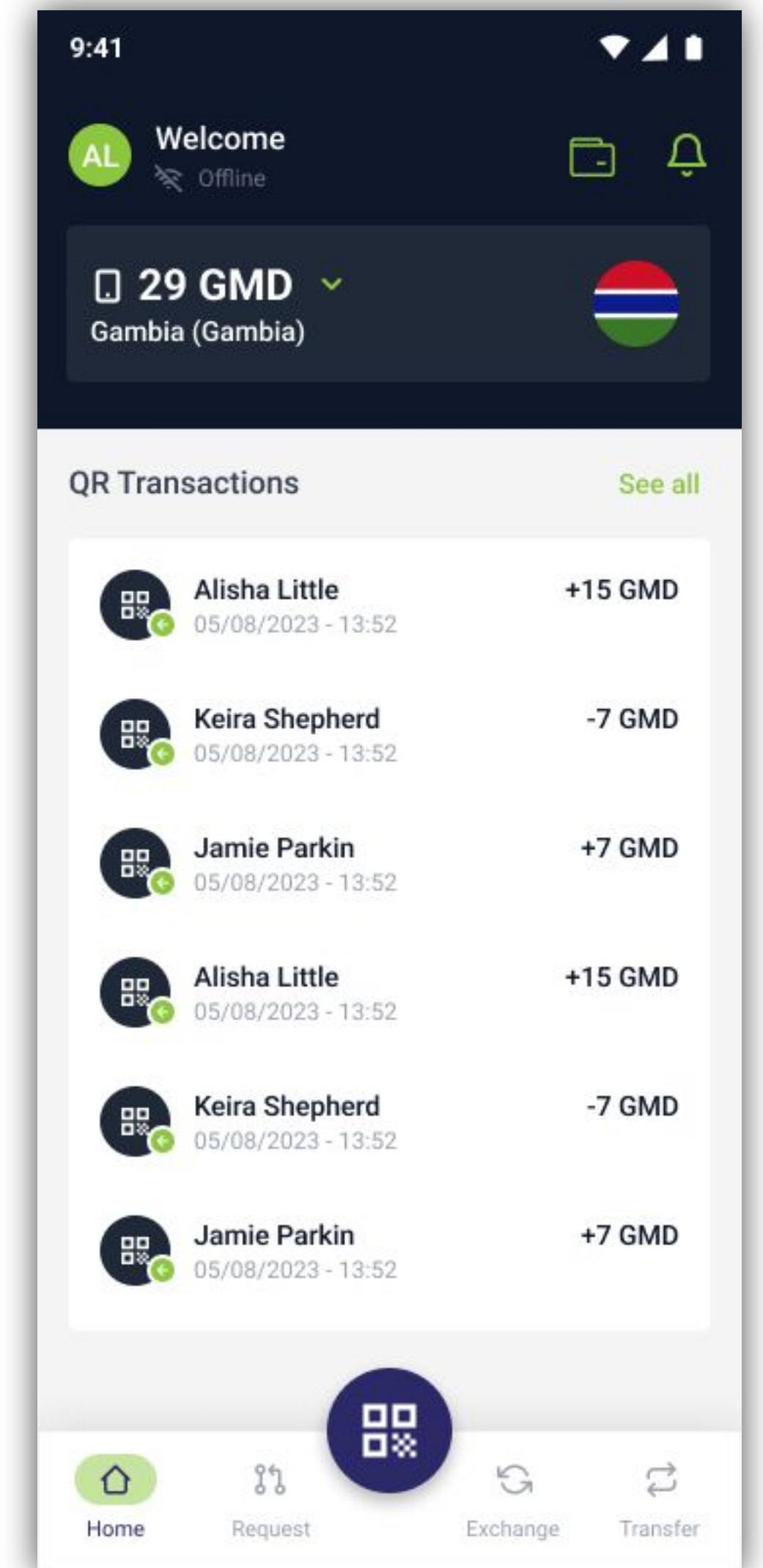


PESA PESA App Manual

A new app for people

Highlights:



Key Advantages

Offline Payments

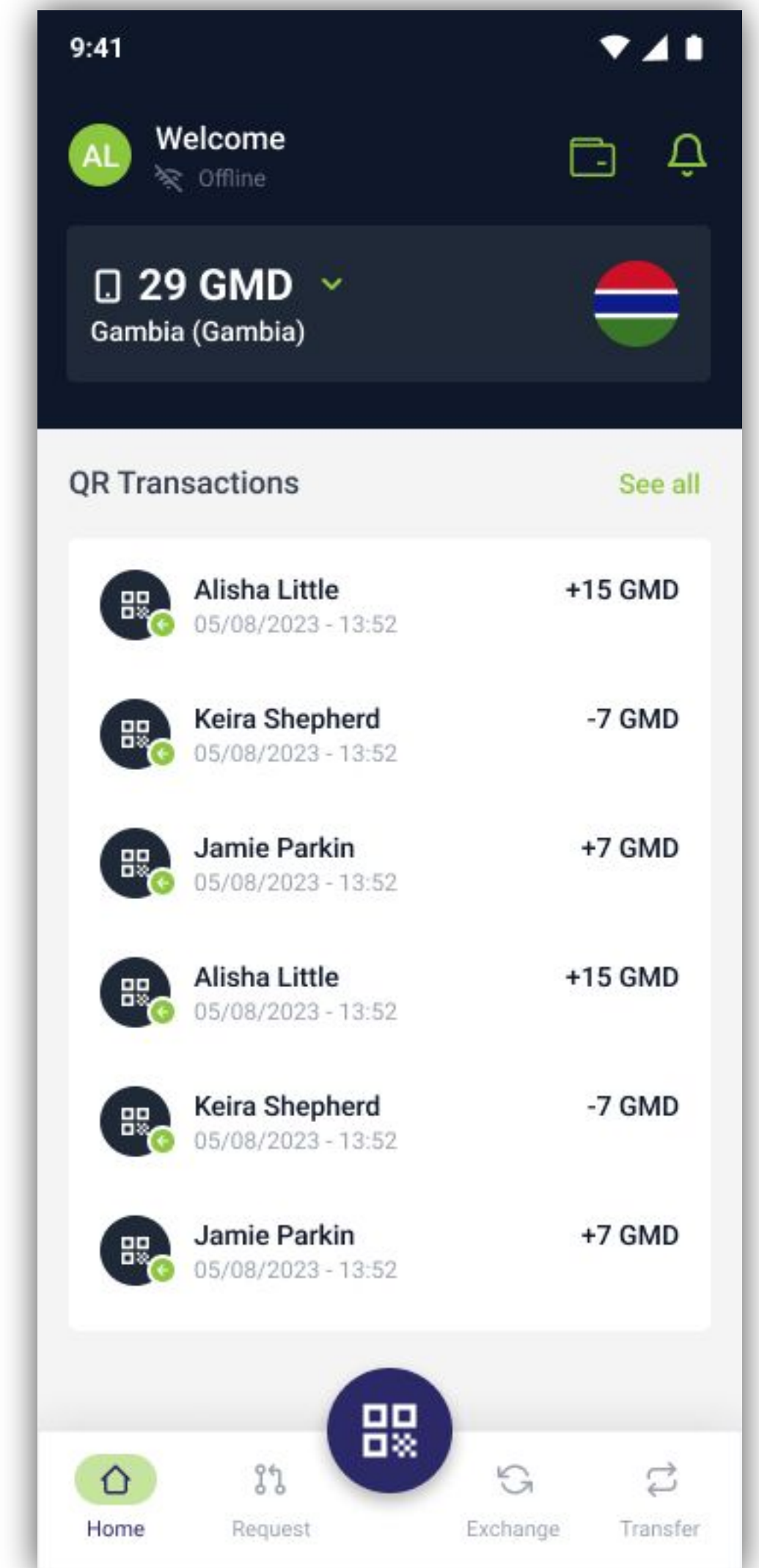
Users can make offline payments via a QR code protocol

Full Statements

See all transactions (offline and online) that were made or received in your account.
Tap to see further details and download the receipt.

