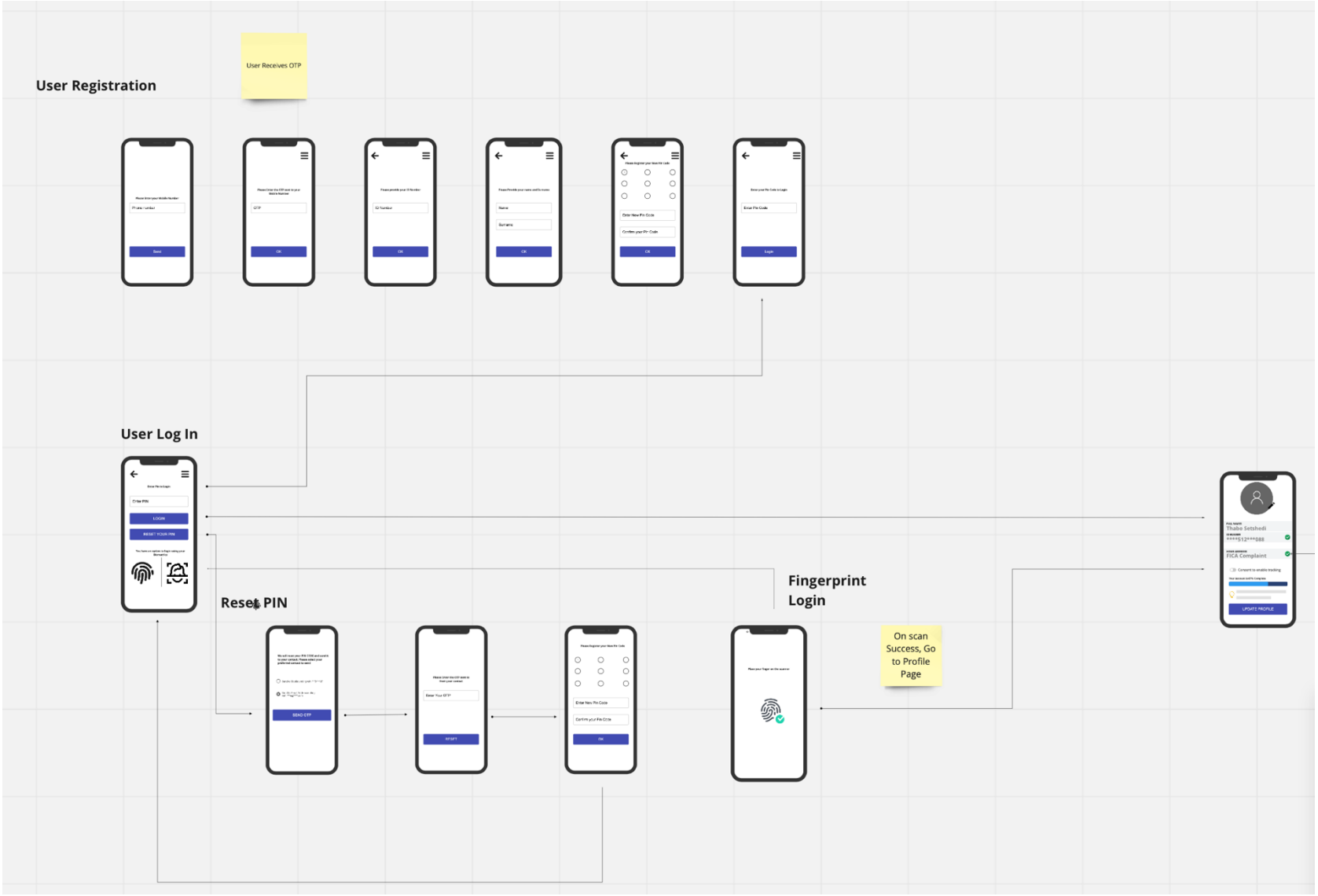
**This is a payment managemnt section where Businesses and Customers will perform their financial transactions.**

**Landing:**
When you land on the page you will see 2 sections:
- Pay Money
- Receive Money

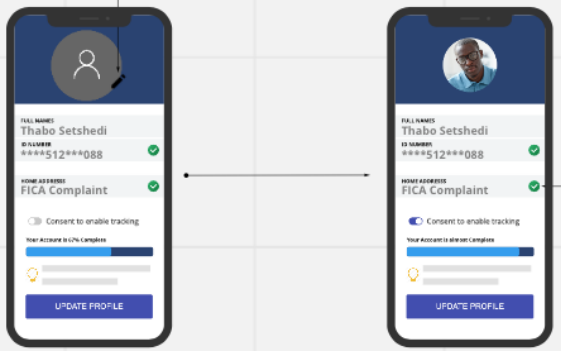
**Pay Money:**
- The customer can scan the QR code to pay money to a business.
- The customer can pay the business using their external bank cards.
- The customer can pay using their Tafari Accounts.

