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SENDITCASH wallet app(draft)

Customer journey and functionality Mapping:

Introducing a groundbreaking initiative, the SendItCash app platform aims to develop a mobile light wallet app for low-income users with 70% Android cheap phones users, that embodies the principles of frictionless, user-centric, intuitive, decentralized, and self-custodial functionalities. Building on the insights from our previous experiences and influence from other app solutions like Uber, inDriver, wise transfer, etc., particularly in implementing a bidirectional rating system and a dynamic auction mechanism, etc... focusing on creating an app that is not only technologically advanced but also empowers users and couriers alike. this journey should be wonderful as we strive to redefine the mobile wallet experience, providing advantages for users while ensuring simplicity, security, and user control at its core.

Features

Realtime chat translation

Only 8% of the population speaks English as their first language, Realtime chat translation will help our targeted customer segment on a global scale interact with more ease due to the fact they won't have to close the app windows to open another translation app. and enhance the user journey experience.

Quick snap video/chat

in the same trends of popular social reels, shorts, and snaps, easy as saying- cross-device experience with Web browser-based Video/Chat, no Plugin or APP integration will enhance or develop the social media aspect of the financial app and create a new trend ''let's chat finance'' for or customer and enhance the overall virality of the platform. offer by (Krypc.com)

Functionality

Self-Custodial Wallet:

Non-Custodial or Self-Custodial Wallet gives users full control over their private keys, meaning the user is responsible for the security of their funds. The wallet does not rely on a third party (like an exchange or service provider) to hold the keys. Self-custodial wallets align with the fundamental principles of decentralization and security that SenditCash aims for.

Customer Onboarding Process

is important to understand that the customer onboarding process is not only for signup purposes, while the platform is anonymous is important that we collect some important data to be able to evaluate the user behaviors, and pain points, and be able to constantly evolve the product furthermore by knowing and understanding our user it helping us to develop better features and functionality for them at the same time enhance the experience and value they’ll get from the product.

Most people feel overwhelmed when they have too many choices. the onboarding process should be effective but be as light as possible.

they preferred name to use for their username, email, or phone number as they prefer to be reached, gender, and age group by 5-year gap choice

to make the onboarding easier possible we should ask only important questions as signup questions and find another way to get more marketing and user behaviors info while they using the app.

sign-inlist of infos

infos such: as email, and phone number and all already predetermine answers for them to scroll through such: as gender, age gap group, language, and a key question of ''is your current location your permanent geolocalisation point to register to use this app'' is crucial for us to determine our ratio balance, and provide a faster service ect...

Location Point of Service (LPS)

The concept of a location point of service is integral to our system. It is crucial to inquire whether the user's current location is the permanent point of service they wish to activate. Establishing a designated GPS central point of service allows for the continuous creation of a service radius while searching for a courier. This is especially important for the courier, as it helps them understand that they have an assigned location or sector based on their selected radius point.

Unlike services such as Uber, where drivers have the flexibility to move anywhere, our system operates within a location radius point. This ensures that the system can send service requests

specifically to the courier based on their designated sector. This location radius point strategy enables the system to generate more business by deploying marketing efforts sector by sector.

Concentrating on specific zones guarantees a higher ratio of users to couriers, providing users with a faster and more localized service experience. Users benefit from having couriers in their neighborhood, area, or community—individuals they may personally know or be acquainted with. For couriers, this concentrated client base reduces travel, minimizes time wastage, and lowers transportation and gas expenses.

Dynamic Time Auction Mechanism

The features of the Dynamic Auction Mechanism (DAM) should emerge as responses to a user's request for "Get Cash." Within this DAM feature, courier users bid on fares, presenting a dynamic scenario where exchanger users can choose from a selection of five courier offers. They have the option to instantly select one based on various factors such as waiting time, proposed fees, courier ratings, comments, etc.

Users and couriers can also engage in counter-offers, negotiating back and forth until settling. This mechanism naturally adjusts the market, free from manipulation or unforeseen circumstances like fluctuations in gas prices or other contingent factors in the local market. The Dynamic Auction Mechanism fosters a win-win situation, as each party feels in control of their transaction, except for any established fees imposed by corporations.

Simultaneously, this mechanism introduces a gamification aspect, evoking emotions similar to the stock market, creating a dynamic and engaging experience within the app.

