**Remittance App: Admin Requirements**

**Version 5.0** | **Last Updated**: 06/04/2025

**1. Admin Dashboard Overview**

**Purpose**: Centralized control panel for monitoring and managing the platform.  
**Features**:

* **Real-Time Metrics**:
  + Total transactions (24h/7d/30d).
  + Active users (verified vs. unverified).
  + Fraud alerts (resolved/pending).
  + Revenue (fees, FX margins).
* **System Health**:
  + API uptime (Stripe, Flutterwave, Jumio).
  + Server load (CPU, memory, database latency).
* **Quick Actions**:
  + Manual KYC approval, transaction reversal, user ban.

**2. User Management**

**2.1 User Profiles**

**Access**: Search users by email, phone, or user ID.  
**Actions**:

* **View/Edit**:
  + Full profile (name, KYC docs, transaction history).
  + Adjust transaction limits (override tier-based rules).
* **Ban/Suspend**:
  + Temporary (24h–7d) or permanent bans.
  + Reason field (e.g., "Suspected fraud," "Policy violation").
* **Impersonate**:
  + Log in as user (read-only mode for debugging).

**2.2 KYC Approvals**

**Flow**:

1. **Pending Queue**:
   * Filter by document type (passport, ID), country, or risk score.
2. **Manual Review**:
   * Side-by-side comparison: Document vs. selfie.
   * Liveness check playback (video recording).
3. **Decisions**:
   * Approve, reject, or request re-upload.
   * Auto-send rejection reasons (e.g., "Blurry image").

**Compliance**:

* Audit trail for all KYC decisions (admin name, timestamp, reason).

**3. Transaction Monitoring**

**3.1 Transaction Dashboard**

**Filters**:

* Date range, currency, amount (>$1k), status (pending/completed/failed).
* Risk flags (e.g., "High-risk country," "Unverified recipient").  
  **Actions**:
* **Reverse Transaction**:
  + Refund to sender (if recipient bank allows).
  + Fee reversal (full/partial).
* **Hold Funds**:
  + Freeze disputed transactions (e.g., P2P escrow disputes).
  + Add notes: "Investigation ongoing – Case #1234."

**3.2 Dispute Resolution**

**Flow**:

1. **Case Management**:
   * Assign to support agents (e.g., "Escalated to Level 2").
   * Upload evidence (chat logs, receipts, screenshots).
2. **Rulings**:
   * Release funds to buyer/seller.
   * Partial refunds (e.g., "50% to buyer, 50% to seller").

**4. Fraud & Risk Management**

**4.1 Fraud Detection Engine**

**Rules Configuration**:

* **Custom Triggers**:
  + Login from new country + transaction within 1 minute.
  + Rapid consecutive transfers (>3 in 5 minutes).
  + Mismatched IP/geolocation.
* **Automated Actions**:
  + Block transaction.
  + Trigger 2FA challenge.
  + Flag user for manual review.

**Integration**:

* Third-party tools (e.g., SEON, Sift).
* Machine learning alerts (anomaly detection).

**4.2 Risk Scoring**

**Parameters**:

* User behavior (login frequency, device changes).
* Transaction patterns (average amount, recipient history).
* KYC tier (verified/unverified).  
  **UI**:
* Risk score (0–100) displayed in user profiles.
* Color-coded alerts (green = low risk, red = critical).

**5. Financial & Reporting Tools**

**5.1 Financial Reports**

**Types**:

* **Daily Settlement**:
  + Breakdown by payment method (card, bank transfer, wallet).
  + Reconciliation with partner banks.
* **Revenue**:
  + Fees, FX margins, penalties.
  + Tax compliance (VAT, GST).  
    **Export**:
  + PDF, CSV, XLSX (pre-formatted for accounting software).

**5.2 Analytics**

**Dashboards**:

* **User Growth**:
  + Signups by source (referral, organic, campaign).
  + Churn rate (30d/90d).
* **Transaction Trends**:
  + Peak hours, popular currency pairs, average transfer size.
* **Fraud Metrics**:
  + False positives, recovery rate, loss prevention.