Exchange & Transfer

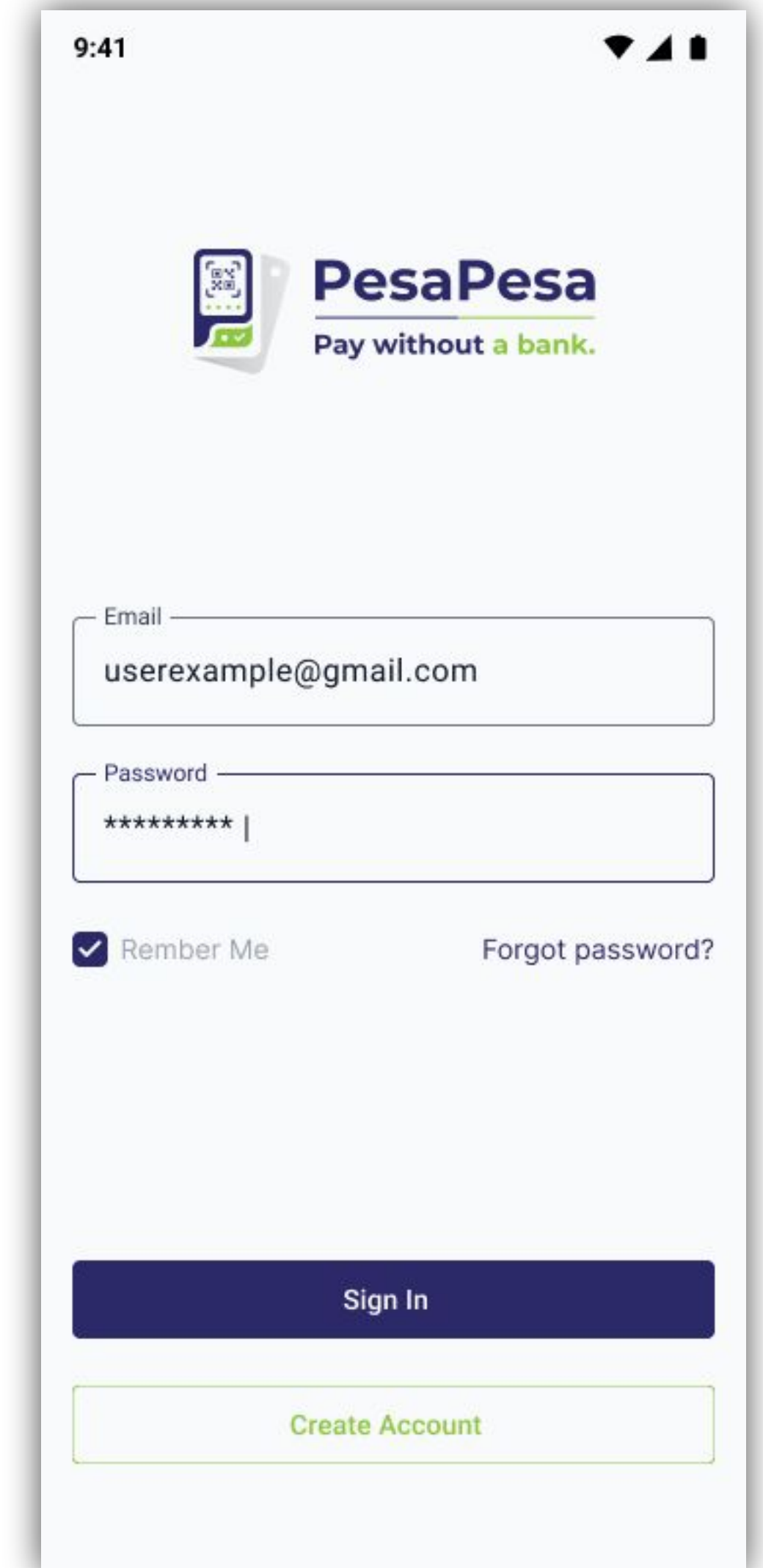
A quick way to exchange money in different currencies or send money to a friend.



App installation process

In order to install and use the PesaPesa app, the user has to fulfil the following requirements:

