**1. Pre-Login Screens**

1.1 Splash Screen

* Features:
* App logo and tagline.
* Loading animation (3–5 seconds).

UI Elements:

* Logo (centred).
* Progress spinner or custom animation.
* Tagline (e.g., “Send Money Globally, Fast and Affordable”).
* Requirements:
* Load app core data (e.g., exchange rates) in the background.
* Auto-redirect to onboarding (if not onboarded before)/login (if already onboarded before) after loading.

Notes:

* First impression screen—keep branding consistent.

1.2 Onboarding Screens

* 3–5 slides explaining key features (global transfers, P2P marketplace, rewards).

UI Elements:

* Carousel with illustrations/animations.
* “Skip” and “Get Started” buttons.

Requirements:

* Swipe navigation between slides.
* Store onboarding completion status.

Notes:

* Highlight unique selling points (low fees, speed).

1.3 Login Screen

* Email/phone + password input.
* Biometric login (FaceID, fingerprint).

UI Elements:

* Input fields, “Forgot Password?” link.
* Biometric toggle button.

Requirements:

* Password encryption.
* Error handling for invalid credentials.

Notes:

* Prioritize biometric login for returning users.

1.4 Signup Screen

* First name, Last name, email, password, confirm password, phone number with country code selector (restrict to only UK numbers for now).
* Referral code field.

UI Elements:

* Form fields with validation (e.g., password strength with description to meet password requirement).
* “Create Account” CTA.

Requirements:

* Real-time validation (e.g., valid email format).
* Auto-detect country code from phone number.

Notes:

* Use OTP verification for email/phone post-signup.

1.5 Forgot Password Screen

* Email/phone input to reset password.
* OTP verification step.

UI Elements:

* Input field + “Submit” button.
* OTP input fields (post-submission).

Requirements:

* Rate limiting for OTP requests.
* Secure password reset link expiration (15 mins).

Notes:

* Include a “Back to Login” link.

**2. Post-Login Screens**

2.1 KYC Verification Screen

* Document upload (passport, ID, utility bill).
* Selfie capture with liveness check.
* Progress tracker (e.g., “Step 2/3”).

UI Elements:

* File upload button + camera access prompt.
* Progress bar.

Requirements:

* File format validation (PDF, JPG, PNG).
* Integration with KYC providers (e.g., Jumio).

Notes:

* Mandatory for high-value transactions.

2.2 Home/Dashboard Screen

* Wallet balances (selectable currencies between GBP and NGN, Country flag image by the right when selected)).
* Quick actions: Send, Request, Add Funds, Exchange/Swap Currency.
* Recent transactions list (expandable with ‘view all’).
* Real-time exchange rate ticker.

UI Elements:

* Balance cards, action buttons, transaction list.
* Notifications bell (unread count).
* Account setting (with image avatar)

Requirements:

* Auto-refresh balances/rates every 60 seconds.
* Clickable transactions for details.

Notes:

* Default to GBP.

2.3 Send Money Screen

* Select Currency (GBP/NGN)
* Amount input with currency conversion preview.
* Fee breakdown (total fees, recipient gets X).
* Add new recipient or select from beneficiaries/saved recipients (search bar)
* If add new recipient (Bank Name, Bank account number, Confirm Bank account number, Disclaimer, “Confirm Details” CTA)
* Summary of payment including Amount, Transfer fee, transfer amount and total to recipient
* ADD PROMO CODE (onclick)
* Summary of recipient’s detail
* Payment method (Card or Wallet)
* Disclaimer
* “Continue to Pay” CTA

UI Elements:

* Recipient search bar + QR scanner button.
* Currency toggle (e.g., GBP → NGN).

Requirements:

* Real-time fee calculation API.
* Recipient validation.

Notes:

* Warn users if recipient isn’t registered.

2.4 Request Money Screen

* Generate request links (SMS, email, WhatsApp).
* Customizable message + due date.

UI Elements:

* Amount input + currency selector.
* “Share Request” button with platform options.

Requirements:

* Link expiration (e.g., 7 days).
* Deep linking for app users.

Notes:

* Allow partial payments (optional).

2.6 Add Fund

* Select Currency (GBP/NGN).
* Amount
* Select method (Choose from existing card or add new debit card)
* Summary

2.6 Currency Exchange Screen

* Convert between currencies (GBP to NGN or Vice versa).
* Credit corresponding wallet when converted
* Real-time rate comparison (your rate vs. market).
* Historical rate chart (7-day trend).