**Tools**:

* Embedded Metabase/Tableau for custom queries.
* API access for external BI tools.

**6. System Configuration**

**6.1 Fees & Limits**

**Editable Settings**:

* **Transfer Fees**:
  + Fixed fees (e.g., £2.50) + percentage (0.5–2%).
  + Promotions (e.g., "0 fees for first transfer").
* **Transaction Limits**:
  + Tier-based (unverified: 500/mo;verified:500/*mo*;*verified*:10,000/mo).
  + Country-specific adjustments (e.g., Nigeria: ₦5M/day).

**6.2 API Management**

**Integrations**:

* Enable/disable third-party services (Stripe, Flutterwave).
* Rotate API keys (with versioning for zero downtime).  
  **Fallbacks**:
* Primary/backup exchange rate providers (XE → OpenExchangeRates).

**6.3 Content Management**

**Editable Content**:

* FAQs, Terms of Service, Privacy Policy.
* In-app banners (promotions, outage notices).
* Email/SMS templates (localized for regions).

**7. Compliance & Audits**

**7.1 Regulatory Compliance**

**Tools**:

* **AML Monitoring**:
  + Flag transactions >$10k (FinCEN compliance).
  + SARs (Suspicious Activity Reports) auto-generation.
* **GDPR**:
  + Data deletion workflows.
  + Consent logs (opt-in/opt-out history).

**7.2 Audit Logs**

**Tracked Actions**:

* User bans, KYC approvals, fee changes.
* Login attempts (IP, device, success/failure).
* API key rotations, system config edits.  
  **Retention**:
* 7 years (GDPR/PSD2 requirement).
* Immutable storage (AWS S3 Glacier).

**8. Security & Permissions**

**8.1 Admin Access Control**

**Roles**:

* **Super Admin**: Full access (user bans, system config).
* **Compliance Officer**: KYC approvals, audit logs.
* **Support Agent**: Dispute resolution, transaction reversals.  
  **Permissions**:
* Granular controls (e.g., "View fraud alerts but cannot edit rules").

**8.2 Authentication**

**Requirements**:

* **2FA Enforcement**:
  + Hardware keys (YubiKey) or TOTP (Google Authenticator).
  + Biometric login (FaceID/fingerprint).
* **Session Management**:
  + Inactivity timeout (15 minutes).
  + Concurrent session limits (1 active session per admin).

**9. Technical Requirements**

**9.1 APIs**

* **Internal APIs**:
  + User search, transaction reversal, KYC override.
  + Fraud rule engine (CRUD endpoints).
* **External Integrations**:
  + ComplyAdvantage (AML), Sift (fraud scoring).

**9.2 Infrastructure**

* **Database**:
  + Read replicas for reporting.
  + Encryption (AES-256) for PII (Personally Identifiable Information).
* **Backups**:
  + Daily snapshots (retained for 30 days).
  + Disaster recovery (failover to secondary region).

**9.3 Monitoring & Alerts**

**Tools**:

* **New Relic/Datadog**:
  + Real-time server health, transaction latency.
* **PagerDuty**:
  + Alerts for API downtime, fraud spikes, server overload.

**10. Testing & Validation**

**10.1 Test Cases**

* **KYC Override**: Approve/reject a user with incomplete documents.
* **Fraud Rule Simulation**: Trigger a velocity attack (5 transfers in 2 minutes).
* **Dispute Resolution**: Assign a case, upload evidence, issue a ruling.

**10.2 Compliance Audits**

* **Third-Party Auditors**:
  + Annual penetration testing (PCI-DSS, SOC 2).
  + GDPR/PSD2 compliance certification.

**11. Appendices**

* **Admin UI Mockups**: [Figma link].
* **API Documentation**: [Swagger/Postman link].
* **Compliance Certificates**: [ISO 27001, PCI-DSS].