

WhatsApp Pay

Simplilearn CBAP Certification Project

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Task 1: Identify Stakeholders

Actor	What he can do on the Software created
WhatsApp Users	<ul style="list-style-type: none">WhatsApp users can already use WhatsApp to send/receive messages, make/receive voice calls and video callsIn the proposed software, they will also be able to link their credit card and or debit card with the softwareThey will also be able to make digital payments via WhatsApp pay
Sponsor	<ul style="list-style-type: none">Ensure payment transactions are completed as expectedEnsure that the bank details of users are not compromised and remain secure
Credit Card providers	<ul style="list-style-type: none">Credit card providers should cooperate with WhatsApp to allow payments to be deducted from users' credit cardsCredit card holder details should be provided to WhatsApp
Bank (debit card provider)	<ul style="list-style-type: none">Debit card providers are expected to cooperate with WhatsApp to allow users to pay using their Debit cardsDebit card holder details
Regulator: Government of Brazil	The government will ensure that the new feature adheres to laid down rules on digital financial transactions
Testers	They will use the software to check for flaws, areas of improvement and other related issues before it is released to the public
Implementation Support	To build the new feature of WhatsApp pay and integrate it with WhatsApp without affecting the previous functionality
Project Manager	To ensure that the new feature is effectively delivered and on time
Business Analyst	Business Analyst will see to it that all requirements are being converted into the actual feature in WhatsApp Pay. He will see to the smooth coordination and communication between all other stakeholders

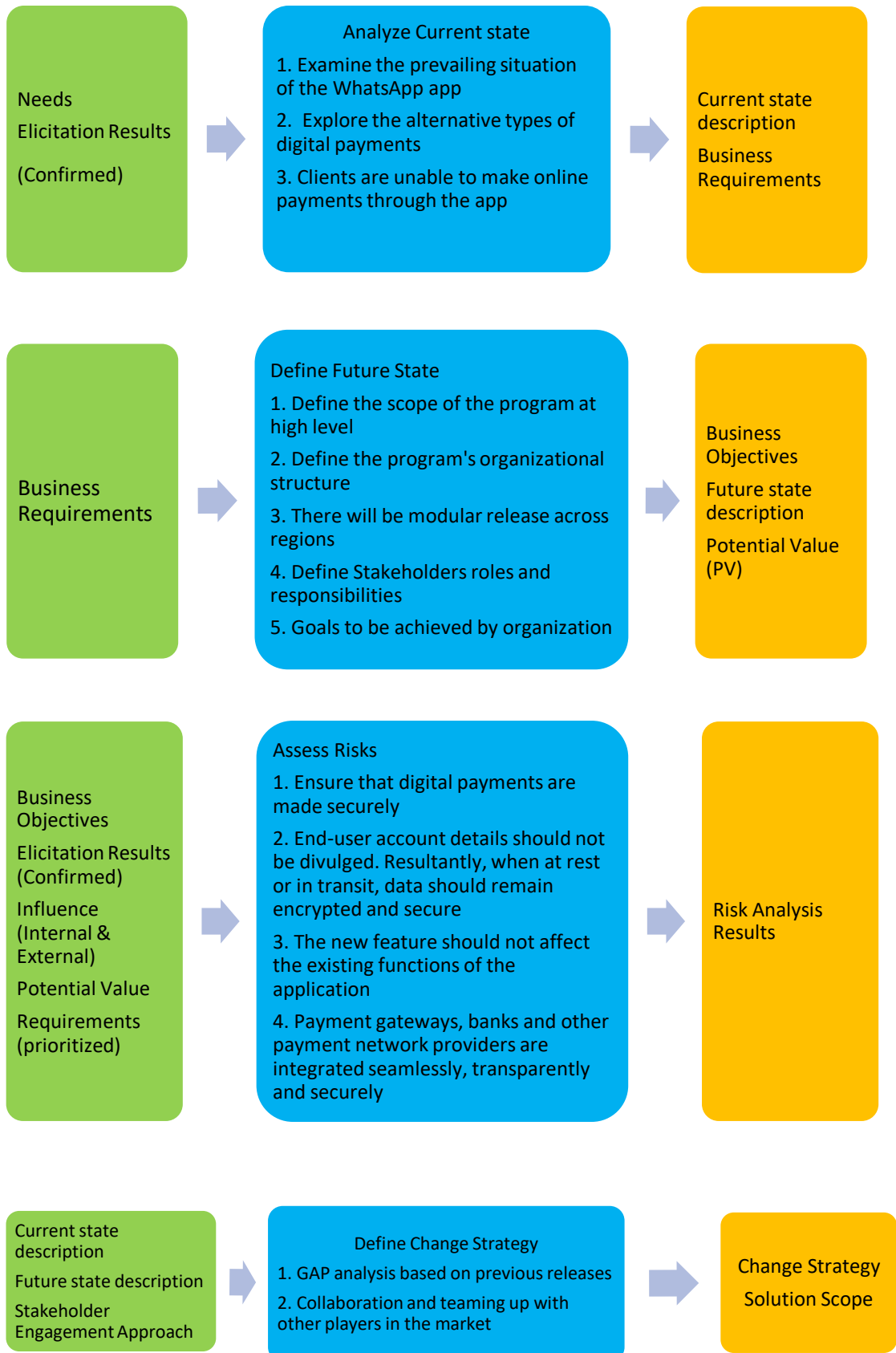
Task 2: Identifying Risks in the New Feature

