Meta

Meta Platforms, Inc

Project Documented on

Whats App Pay

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Prepared for : **PC BA – CBAP Project 2**

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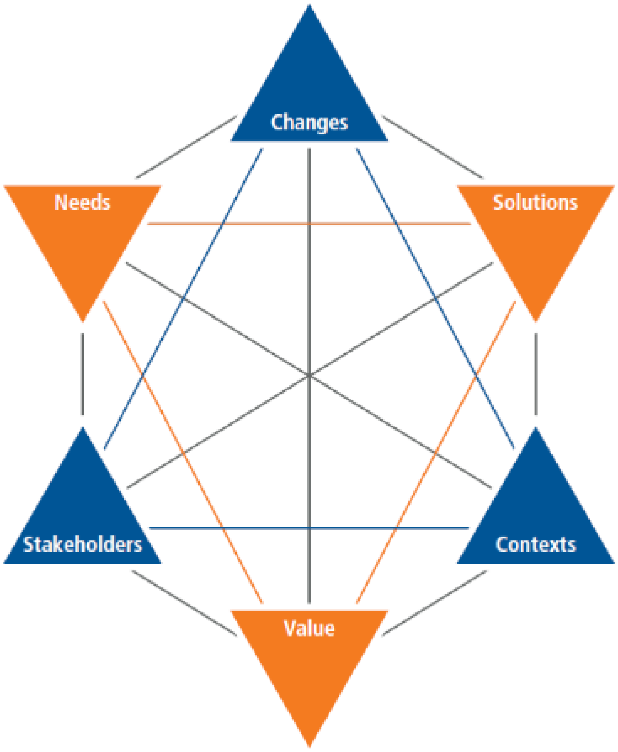
Introduction.

WhatsApp is a messaging and Voice over IP (VoIP) service owned by Facebook. It allows users to send text and voice messages, make voice and video calls, and share images, document, and other media. The application currently used multiple continents like Latin America, The Indian subcontinent, large part of Europe and Africa and currently serving 2billion + users worldwide as of today.

Project task

1. Identifying stakeholders – Create a list of stakeholders (as taught in Business Analysis Planning and Monitoring Knowledge Area)
2. Identify risks in this new feature (Identify them using the Strategy Analysis Knowledge Area)
3. Do a SWOT analysis for WhatsApp Pay feature (SWOT – Strengths, Weaknesses, Opportunities and Threats). This is the SWOT Technique taught in class
4. Identify the Transition State of WhatsApp Pay (Identify them using the Strategy Analysis Knowledge Area)
5. Create as-is and future process map (using flowcharts). You can use any of the popular tools in the market like Microsoft Visio, Lucid Chart, Creately, Pidoco, or Balsamiq
6. As a Business Analyst working on this project, find out the scope of this system. To find the scope you can use Use Case diagram (UML) or Context diagram
7. Write down the main features that need to be developed
8. Write the in-scope and out-of-scope items for this software
9. Write out the Business Requirements, both Functional and Nonfunctional Requirements
10. Draw wireframes or mock screens for any 2 of the features namely book record creation and any other feature as deemed fit by the student. (Use the technique prototyping or wireframing that is taught in the training). You can use any of the wireframing tools like Microsoft PowerPoint, Microsoft Word, Balsamiq, Sketch, Adobe XD, Adobe Illustrator, Figma, UXPin, InVision Studio, InVision Freehand, or Moqups

Business analysis Core Concept Model (BACCM)



Needs	• Today across the globe people are moving towards digital payment service such as Google pay, Paypal, and other. Mobile wallets are in massive demand. WhatsApp being one of the leading mobile apps wants to get a slice of growing digital market.
Changes	• The transformation will allow users to hassle free payment such a receiving & sending money to existing contacts and new contacts along with communication needs. • Existing customer can receive and send money without downloading additional app along the with existing features like handling videos calls/messages, sharing docs etc.
Solutions	• WhatsApp should create user friendly system to cater their existing customer

	where they make easily make payments to other party or receive funds ● One Click payment instead of entering details in multiple page loads
Context	● WhatsApp currently have user base of more than 2 billion + catering the various continents like Latin America, large part of European countries and Africa. The new feature will help to get slice in the global digital payment market.
Value	● Customer will get one click options with secured network connection from Whatsapp & Bank for their payment needs without downloading additional application. ● The additional feature will help to increase the customer base of WhatsApp with their existing users.
Stakeholder	**External Stakeholders** ● WhatsApp User ● Credit card/debit card companies ● Regulator (Eg for India RBI & government authorities) ● Payment gateway service providers/ UPI ● Domain SME ● Sponser **Internal Stakeholder** ● Business Analyst ● Implementation SME ● Tester ● Project manager ● Developer ● Support desk