**Receive Money:**
- The business can send a 'request to pay' to the customer manually (Product Details and Amount) via mobile number, email or both.
- The business can send a 'request to pay' by sending the customer a QR code.
- The Customer will receive the request and pay the money using their Tafari Accounts or External accounts.
- The business will accept payments from customers.

# Tafari Mobile Banking Platform – Wireframes



## Profile Management

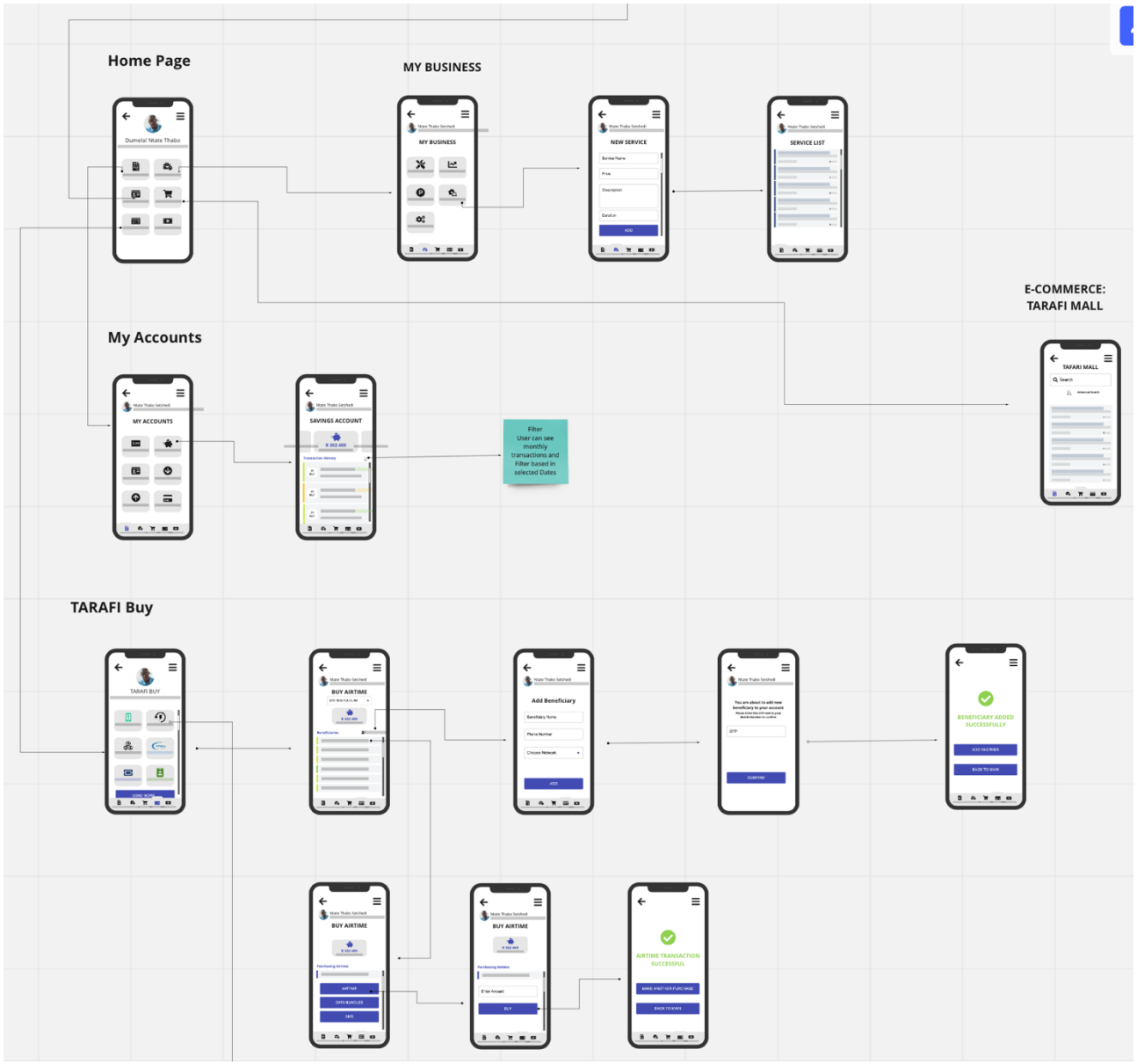


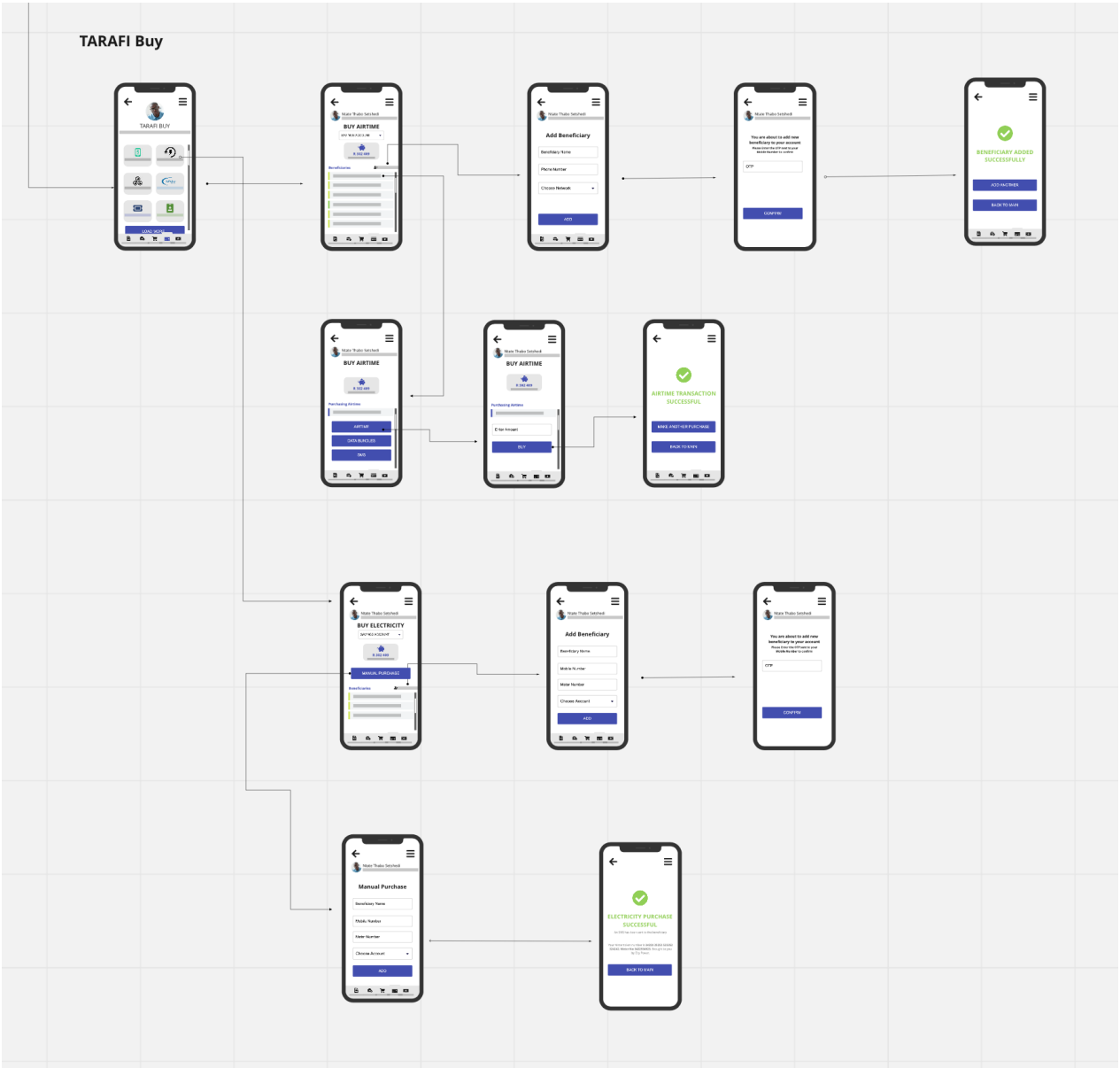




## Greetings

User can choose a language preference


Home Page
MY BUSINESS
MY BUSINESS
NEW SERVICE
SERVICE LIST
E-COMMERCE:
TARAFI MALL
My Accounts
MY ACCOUNTS
SAVINGS ACCOUNT
Filter
User can see monthly transactions and Filter based in selected Dates
TAFARI MALL
TARAFI Buy
TARAFI BUY
BUY AIRTIME
Add Beneficiary
BENEFICIARY ADDED SUCCESSFULLY
BUY AIRTIME
BUY AIRTIME
AIRTIME TRANSACTION SUCCESSFUL


TARAFI Buy
TARAFI BUY
BUY AIRTIME
Add Beneficiary
BENEFICIARY ADDED SUCCESSFULLY
BUY AIRTIME
BUY AIRTIME
AIRTIME TRANSACTION SUCCESSFUL
BUY ELECTRICITY
Add Beneficiary
Manual Purchase
ELECTRICITY PURCHASE SUCCESSFUL