Requirement Gathering   
Functional Requirement:

1. User Management
   1. Account Creation: Name, L/Name, email, phone number, password
   2. Login and Authentication: email, password, OTP through email if it exists, if not, then through phone Number.
   3. User Profile: view (Photo, Name, L/Name, Wallet Number, Wallet Balance), Edit (Photo, Name)
   4. KYC: (E-NID, Passport, Business license, Face Recognition)
2. Payment Processing
   1. Add Payment Methods: AfpayCard, Wallet
   2. Transaction Processing: Balance Inquiry, Cash in, Cash Out, P2P, W2C, C2W, Bill Payment, Purchase
   3. Transaction History: Transfer, Bill Payment
3. Notification: Alert and Updates, Transaction Confirmation, reverse
4. Security: Encryption, Secure Authentication
5. Integration with Financial Institutions
6. Customer Support: Help & Support, FAQ
7. Administration and Reporting:
   1. Admin Dashboard
   2. Reporting Tools

Non-Functional

1. Performance
2. Reliability
3. Usability
4. Security
5. Compatibility