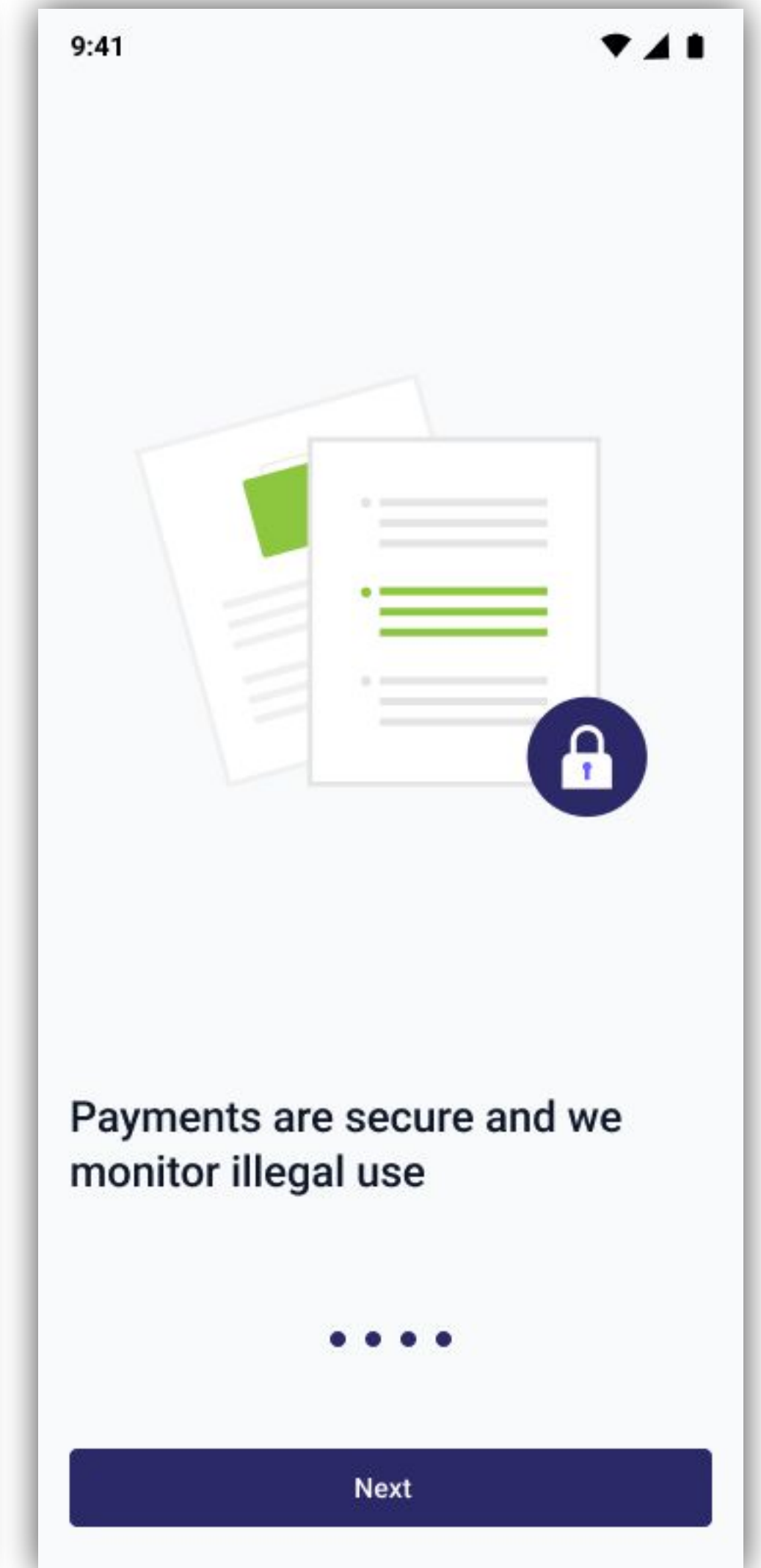
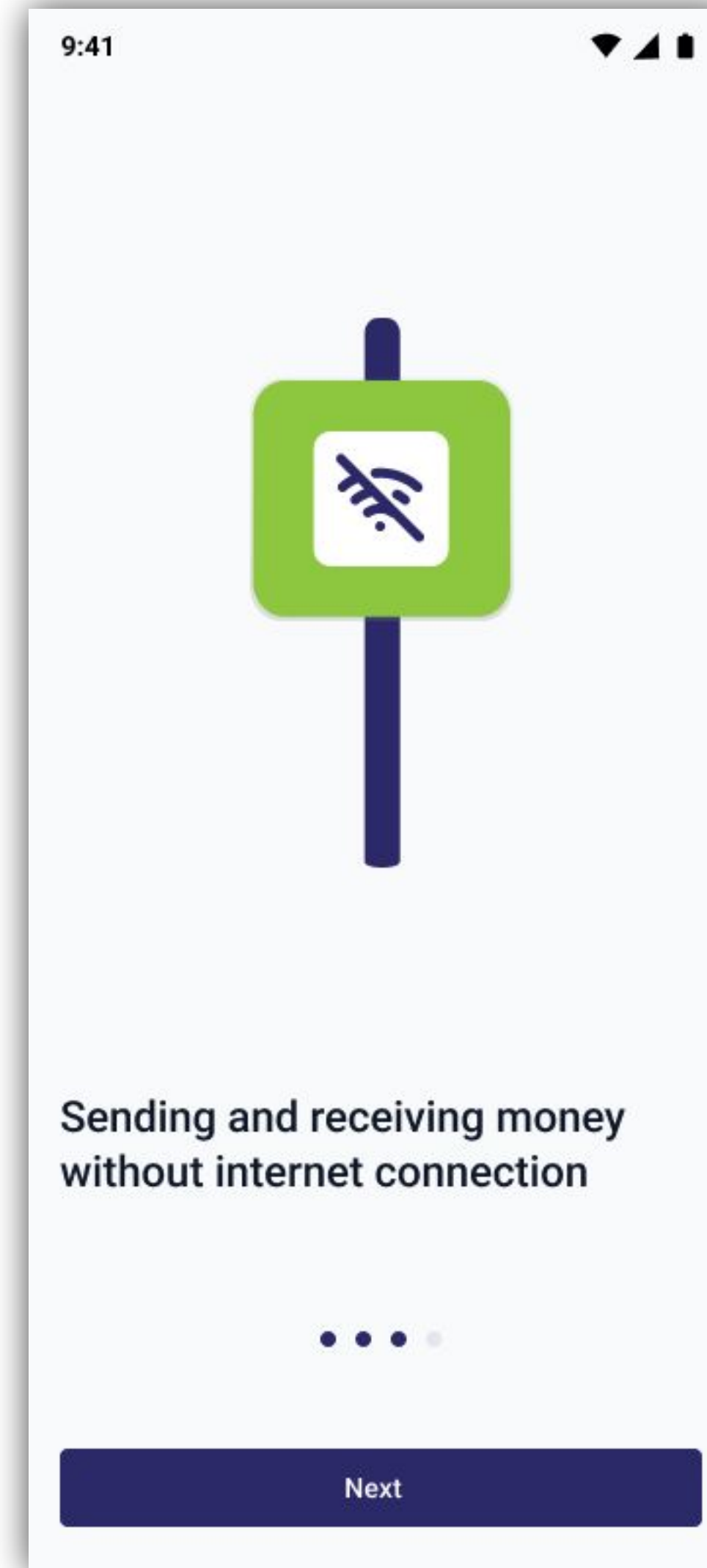
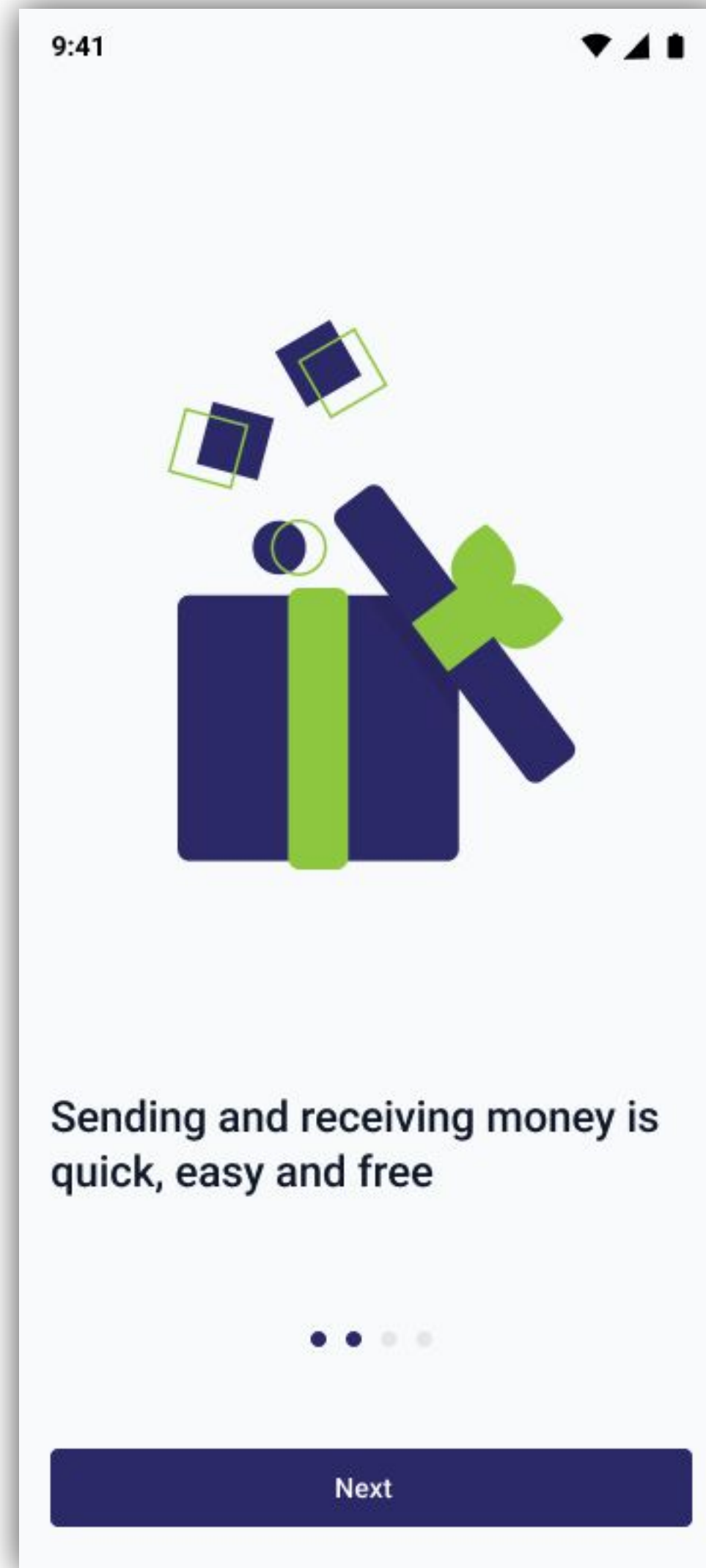
1. Minimum Android version 5.0 or iOS 12.1
2. Create a PesaPesa account
3. Have an unrooted device
4. Install the application from an authorised party: Google Play or AppStore
5. Complete Facial and Identity Card verification



The screenshot shows the PesaPesa app's login interface. At the top, the time is 9:41 and there are standard Android status icons. The PesaPesa logo is displayed with the tagline "Pay without a bank." Below the logo, there are two input fields: "Email" containing "userexample@gmail.com" and "Password" containing "*****". A "Remember Me" checkbox is checked, and there is a "Forgot password?" link. At the bottom, there are two buttons: a dark blue "Sign In" button and a light green "Create Account" button.

Using PesaPesa

When the user opens the application for the first time, he can swipe through the initial screens to see more information regarding the application.



1st Sign in

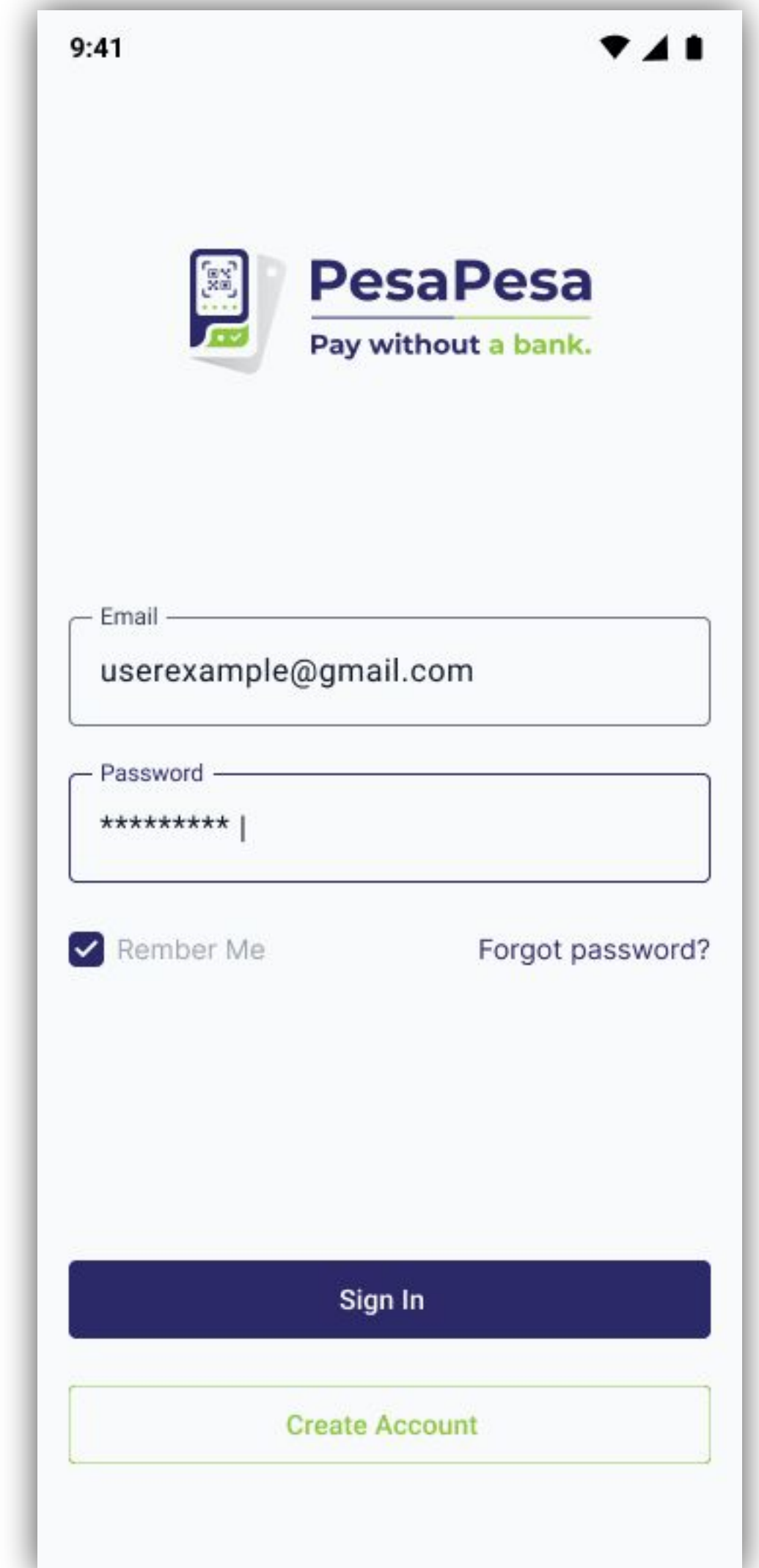
On the first Sign In the user is required to have an active internet connection in order to synchronise his data.