Multiple Options for identification and authentification

Providing multiple ways of identification and authentification enhance security, trust, and option such as email address as an identifier for each user authentification provide the Senditcash platform a great ability to multiply its variety of options and payment gateway provider for sending money seamlessly, at the same time enhance trust, user-friendliness because the majority of the money transfer sender is located in the developed country and are familiar and already trust email money transfer such interact e-transfer in Canada, Venmo e-transfer USA etc...

1- By creating a Senditcash email address (EOA) Externally Owned Address, or any web3 Unstoppable Domain (DNS) or TLDs owned by Senditcash.

2- popular QR code.

3- Traditional Public Key Address (ECDSA) public key.

2FA Verification

Traditional Two factor Authentificatio2FA Single Sign-On Integration

Communication:

Real-time chat translation (RCT) is a powerful function for the senditcash platform. Only 8% of the population speaks English as their first language, Realtime chat translation will enhance the

communication between 2 users during a transaction knowing that the remittance core business is interacting between 2 different countries and 85% of the time 2 different languages. That will facilitate our targeted customer segment on a global scale to interact with more ease due to the fact they won't have to close the app windows to open another translation app. and enhance the user-friendliness of the app.

Biometric technology and human validator as Security

1. Fingerprint Recognition

Fingerprint recognition makes it significantly harder to replicate or forge access to the mobile wallet.

2. Facial Recognition

Facial recognition technology analyzes facial features, including micro-expressions and unique identifiers that want to access mobile wallets, improving accuracy and reducing personification issues.

3. Voice Recognition

Voice recognition has seen notable improvements with the advent of deep learning algorithms. Systems can now analyze the unique vocal patterns, pitch, and tone of an individual’s voice, adding an extra layer of security. Voice recognition is particularly useful for sending cash platform apps to customer customer service departments, this phone-based authentication system can also be used as a virtual assistant.

4. Iris and Retina Scanning

Iris and retina scanning technologies have become more

prevalent, especially in high-security environments. The intricate patterns of the iris or retina are unique to each individual, providing a highly secure method of authentication. Advances in imaging technology have made these processes faster and more user-friendly.

5. Human Identity validator (HIDV)

Although humans have never been elected to fulfill specific roles in the blockchain technology industry, the occasion to utilize users as an extra layer of security presents a great opportunity for the SenditCash platform to develop its security techniques. By employing the overall user base as ID validators, the system can continuously auto-secure itself.

Human Identity Validation (HIDV) is a straightforward function that SenditCash developers could easily implement. This involves the introduction of an ID layer frame, showcasing the other party's picture in a larger format just before the final step of the transaction or exchange. Users are then prompted with a simple question: 'Does the user67xyyz in front of you correspond to the picture in this security layer? YES or NO.' If the answer is NO, the user sender is provided with the option to cancel and return to step 2, 'Request to Get Cash,' engaging another courier.

For User B, the courier or cash deliverer receives a serious warning message indicating that the identification process has failed. After five errors of ID failures, their account will be automatically and permanently blocked." and vice versa in case this issue happens for user A.

Second Layer Mapping Ratio (SLMR)

Geolocation by user population density is available by diverse APIs but being able to manage our ratio of courier users ⇄to general users is an imperative function that the SenditCash platform needs to develop and master to reach our goals. The platform needs to implement the right ratio of general users ⇄and courier users. This is imperative to provide a quicker, more efficient, frictionless, and cost-effective service to our overall user population while ensuring a good return on investment (ROI) for our courier users (our clients).

To make SenditCash sustainable and scalable, it is necessary to establish a unique formula that is always easily replicable and deployable in any market with similar data metrics scenarios. Achieving this goal requires utilizing geolocation population density APIs strategically. This involves creating our secondary mapping system based on existing standards or identifying if a specific GPS or geolocation API is available in the technology that always provides this kind of service.

The secondary mapping system should function as follows:

a) Within a specific mapping radius of + or - 5 km^2 (radius could be a circle, square, octagon, or triangle), determine the population of total users (app installations) and active users (app open).

b) Determine the total number of courier users (cash deliverers) in service.

The system should provide these metrics to calculate the perfect ratio between general users (user A) and couriers or cash deliverers (user B). These metrics are crucial for marketing, software sales, and service supply-demand management.