Tasks

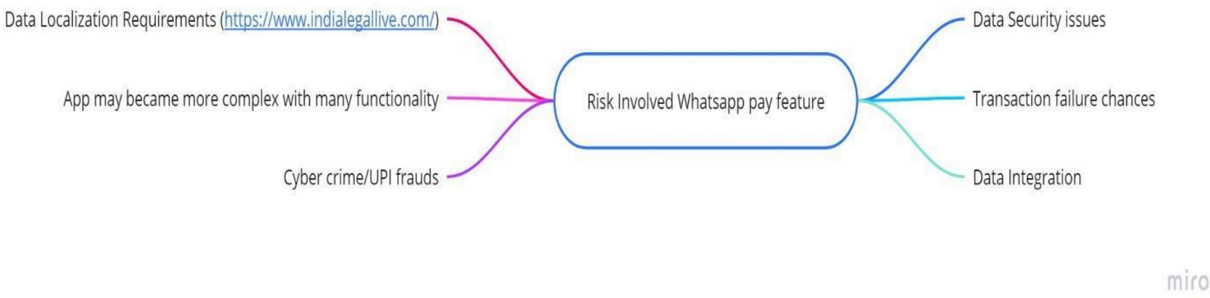
1.Identify Stakeholders

Stakeholders	**Roles & Responsibility**
Business analyst	BA is responsible and accountable for for execution of the business analysis activities
End User	Existing & new users of WhatsApp who will uses the proposed payment feature along with other features like text and voice messages, videos

	calling & voice calling, share pictures, documents and other media etc.
Sponsor	META Formerly known as Facebook the parent company of WhatsApp application
Regulator	Reserve Bank of India (RBI) through it's subsidiary National Payment corporation of India (NPCI). NPCI regulates the UPI transaction in India and their settlements
Customer	WhatsApp authorities/company will use the product and services produced by Business analyst or his/her company and will have all the rights related to it
Supplier	**Banks** User should hold bank account which should be linked with his/her registered mobile number and KYC verified. **Debit card user**- Once Debit card holder makes the payment in WhatsApp Pay it will process though registered bank and system will authenticity or correct credentials, if everything is okay then bank will check the amount and approve / disapprove the transfer **Credit card user** Once Credit card holder makes the payment in WhatsApp Pay it will process though registered bank and system will authenticity or correct credentials, if everything is okay then bank will check the amount and approve / disapprove the transfer
Project Manager	
Domain SME	The Domain expert will have in-depth know of digital payment network and how it's relevant to business needs and their solutions.
Implementation SME	The implementation subject matter expert is stakeholders specialized in implementing techs process in proper manner
Tester	A Tester is professional who thoroughly test the software developed to ensure that the software meets the end requirements of the customer.
Support	Is backend team will be assisting customers to understand the application in detail
Operational	Operation support team will be responsible to resolve the day to day queries.