After sign in there are 2 requirements for the user:


1. Confirm his email account
2. Complete his Facial and Identity card verification

Before the user can sign in he has to create a PesaPesa account. This can be done by tapping the "Create Account" button.

The "Create Account" action cannot be done offline.



9:41

 **PesaPesa**
Pay without a bank.

Email

userexample@gmail.com

Password

***** |

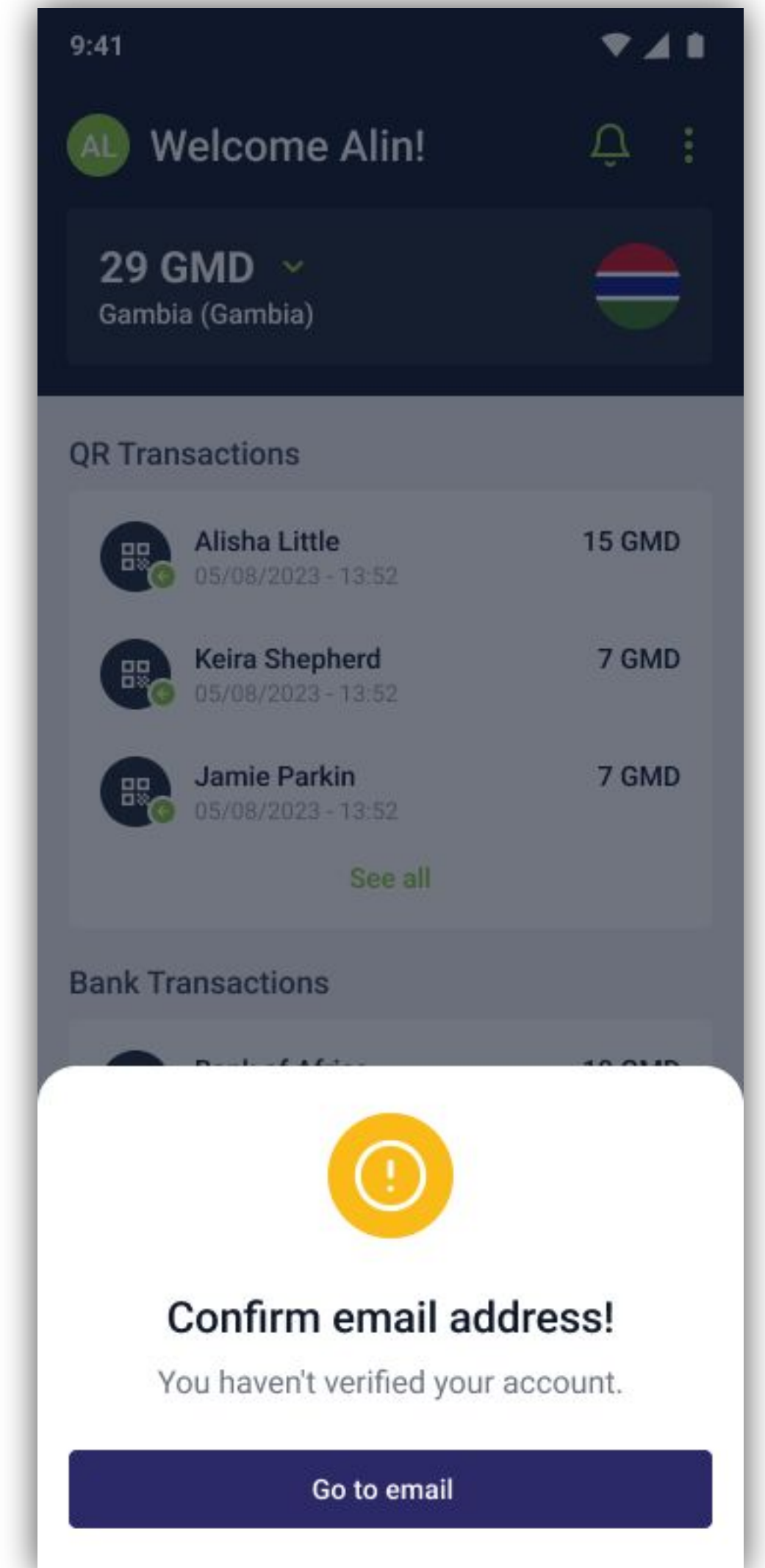
Remember Me [Forgot password?](#)

Sign In

Create Account

1st Sign in

User cannot interact with the app until he verifies the email address.



Verify validation code

User cannot interact with the app until he verifies the email address and phone number.

9:41

←
Create Account

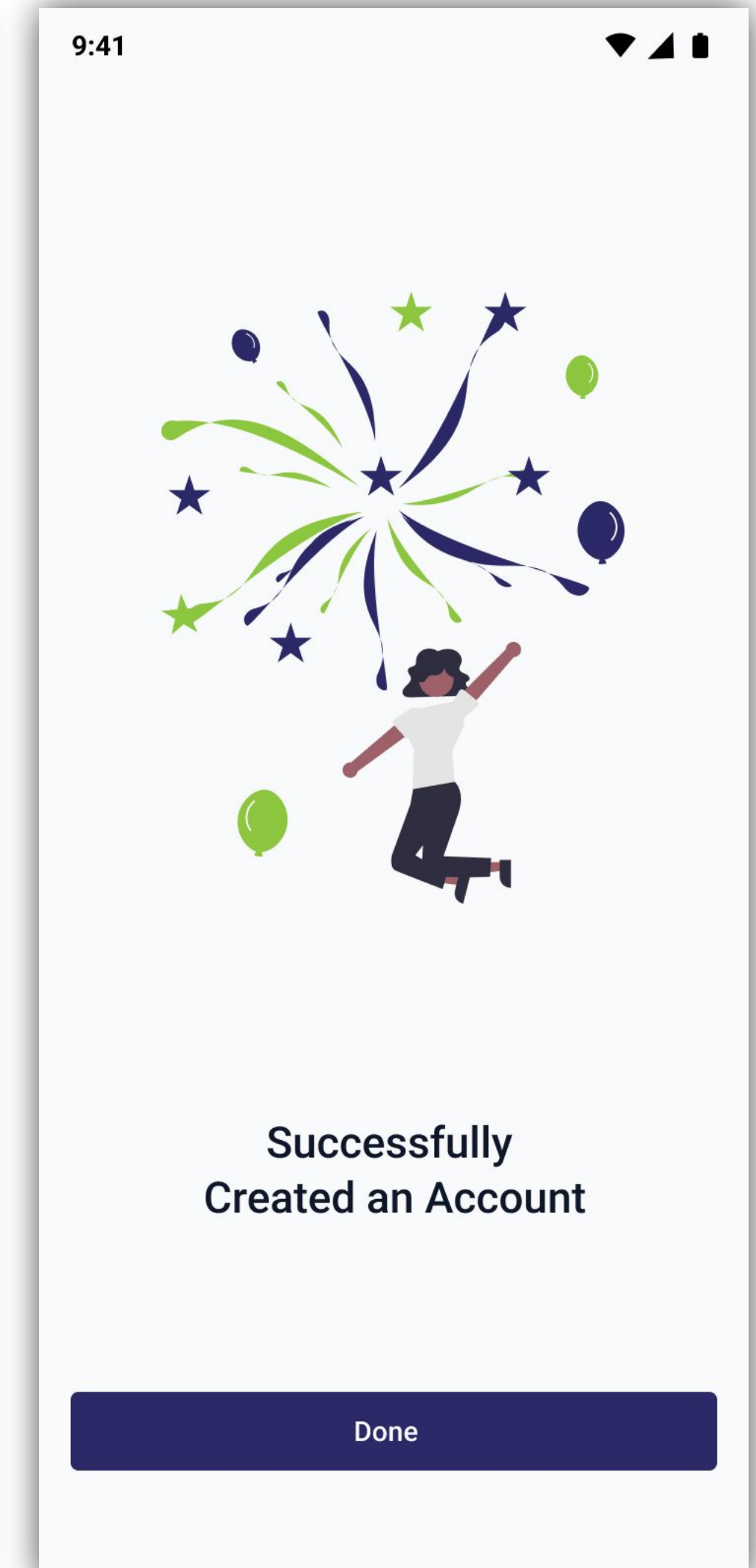
Enter the 5 digit code

7 8 5 - -

Code will expire in 03:52

Don't received the validation code? [Generate](#)

