**1. Authentication & User Management**

These endpoints handle user registration, login, and KYC verification.

* **POST /auth/register** — Register a new user (email, password, phone, etc.)
* **POST /auth/request-email-verification** — Sends a verification email with a unique token or link.
* **GET /auth/verify-email?token=**<token> — Verifies the email using the token from the link.
* **POST /auth/resend-verification-email** — Allows users to request a new verification email if the previous one expired or wasn’t received.
* **POST /auth/request-phone-verification** — Sends an OTP to the user’s phone number. Body**:** { "phoneNumber": "+447123456789" }
* **POST /auth/verify-phone** — Verifies the phone using the OTP. Body**:** { "phoneNumber": "+447123456789", "otp": "123456" }
* **POST /auth/resend-phone-verification** — Resends the OTP if the user didn’t receive it or it expired. Body**:** { "phoneNumber": "+447123456789" }
* **GET /auth/check-phone-verification-status** — Checks if a user's phone is verified.
* **POST /auth/login** — Authenticate user and return access token
* **POST /auth/logout** — Log user out and invalidate session
* **POST /auth/refresh-token** — Refresh expired tokens
* **GET /users/profile** — Get authenticated user's profile
* **PUT /users/profile** — Update user's profile (name, address, etc.)
* **POST /users/kyc** — Submit KYC documents (passport, ID, proof of address)
* **GET /users/kyc/status** — Check KYC verification status

**2. Wallet Management**

Managing user wallets, both fiat and crypto.

* **GET /wallets** — Get all wallets linked to user (fiat and crypto)
* **POST /wallets/create** — Create a new fiat or crypto wallet
* **GET /wallets/:walletId** — Get details of a specific wallet
* **POST /wallets/fund** — Add funds to wallet (via bank transfer, card, etc.)
* **POST /wallets/withdraw** — Withdraw funds from wallet to bank account
* **GET /wallets/transactions** — List all wallet transactions (credits and debits)
* **GET /wallets/transactions/:transactionId** — Get details of a specific transaction

**3. Remittance (Fiat Transfers)**

Sending money across borders.

* **POST /remittance/initiate** — Initiate a remittance transaction (sender, receiver, amount, currency)
* **POST /remittance/confirm** — Confirm transaction after validating wallet balance
* **GET /remittance/history** — View user's remittance transaction history
* **GET /remittance/:transactionId** — View details of a specific remittance

**4. P2P Exchange**

Enabling direct peer-to-peer exchanges.

* **POST /p2p/create-order** — Create a P2P exchange order (currency pair, amount, rate)
* **GET /p2p/orders** — List all open P2P exchange orders
* **POST /p2p/match-order** — Match with an existing order
* **POST /p2p/cancel-order** — Cancel an open order
* **GET /p2p/history** — View P2P transaction history
* **GET /p2p/orders/:orderId** — Get details of a specific P2P order

**5. Crypto Remittance**

Handling crypto-based transfers.

* **POST /crypto/wallet/connect** — Connect external crypto wallet (using wallet address or QR code)
* **GET /crypto/rates** — Get current exchange rates for stablecoins (USDT, USDC, etc.)
* **POST /crypto/transfer** — Transfer stablecoins to another wallet
* **POST /crypto/convert** — Convert stablecoins to fiat (for withdrawal)
* **GET /crypto/transactions** — List all crypto transactions
* **GET /crypto/transactions/:transactionId** — Get details of a specific crypto transaction

**6. Admin & Compliance**

For managing regulatory requirements and monitoring transactions.

* **GET /admin/users** — List all users for compliance review
* **GET /admin/transactions** — List all transactions (fiat and crypto)
* **PUT /admin/transactions/:transactionId/status** — Update transaction status (approve, reject, pending)
* **GET /admin/reports** — Generate compliance reports (KYC status, suspicious activities)

**7. Utilities & Notifications**

Supporting endpoints for real-time updates.

* **POST /notifications/subscribe** — Subscribe user to push notifications (transaction updates, rate changes)
* **GET /notifications** — Get user's notifications
* **POST /webhooks/payment** — Handle incoming payment gateway notifications
* **POST /webhooks/crypto** — Handle blockchain event updates (crypto transfers, confirmations)