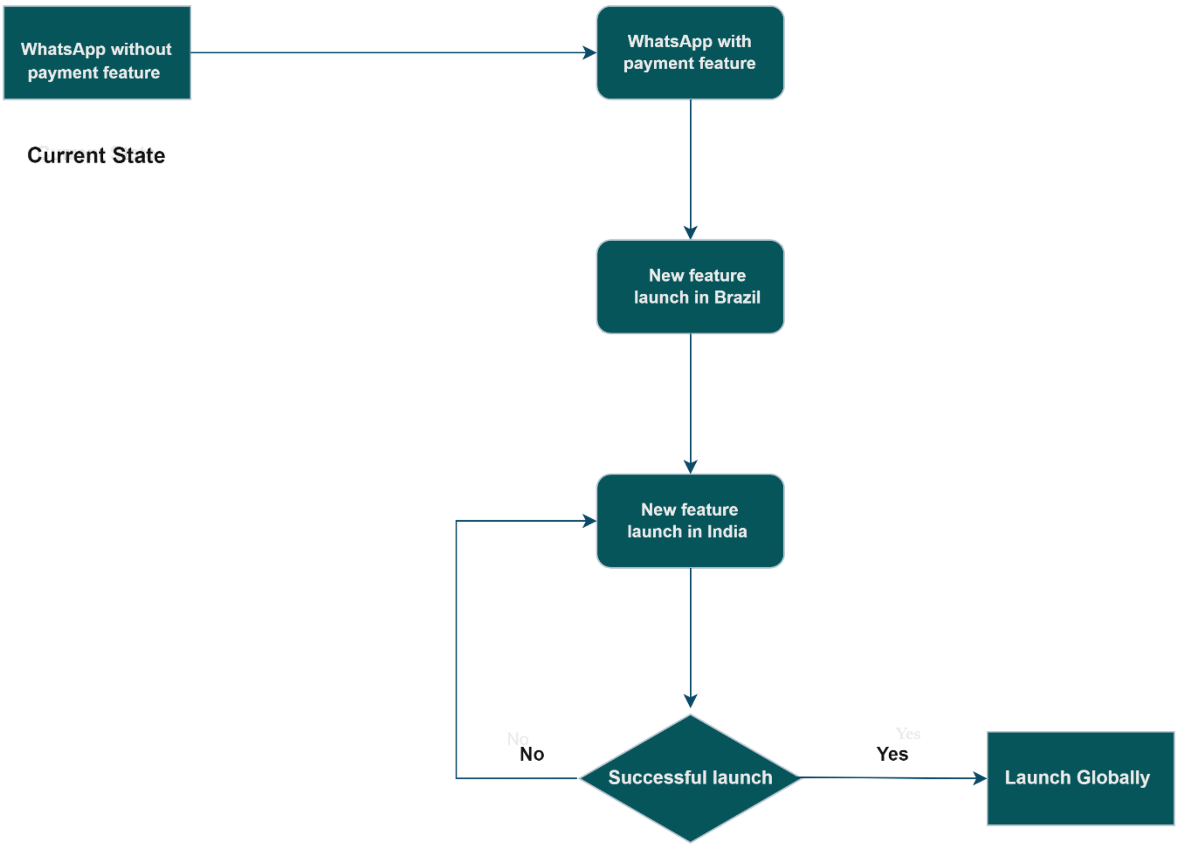
2.Risk Identification

Mind mapping technique is used to Identify the Risk involved in new venture.