Next



Register process

In order to create a user account, PesaPesa collects the following information:

1. First and Last Name
2. Email
3. Date of birth
4. City and Country of residence
5. Phone number

Before completing the registration the user has to confirm his phone number by validating a unique code sent by text message (SMS).

9:41

← Create Account

First Name

Last Name

Email

Password

Confirm Password

Next

This screenshot shows the first step of the registration process. The form includes input fields for First Name, Last Name, Email, Password, and Confirm Password. A dark blue 'Next' button is located at the bottom of the screen.

9:41

← Create Account

Date of Birth

City

Country

Next

This screenshot shows the second step of the registration process. The form includes dropdown menus for Date of Birth, City, and Country. A dark blue 'Next' button is located at the bottom of the screen.

Discover the PesaPesa App

Container types

In the application the user has 2 types of currency accounts, or containers:

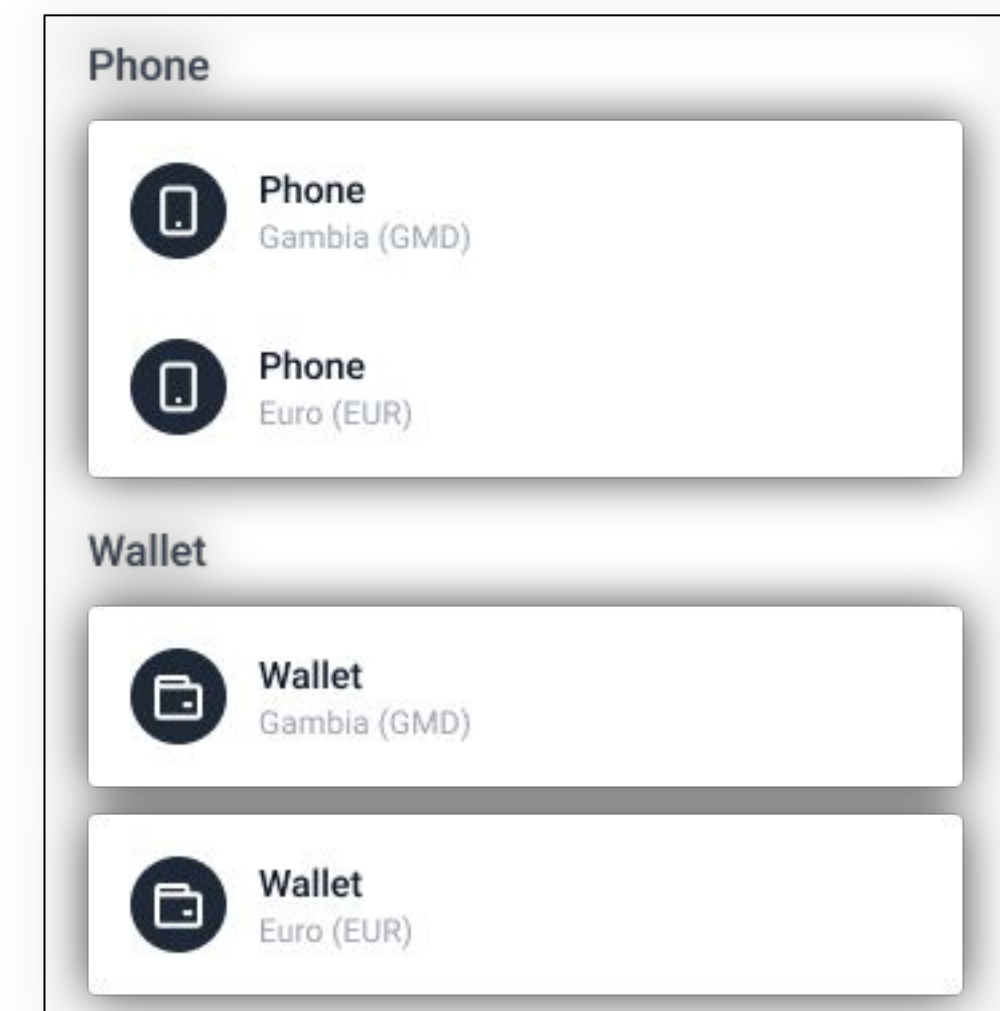
1. Phone containers.

This type of containers are securely stored on the user phone. They are used to make offline transaction via a QR Code protocol. The user can move credits from a wallet container. The user is responsible for this credits, since they be lost if the user loses his phone or delete the application files

2. Wallet containers

This type of containers are stored on PesaPesa servers. The user can add credits to this container via a bank transfer or from a Phone container.

The containers are always in pair, for every currency.



Transaction types

PesaPesa has 3 type of transactions:

1. QR Transactions







This type of transaction are done via the QR Protocol. They are done offline using credits available in the Phone containers of the users.

2. Wallet Transactions

This types of transactions are done online, between Wallet containers of the users. Users can make direct transfers to one another by using the transfer page.

3. Bank Transaction

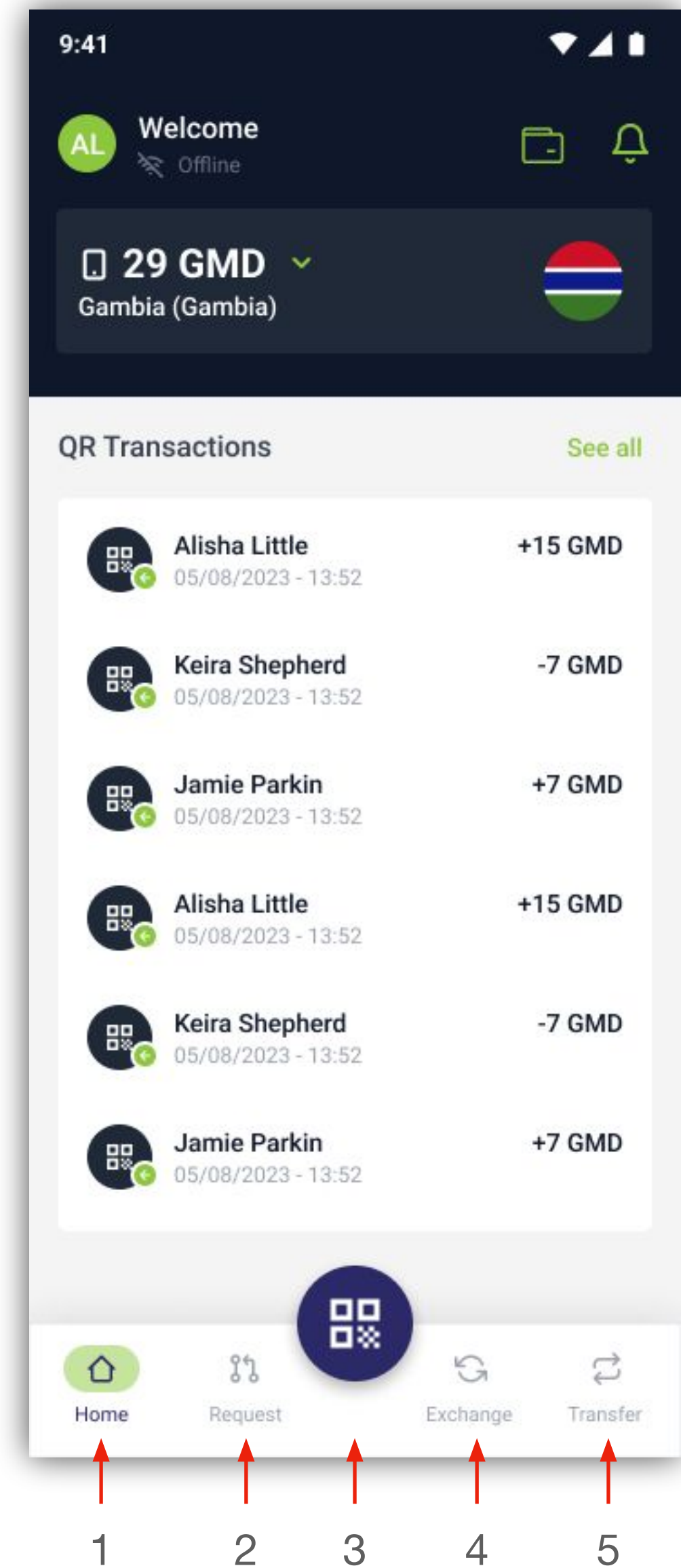
This are transactions done between a Wallet container and a bank. The user can securely add credits from a bank account and send money to his bank account.

