

In Scope & Out of Scope Template

Scope	Details
In Scope	<ol style="list-style-type: none">1. User registration and authentication (email/phone + OTP and biometric where supported)2. Add/manage multiple payment methods (bank accounts, cards, linked bank transfers)3. View wallet balance and transaction history with filters (date, type)4. Initiate payments to merchants via QR code, NFC, or merchant ID5. Peer-to-peer (P2P) transfers to contacts using phone number or wallet ID6. Top-up wallet from linked bank account or card7. Withdraw funds to linked bank account8. In-app receipt and payment confirmation screens with transaction status9. Push notifications for payment confirmations, low balance, and promotions10. Basic settings: profile management, notification preferences, security settings (change PIN)
Out of Scope	<ol style="list-style-type: none">1. Web or desktop platform development2. Merchant onboarding portal and merchant backend systems (only client-side merchant payment flow supported)3. Advanced fraud detection and backend risk scoring systems4. Support for cryptocurrencies and crypto wallets5. Integration with external loyalty programs or third-party reward platforms (unless required later)6. Bill presentment and automated bill pay aggregators7. Full-featured budgeting, analytics, or investment features beyond basic transaction history8. Customer support chat backend (only link to support/contact options)9. PCI-compliant card vaulting backend implementation details (client will use tokenization services)10. International cross-border payments and multi-currency FX management