3.SWOT Analysis

4.Transition State of WhatsApp Pay



4.1 Current State

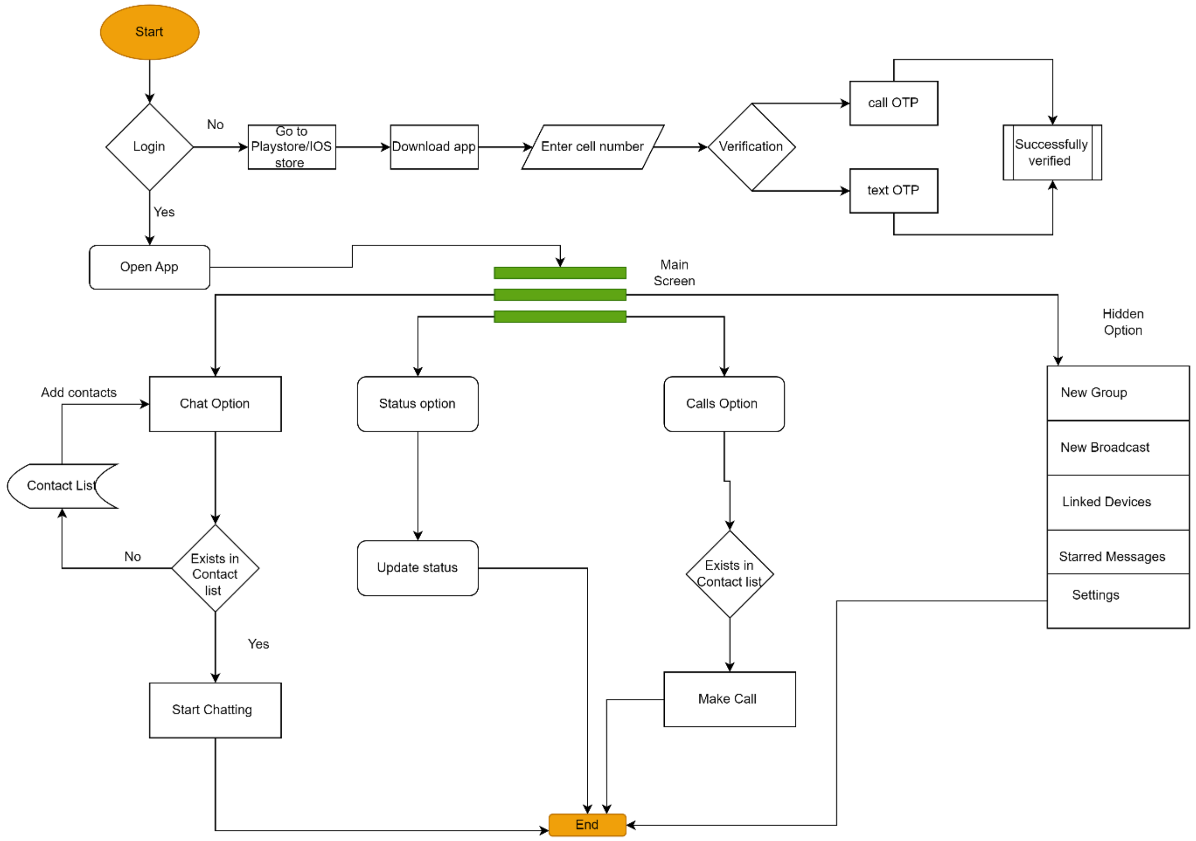
- WhatsApp currently allows users to send text and voice message, make voice and video calls, and share images, documents, and other media.
- WhatsApp has over 2 billion users worldwide as of Today.
- The current software became the primary means of e-communication in multiple countries across the continents such as Latin America, the Indian subcontinent, and large parts of Europe and Africa.
- Across the globe people are Moving towards digital payment services and mobile wallets are in massive demand. So, with the help of current user base of WhatsApp across the globe, the company can generate huge revenue for money transactions.
- Hence, WhatsApp launched a feature in the existing app which is called as WhatsApp pay in Brazil for now.

4.2 Future State

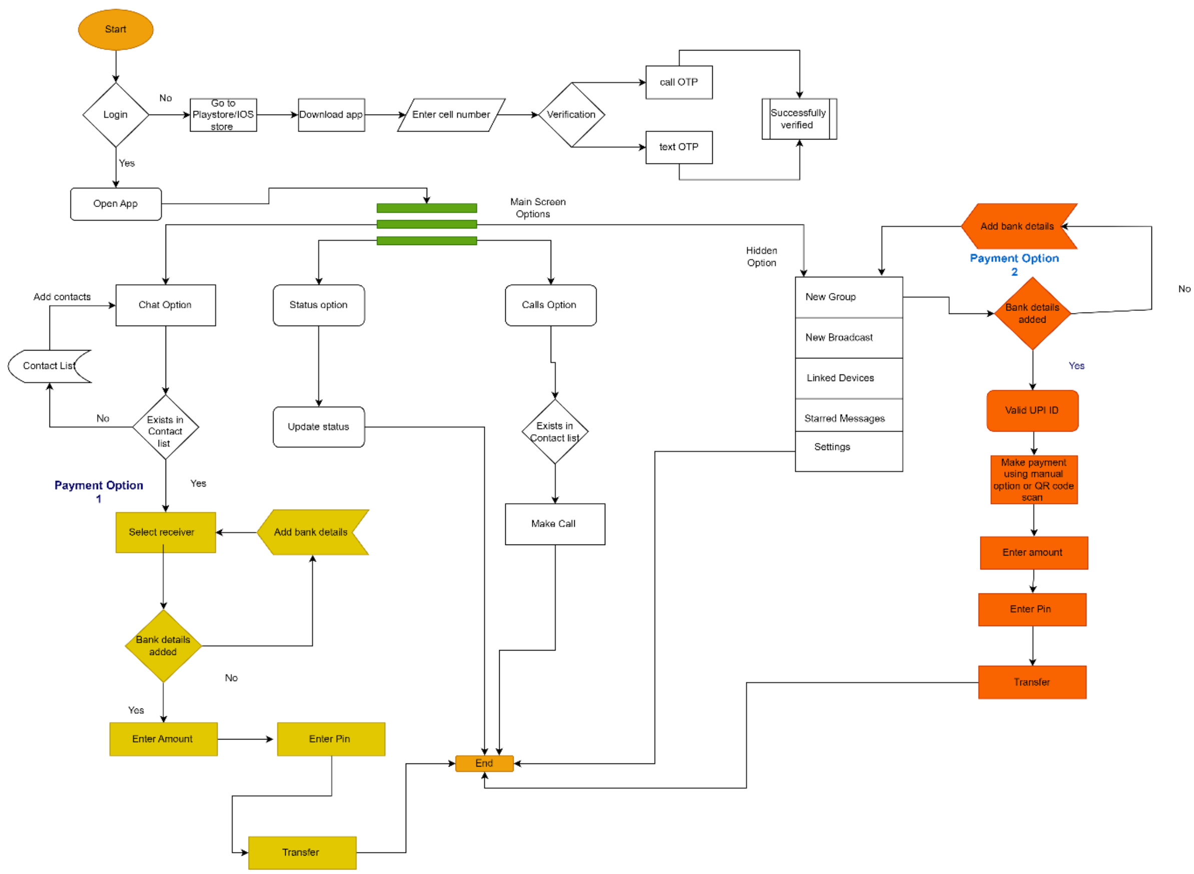
- WhatsApp will launch the payment application in India called WhatsApp pay the updated version of old software.
- If the WhatsApp Pay is a success in India, then WhatsApp will launch this new Pay features to the rest of the world.