	From Alisha Little 05/08/2023 - 13:52	+15 GMD
	To Alisha Little 05/08/2023 - 13:52	-7 GMD
	From Alisha Little 05/08/2023 - 13:52	+7 GMD
	From Alisha Little 05/08/2023 - 13:52	+15 GMD
	To Alisha Little 05/08/2023 - 13:52	-7 GMD
	From Alisha Little 05/08/2023 - 13:52	+7 GMD

Navigation Bar

The navigation bar can be found at the bottom of the screen. It allows the user to navigate to the main areas of the application:

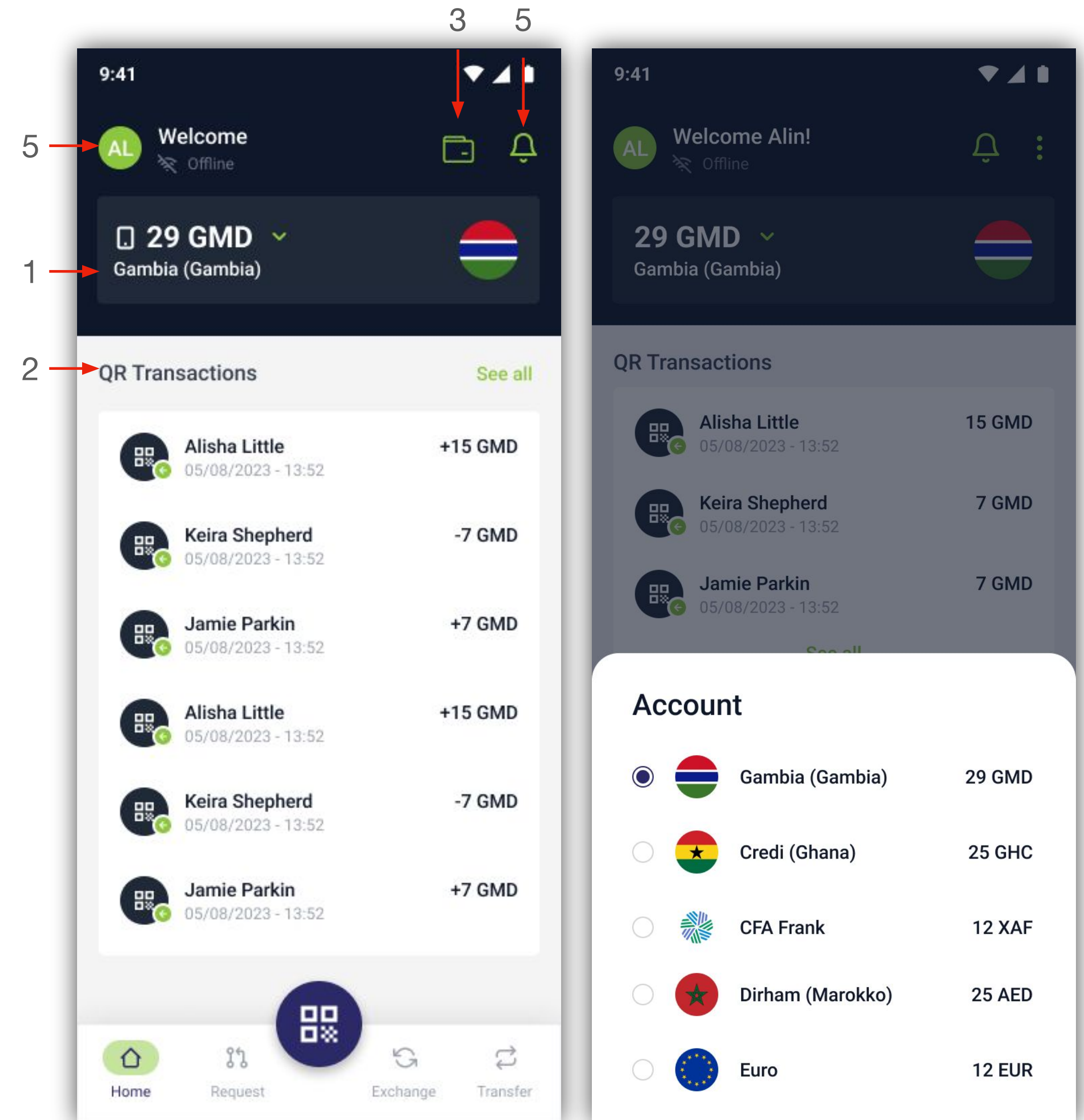
1. Home
2. Request credits
3. Scan QR Code
4. Exchange
5. Transfer



Home Page

On this screen you can see and access the main features of the application:

1. Phone containers (tap on it to change containers)
2. QR Transactions history
3. Wallet
4. Notifications
5. User Profile and Settings page