1. How secure will the Bank Account details of users be on the WhatsApp Pay platform?
2. What steps should be taken if money sent by A is not received by B?
3. User hesitancy may occur to use the new feature for payments, since WhatsApp is primarily a messaging app
4. People might be quick to uninstall if they encounter hitches while making payments. They may also give poor rating on the app store
5. How will WhatsApp prevent hacking if users use an unsecure Wifi to connect to the app to make payments
6. If a user's phone is stolen or misplaced, how will their bank details not be visible to a third party?
7. Competitors may provide better features than what WhatsApp social networking application may be able to offer.

Strategy Analysis Input

Task

Output



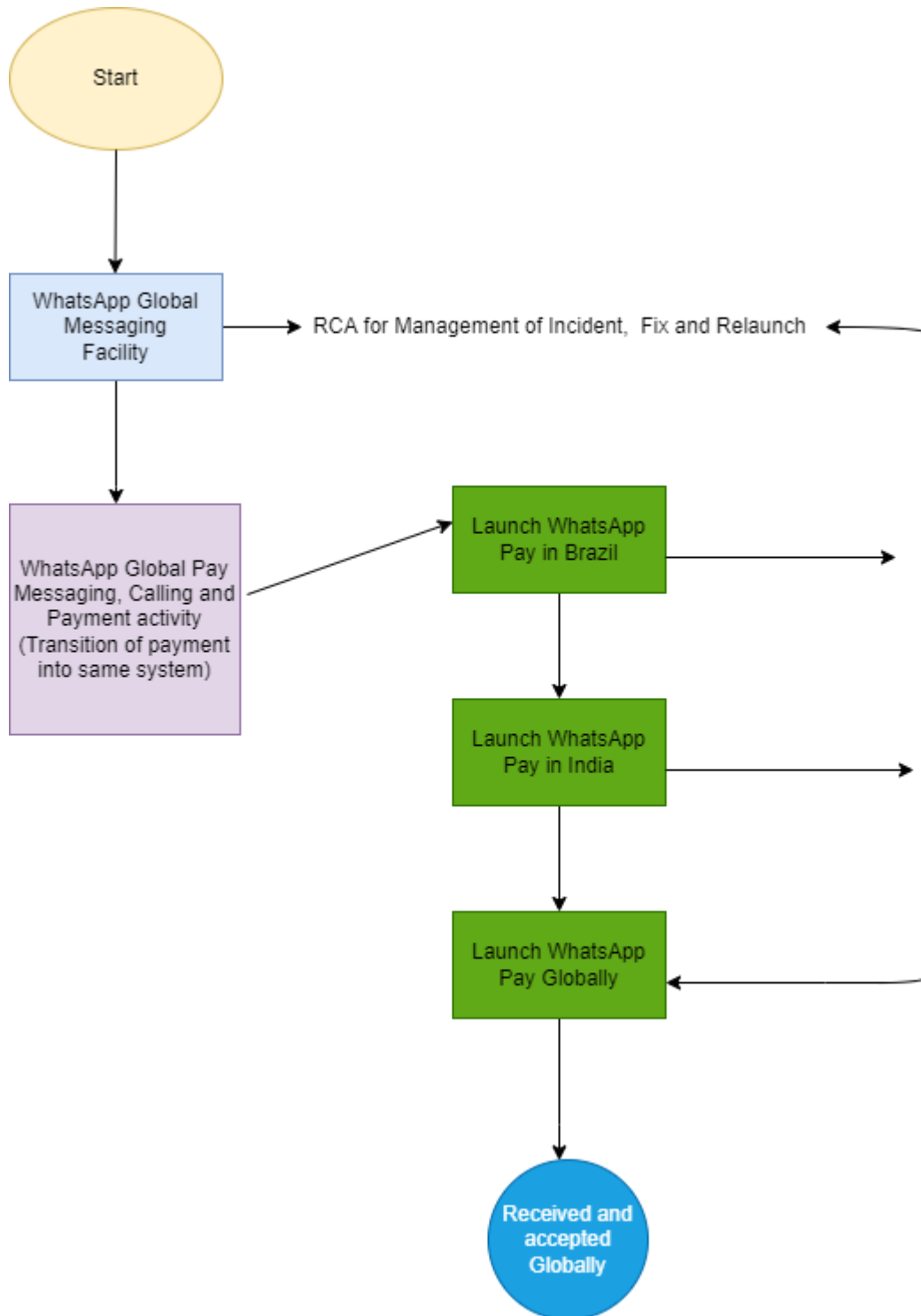
Task 3: SWOT Analysis for WhatsApp Pay



Task 4: Transition State of WhatsApp Pay

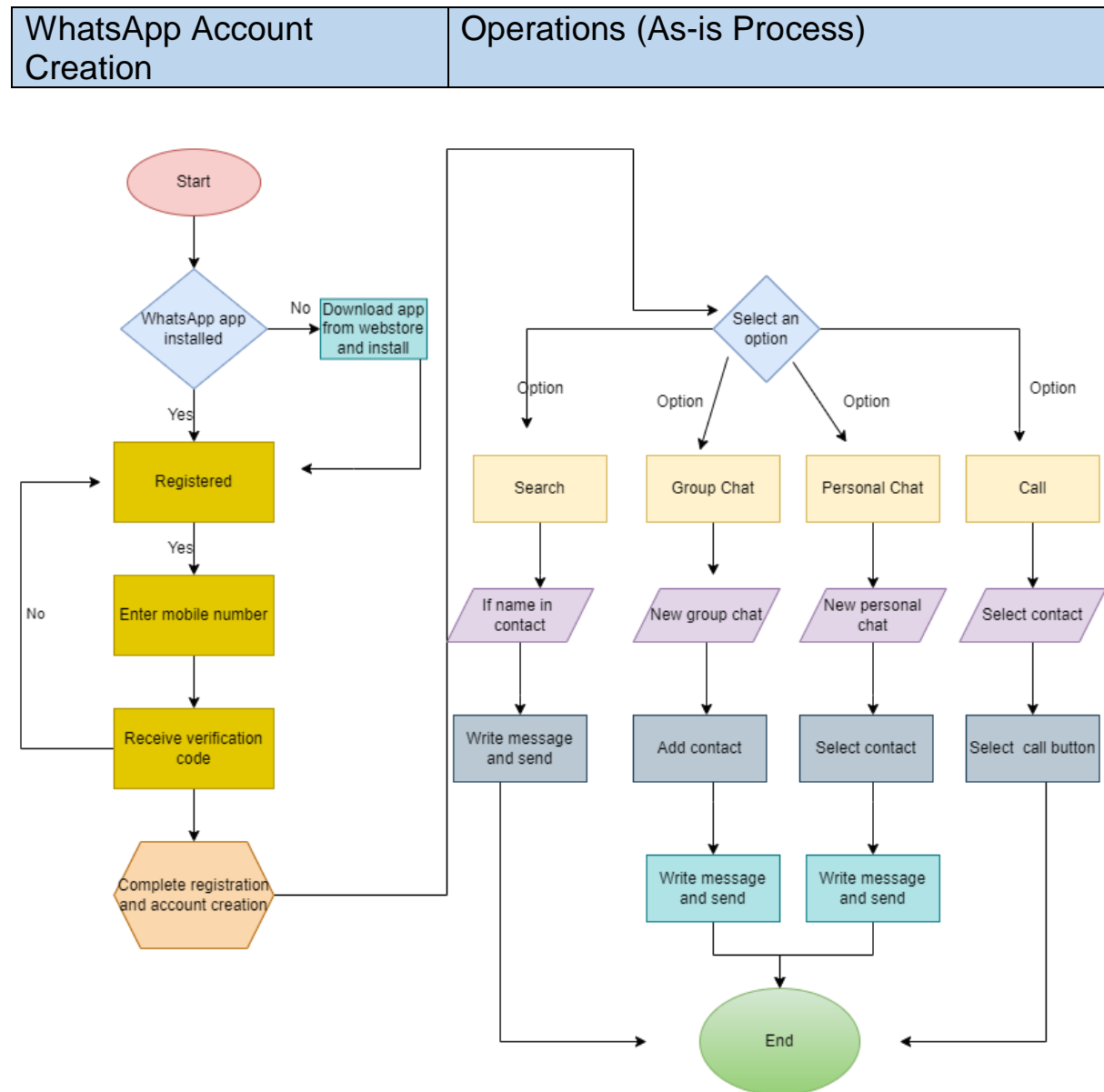
A transition state diagram includes the following elements:

- State: this represents the value of the object attributes at a given time
- Initial State: this represents the state once system is started
- Final State: this is the status of the system at the end of the operation
- Super State: This is used to structure the diagram by specifying various distinction levels between the other states
- Transition: this represents the switch from one state to another

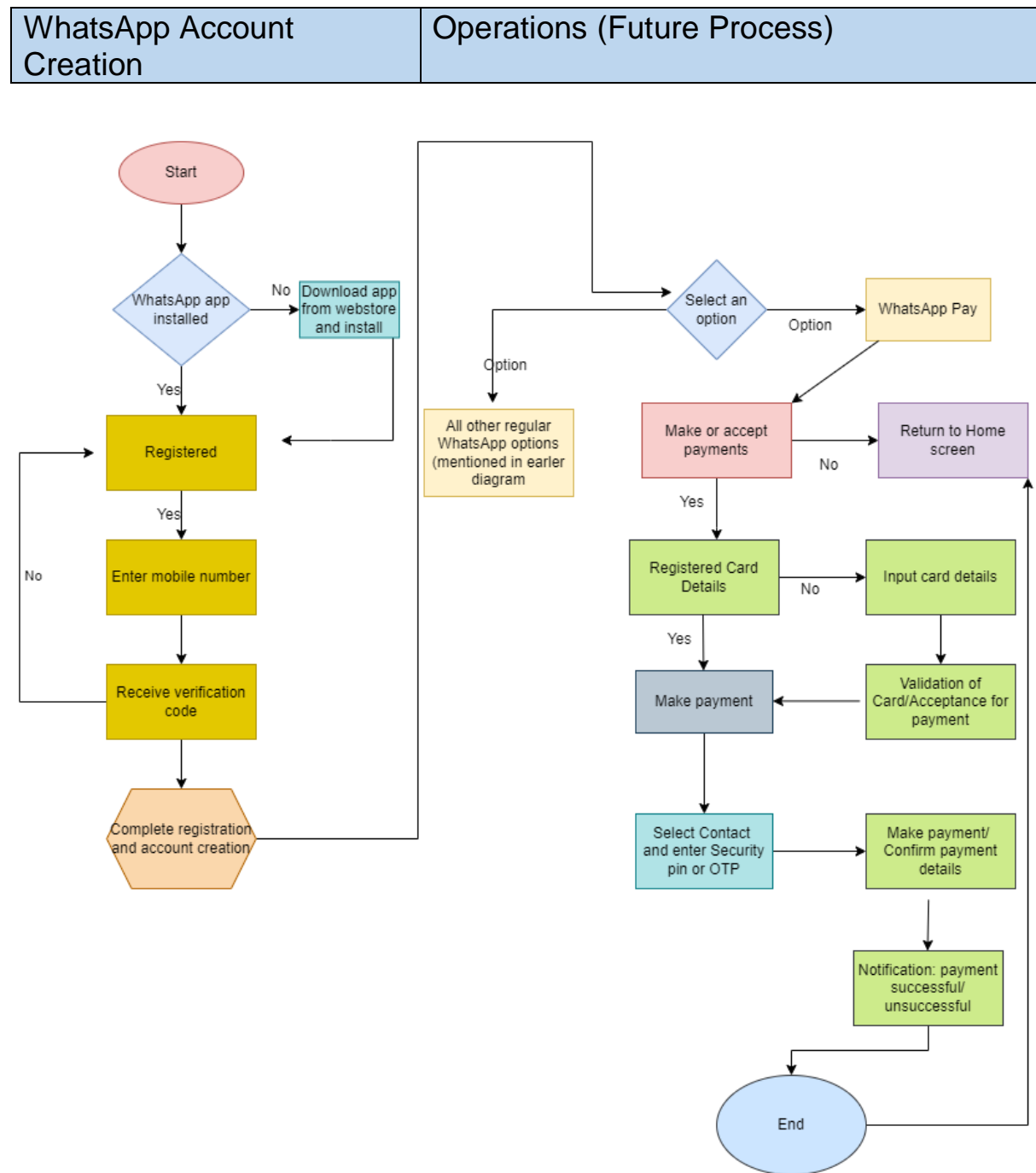


Task 5: As-is and Future Process Map (Using Flowcharts)

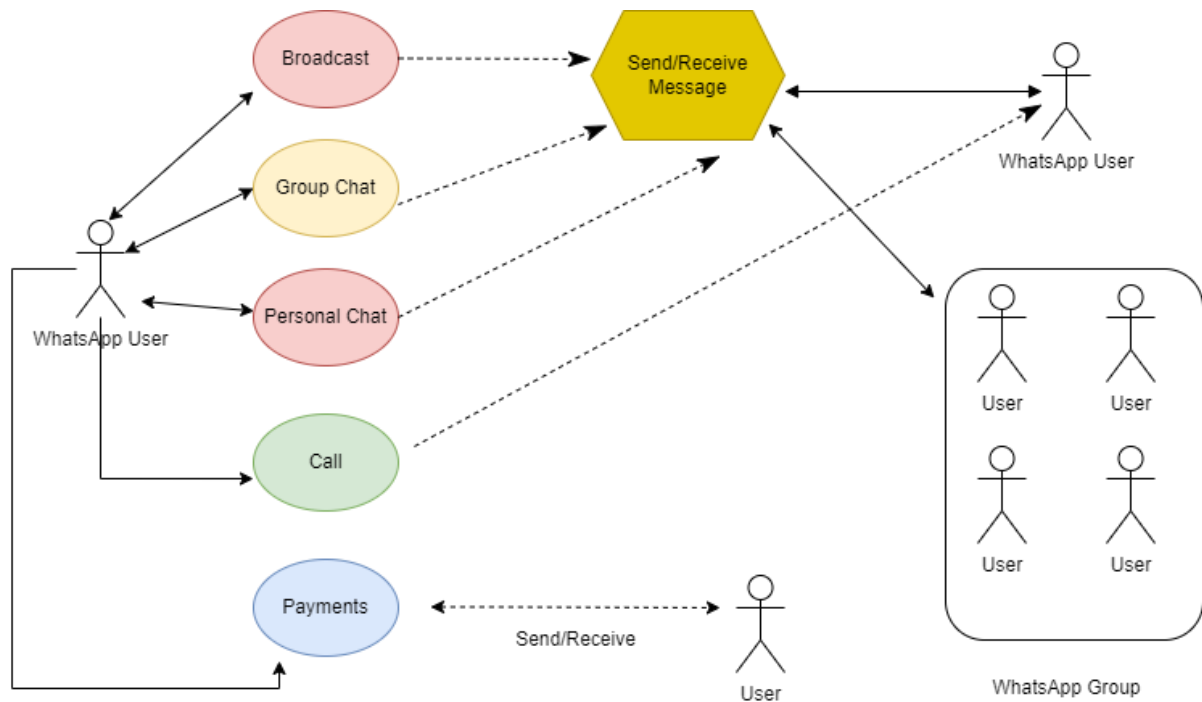
As-Is Process Map



Future Process Map



Task 6: Scope of the Proposed System (Use Case Diagram)



Task 7: Main features that need to be developed

- Smooth and easy user friendly interface
- User can scan QR code to send money
- Users will have no need to visit the bank, utilize wallets, bank applications and other forms of online payment options to send money
- Users will be able to send money to family, friends and business partners with ease and with fewer clicks than the other online payment options