UI Elements:

* Currency dropdowns + swap button.
* Rate calculator + “Confirm” CTA.

Requirements:

* Lock exchange rate for 60 seconds.
* Warn users about rate fluctuations.

Notes:

* Highlight “zero fees” for promotional rates.

**3. Advanced Features**

3.1 P2P Marketplace Dashboard

* Buy/Sell tabs with live orders.
* Buy
  + Filters (currency pair, amount range).
  + List of available sellers (onclick creates a buy offer)
  + Escrow toggle for secure transactions.
  + Recent transactions (expandable with view all click)
* Sell
  + Filters (currency pair, amount range).
  + Create sell offer
  + Escrow toggle for secure transactions.
  + List of available sellers
  + Recent transactions (expandable with view all click)

UI Elements:

* Order book list + “Create Offer” button.
* Escrow status indicator.

Requirements:

* Escrow API integration (hold funds until confirmation).
* Dispute resolution system.

Notes:

* Popular in regions like Africa.

3.2 Recurring Transfers Screen

* Schedule repeat transfers (weekly/monthly).
* Edit/cancel upcoming schedules.

UI Elements:

* Calendar picker + frequency selector.
* List of active schedules.

Requirements:

* Notify users 24 hours before deduction.
* Fail-safe for insufficient funds.

Notes:

* Critical for users sending regular remittances.

**4. Account**

* Image Avatar
* Name and verification status (Green tick if verified/ onclick “Not Verified” with font colour red)
* Transaction limit; display tier-based limits (e.g., unverified: $500/month).
* Progress bar toward limit.

4.1 Account Profile Screen

* Full Name, DOB (Not editable), Email, Mobile Number, Address, City, County, Country, Postcode, Forgot/Change Transaction PIN, Change Password, Log out.

UI Elements:

* Limit breakdown table + “Verify to Increase” CTA.

Requirements:

* Dynamic limits based on KYC status.
* Auto-block transactions exceeding limits.

Notes:

* Compliant with AML regulations.

4.2 Settings

* Enable/Disable Biometrics for login/Transaction
* Enable/Disable 2FA
* Enable/Disable Push Notification
* Enable/Disable Emails Notification
* Enable/Disable SMS
* Enable/Disable In-App Messaging
* Reset Security Questions
* Hide Account Balance
* Light/Dark Mode

4.2 Linked Accounts

* Bank Accounts
* Cards
* Beneficiaries

4.4 Legal Documents

* User Agreement
* Privacy Policy
* Third Party Notices
* Company Registration
* Regulatory Information
* Referral Program
* Wallet Incentive Program
* About Us
* App Version

4.4 Document Expiry Alerts

* Notify users 30 days before document expiry.
* Direct link to re-upload documents.

UI Elements:

* Push notification + in-app banner.
* “Update Now” button.

Requirements:

* Cron job to track expiry dates.

Notes:

* Avoid account suspension surprises.

**5. Support & Help**

5.1 Live Chat Support Screen

* Real-time chat with support agents.
* File attachment (e.g., transaction receipts).

UI Elements:

* Chat history + input field.
* “Attach File” button.

Requirements:

* Integration with Zendesk/Intercom.
* Auto-translate for multilingual support.

Notes:

* Include estimated wait time.

**6. Referral**

6.1 Loyalty Program Dashboard

* Track points earned from referrals/transactions.
* Redeem points for discounts or cashback.
* Shareable via SMS, WhatsApp or social media to refer

UI Elements:

* Points balance + rewards catalogue.
* “Redeem” button.

Requirements:

* Points expiration rules (e.g., 12 months).

Notes:

* Gamify the app to boost retention.

Full Checklist Summary

Category Key Screens

Pre-Login Splash, Onboarding, Login, Signup, Forgot Password

Post-Login Home/Dashboard, Send/Request Money, Currency Exchange

Advanced P2P Marketplace, Recurring Transfers, Crypto Integration

Security Account Profile, KYC, Transaction Limits, Document Expiry Alerts, 2FA Settings

Support Live Chat, Dispute Resolution, FAQs

Referral Referral Program

**Technical Requirements**

APIs:

* Exchange rates (XE, Open Exchange Rates).
* Payment gateways (Stripe, Flutterwave).
* KYC/AML providers (Onfido, Trulioo).

Security:

* End-to-end encryption (TLS 1.3+).
* Regular penetration testing.

Compliance:

* GDPR, PSD2, and local regulations (e.g., CBN for Nigeria).