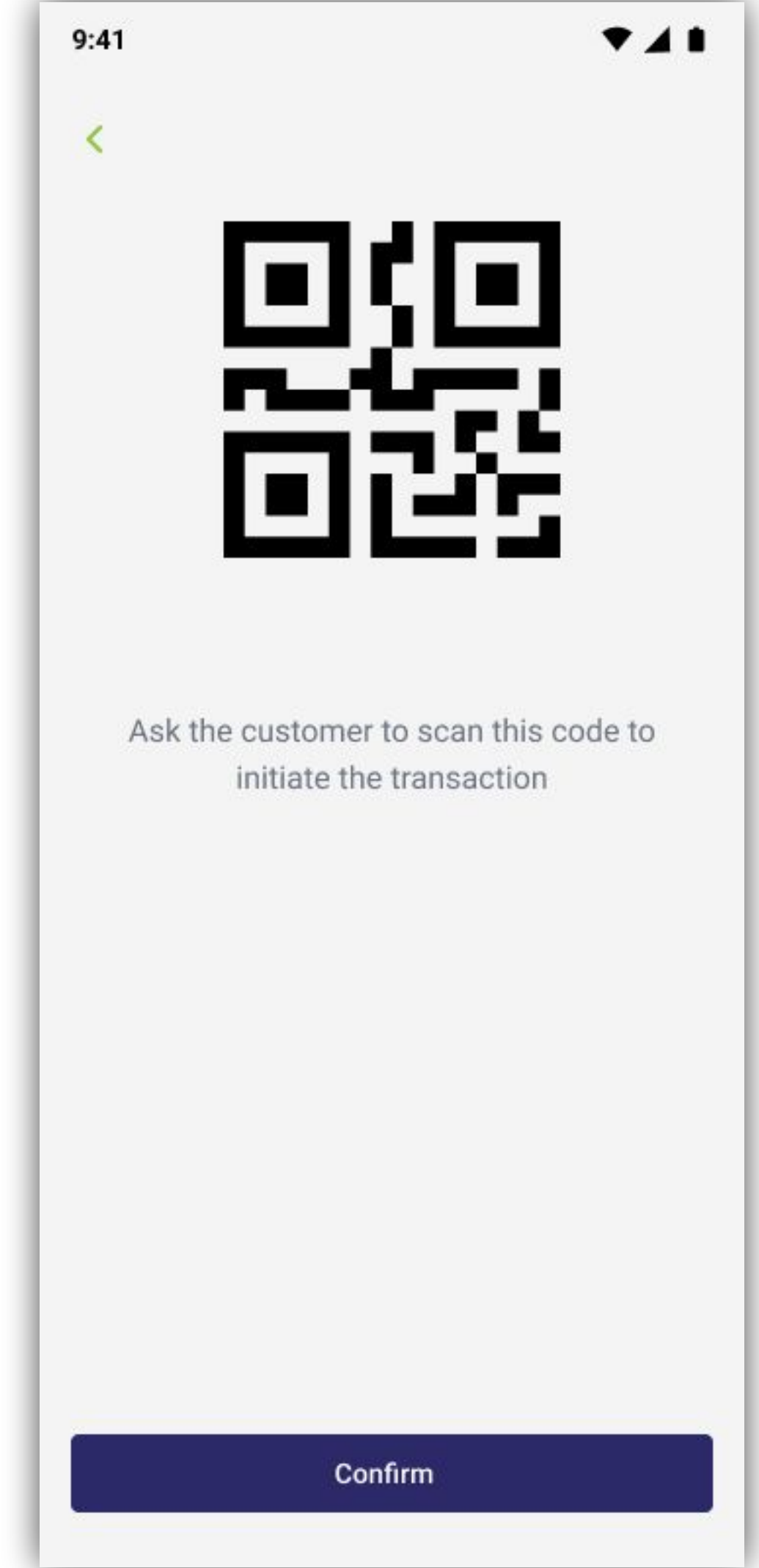
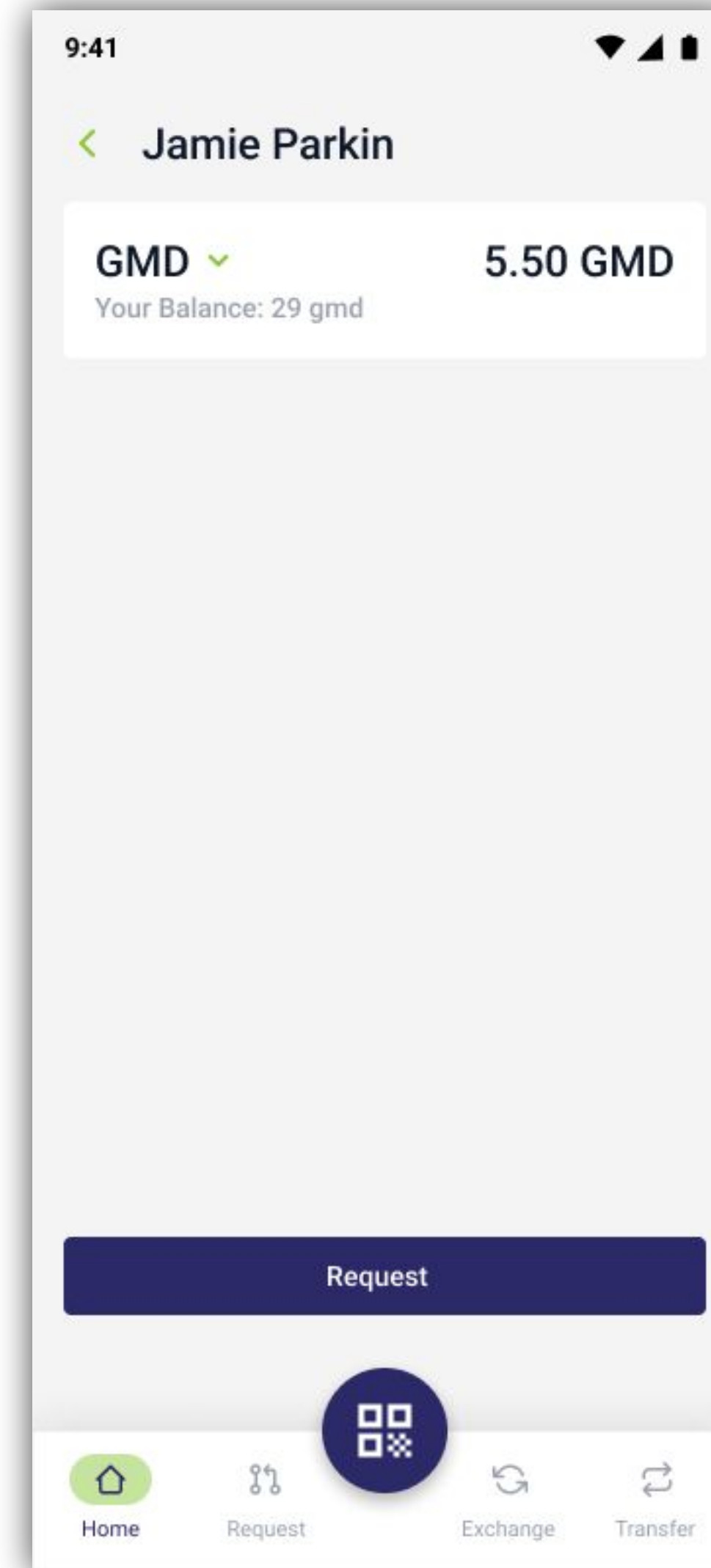


Request and Scan Page

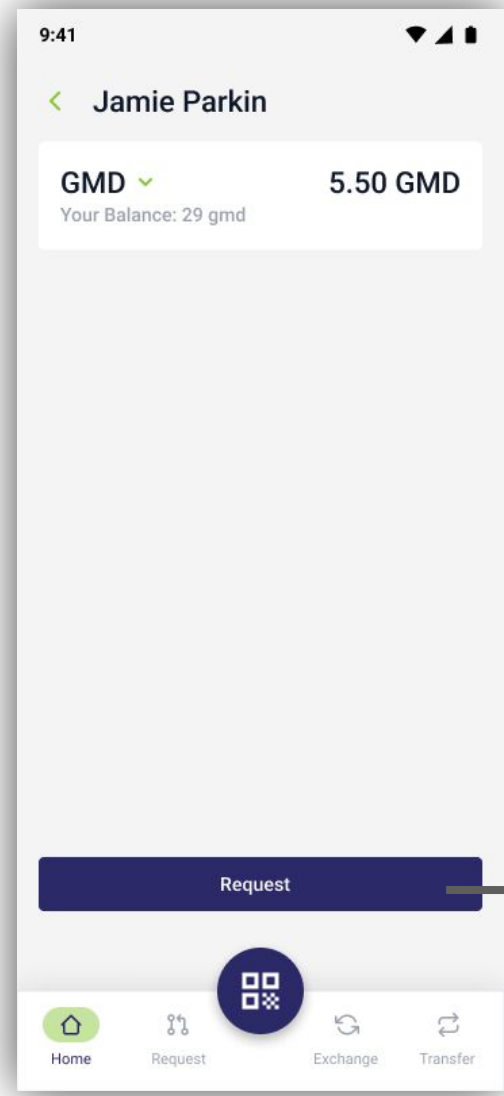
Available in offline mode

On the request page, you(requester) can request credits from another user(sender). For this action, the app doesn't, require an internet connection because it takes place via the Qr Code Protocol, from one phone container to another phone container. After pressing "Request" the app will start the request flow.

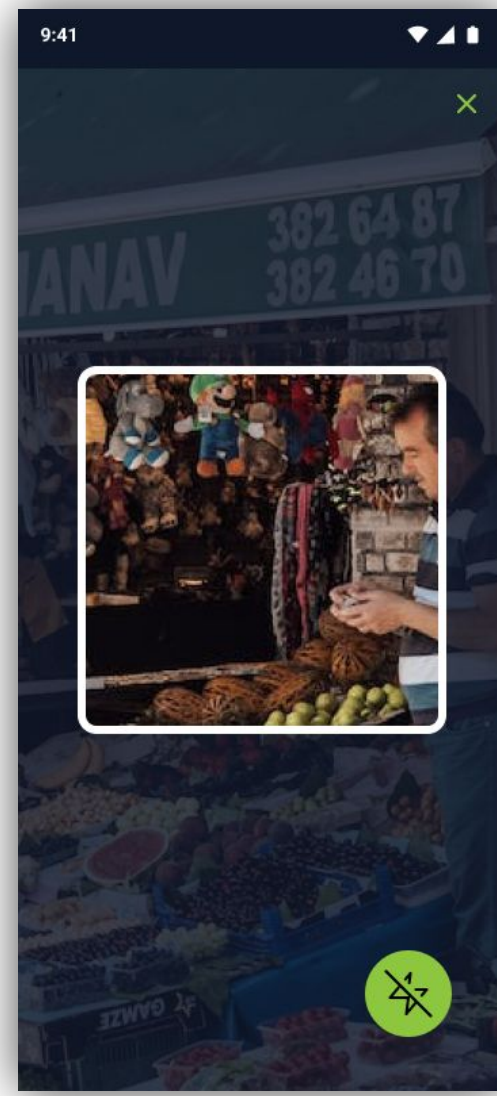
By pressing the Scan button, the sender will start the scan flow, by presenting his Qr Code.