5.As-is and Future Map

5.1 As-is Process Map

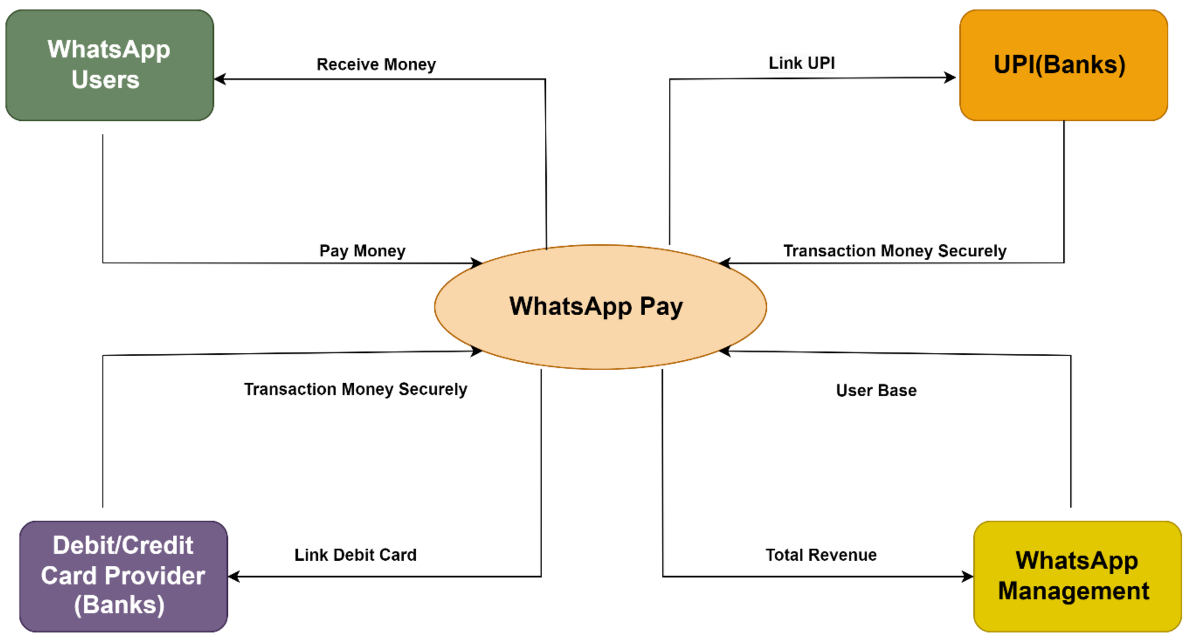


5.2 Future Process Map



6.Scope of the system

Content Diagram for the WhatsApp Pay feature.