Bidirectional Rating System

The two-way rating system empowers the app increasing quality control, encouraging both couriers and general users to demonstrate improved behavior towards each other throughout the transaction process. Couriers with low performance, such as failure to meet promised delivery times, and users displaying disrespect, with an overall low average rating of stars or less, are at risk of deactivation. Both courier users and general users exhibiting poor behavior may be removed from the platform if they accumulate enough one-star ratings. the rating frame should appear at the end of each transaction and cannot be avoided or escaped by users.

Actors' journey roles and scenarios.

Explore the journey of actors (Lewis, Maria, Pedro, Paulo, Julio) in onboarding and navigating through the SendItCash platform. From downloading the General User Wallet (GUW) to completing successful transactions, the actors engage in a seamless and secure experience, with features like bidirectional rating systems, dynamic auction mechanisms, and real-time chat translation enhancing their interactions.

Actor A: Lewis The sender's location: Montreal, Canada

Actor B: Maria The receiver location: Santo Domingo, Dominican Republic

Actor C: Pedro: The courier 1 Location: Santo Domingo, Dominican Republic

Actor D: Paulo: The courier 2 Location: Santo Domingo, Dominican Republic

Actor E: Julio: The courier 3 Location: Santo Domingo, Dominican Republic

Actor Onboarding

- Actor A and B or Maria and Lewis download the General User Wallet (GUW)

- Actor A&B completed successfully the Customer security authentification process

-Actor B initiates process by sending to Actor A funds request

- Actor A receives a notification of money request from Actor B

-actor B could leave it pending for a maximum of 30 days before the request disappears or just erase the request or proceed with the request.

-Actor A chooses to proceed right now with the request and use one of the several options that the system will propose to him.

- Actor A press Send request

_Actor S automatically access Oracle to get $USD =$ DOP (or any other currency involved between the 2 players) conversion rate and calculates in real-time the conversion of the 100$ USD

**** This part is not a real currency conversion usd to DOP currency is what is technically called a ''subsidiary currency conversion'' that will appear as the transaction amount selected unit until the end of the actual transaction ending point. (not a real conversion just a simulation of the real conversion)

-Actor S upon receiving the stable coin amount from the payment provider, confirms the amount with a reflection of the USD stable coin in real exact DOP value that actor B will receive.

-Actor A proceeds with the transaction and presses SEND, security layers with the profile picture of the requester or receiver user appear for extra security before completing the transaction, an example of the security message '' *This transfer is an irreversible P2P transfer please validate that the picture that appears on the screen and user id number and amount in ($DOP) is your official receiver*. YES and SEND or NO cancel.

- Actor S the system sends a notification to actor B advising her of the receiving of money transfer, with the amount in a min info.

-Actor B accepts the transaction, and the transaction is deposited in her standard receiving account,

-Actor B request to get cash

- Actor's geolocalized 1-5 close courier agents Actor to propose to Actor B based on her actual position,

- Agent C, D, and E respond to Actor B by bidding for this transaction with the auction mechanism for this transaction based on the amount, distance, Actor B rating profile, etc,

-Actor B receives the 1-5 closest Agent C, D, and E bids, actor B selects Actor C to offer based on the distance and makes a counteroffer to Actor C

-Actor C accepts Actor B's offer and starts the travel to Actor B's

meeting point determined by both Actor in the chat

- at the meeting point, Actor B scanned actors C's QR code and proceeded to transfer,

-SYSTEM: before officially proceeding with the transaction, a security message pops up '' *Does the user67xyyz in front of you correspond to the picture in this security layer?* YES or NO.' If the answer is NO, the user sender is provided with the option to cancel and return to step 2, 'Request to Get Cash,' engaging another courier.

-Actor C receives the full transfer amount of DOP 100 (value) and the amount minus the -3% fare fee settlement agreed previously to give to Actor B.

-Actor C before accepting the transaction security windows message appears ''*Does the user67xyyz in front of you correspond to the picture in this security layer?* YES or NO.' If the answer is NO, the user sender is provided with the option to cancel.

-SYSTEM after transaction completed Rating windows pop up for both users to complete any transaction.

-after filling out the quick rating form, a receipt should be generated with full info about the transaction, from A to Z including

- 3-party public address, amount, conversion rates, geolocalisation point transaction of proceeding, time, date, chat convos, etc., and sent by each party involved in this transaction SENDITCASH DM inbox. thank you.