Task 8: In-Scope and Out-of-Scope Items for the Software

In-Scope Requirements	Out-of-Scope Requirements
1. Adding bank account details to WhatsApp account	1. Users without WhatsApp account will not be able to utilize WhatsApp Pay
2. Linking of Debit and Credit cards to WhatsApp app	2. Users who have not registered their bank account details will not be able to make payments
3. Additional credential management needed for digital payments	3. WhatsApp Digital Wallet is unavailable currently
4. Receipts and payments using WhatsApp Pay from and to contacts	4. Security interface, encryption of bank details and other possible augmentation of the feature is out of scope of the software
5. Notification to be sent for payments/receipts made through WhatsApp Pay	
6. QR Codes for online payments	
7. Integration with banks, payment gateways and other digital payment operators will be necessary for smooth transfer of funds while using the app	
8. Payment to be offered in several languages	
9. History of all transactions can be generated for users	
10. Adherence to local and global rules and regulations during the payment process is required	
11. In case of theft of the phone, users can report and block the WhatsApp Pay from making further unauthorised transactions	

Task 9: Business Requirements (Functional and Non-Functional)

Business Requirements:

Business Objectives:

- Have at least One million users use WhatsApp Pay feature within the first three months of launch
- Over one year of its launch, have 30% of users using WhatsApp Pay

Functional Requirements:

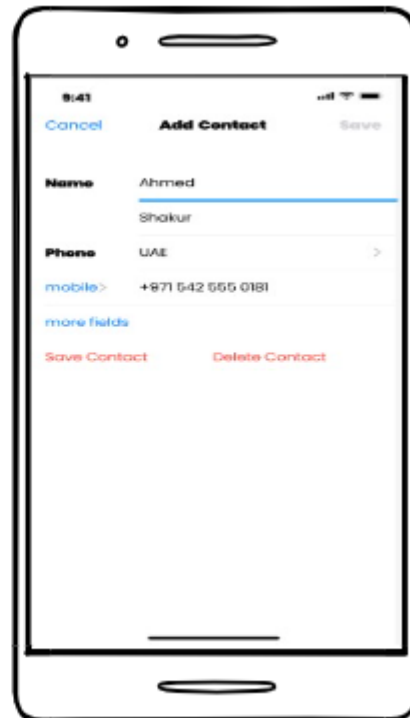
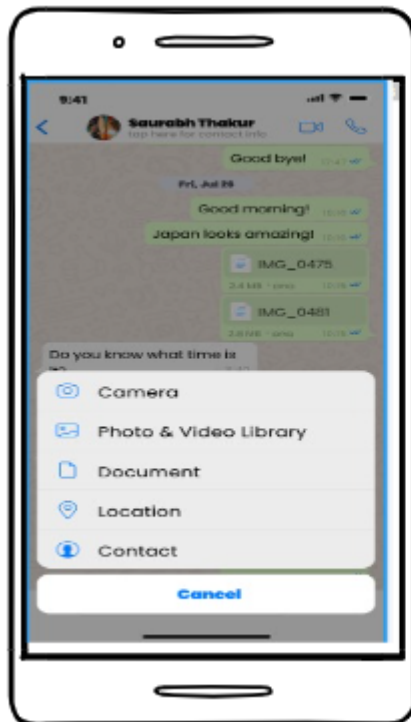
- Setup and synchronization of user account with WhatsApp Pay
- Payments can be made through Debit card or Credit Card
- Users can access the Payment Account Details option on WhatsApp
- The user can modify/edit their debit/credit card details under the Payment Account Details menu
- Users can also add new card details by filling out the form with the account holder's name, credit/debit card number, CVC and card validity date
- The data filled will be confirmed by the bank and the user's card information is authenticated. After the authentication, the card is linked to the user's WhatsApp account on the app.
- Only users with valid card(s) linked to their WhatsApp account can make digital payments. Transfers are limited to only contacts saved on the WhatsApp user's contacts list.

Non-functional Requirements:

- The system should be scalable to accommodate more users after its release and integration
- The system must be secure and safe. To ensure that there is no security breach while data is in transit or at rest, all transaction details should have end-to-end encryption
- The system's performance should be within acceptable boundaries, regardless of the number of users on it.
- Complaints should be handled and resolved at the earliest

Task 10: Screen Wireframes

Create Book Record (Add new Contact)



Make Payments using WhatsApp Pay