7.Main Features Need to be Developed

- Data security- Highly advanced methods of encryption and tokenization should be used for the security of Data as it contains credit & debit card details the persons involved
- One clicks payments options are more feasible for everyone, no need to go to or redirected to any bank sites or other applications.
- Its interface should be user friendly so all adult age groups can easily understand.
- Proper Integration between mobile number registered with Credit card & Debit card bank.
- Easy Modification of Update/delete/change options for customer.
- Easy peer to peer payment.
- Money Raise request, Cancel request, security pin enabled system while making any transaction this features also be taken care of.
- Regulators- All the process and data should be visible to the team whenever required for checking the security and quality etc.

8.In-Scope & Out-Scope items-

8.1 In-Scope Requirements.

- User Sign in/out
- Adding bank account details
- Link cred/debit card details.
- Security pin setup to open a application & bank transaction.
- For transaction confirmation generating OTP.
- Notification of payment status.
- Payment transaction of history reports
- Multi linguistic support
- Enabling QR code transaction.
- Feedback option
- Improved usability and scalability
- Payment transfer/receive options from the contact list of WhatsApp contacts

8.2 Out-Scope Requirements

- Can’t use WhatsApp pay the user details are not linked with Bank
- If different number used in bank other than registered number with WhatsApp, then integration won’t be possible.
- No wallet is planned; all the money transactions will be reflected in bank account or the cards only

9.Business requirements, Functional and Non-Functional Requirements.

Business requirements

- Have at least 1 million users use WhatsApp pay features within the first 3 months of launch.
- Over 1 years of it's launch have 30% of user base using WhatsApp pay.

Stakeholders Requirements

- WhatsApp Management- They need to give access to their customer base data.
- Bank, NPCI & Other Debit card and Credit Card providers – Need to connect and give access to require for proper integration.
- WhatsApp customer – They need secure and user-friendly function to do the payment.
- Help Desk- Need access to the required data of end users for checking their feedback, quality, issues, errors etc.

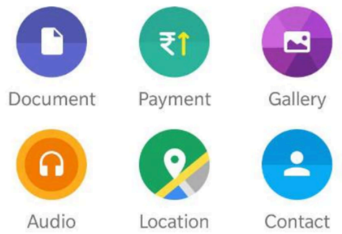
9.1 Functional Requirements.

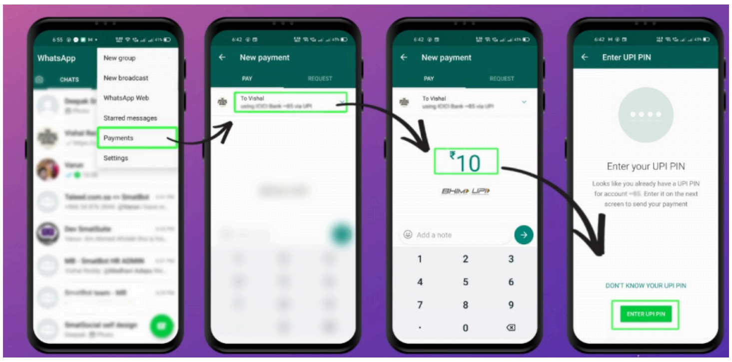
- Registration
- Login
- QR code scanner to send payment.
- Linking Bank account, Credit/Debit Card details with WhatsApp pay features with registered number.
- Feedback option.
- Invoice/report access
- Parties involved should receive notification after their transaction.
- Payment modification option until final page before submitting password.

9.2 Non-Function Requirement.

- **Usability-**Self-explanatory user face to adult age group.
- **Compliance** – RBI & NPCI compliance and policy.
- **Availability**- Available to use by upgrading the WhatsApp application.
- **Scalability** – Scalable for different languages (Many of India states have their own languages)

10. Wireframe or Mock screens


Document
Payment
Gallery
Audio
Location
Contact


WhatsApp
New group
New broadcast
WhatsApp Web
Starred messages
Payments
Settings
New payment
PAY
REQUEST
New payment
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0
Enter UPI PIN
Enter your UPI PIN
DON'T KNOW YOUR UPI PIN
ENTER UPI PIN