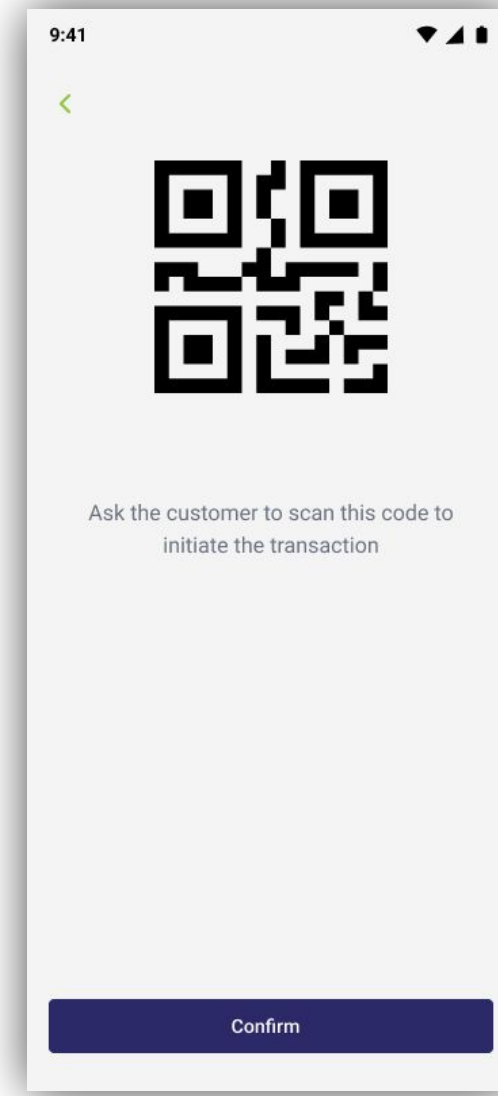
Request Flow



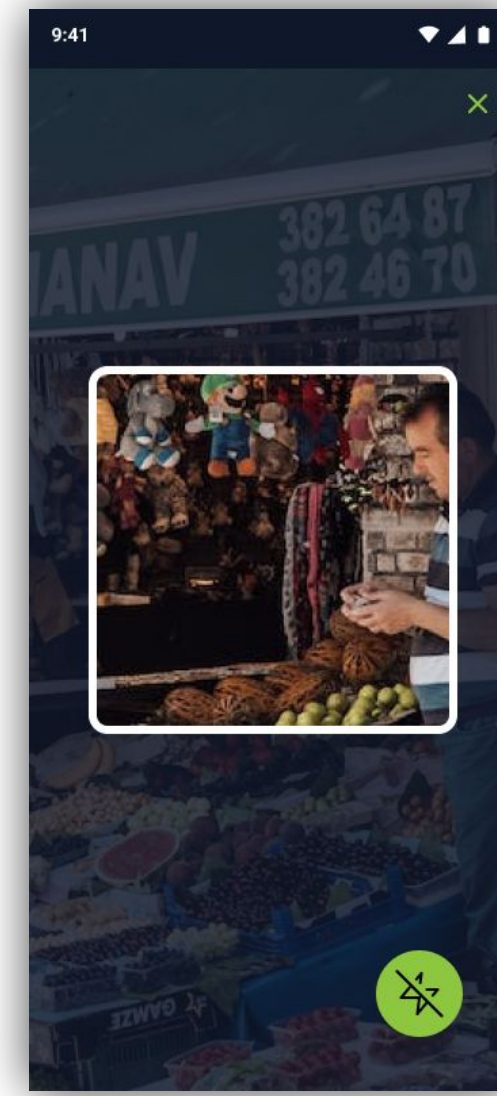
1. Requester requests



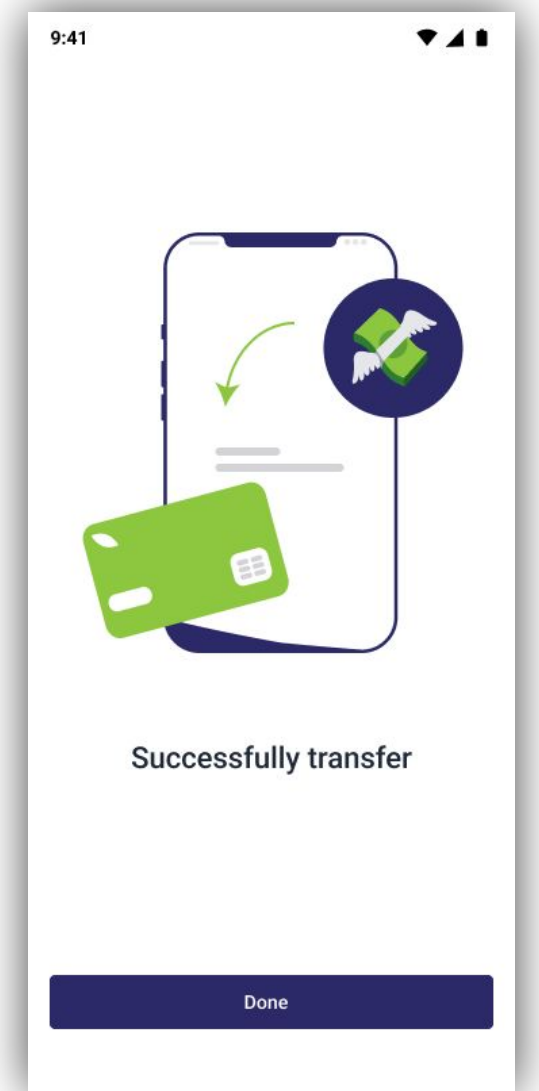
After scanning, requester shows his QrCode



3. Sender scans Requester code

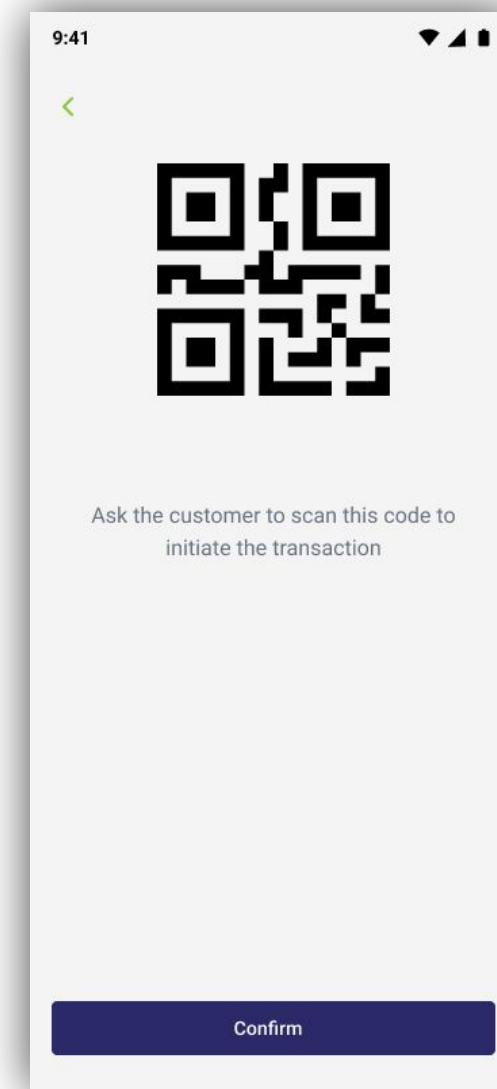
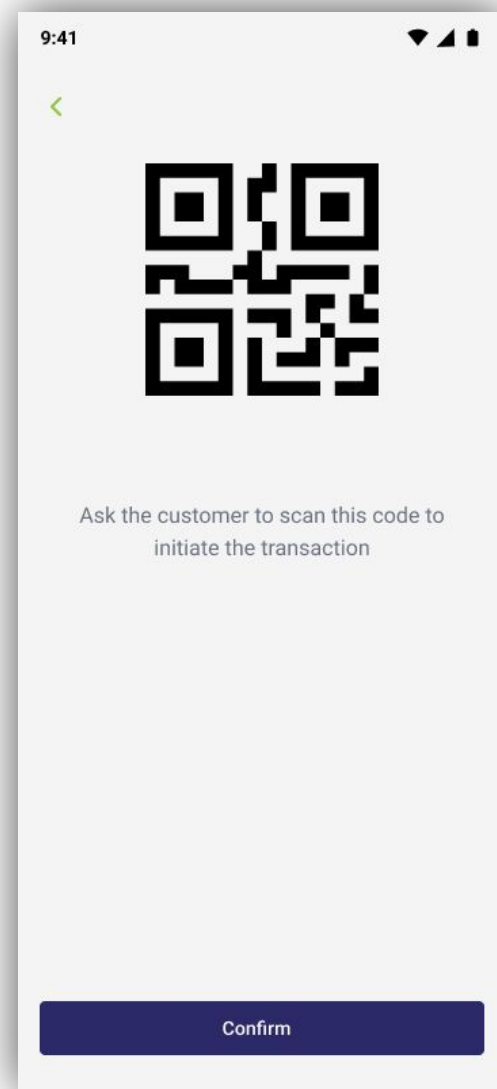


4. Requester scan the confirmation code



Scan Flow

Sender taps on scan button



Wallet Page

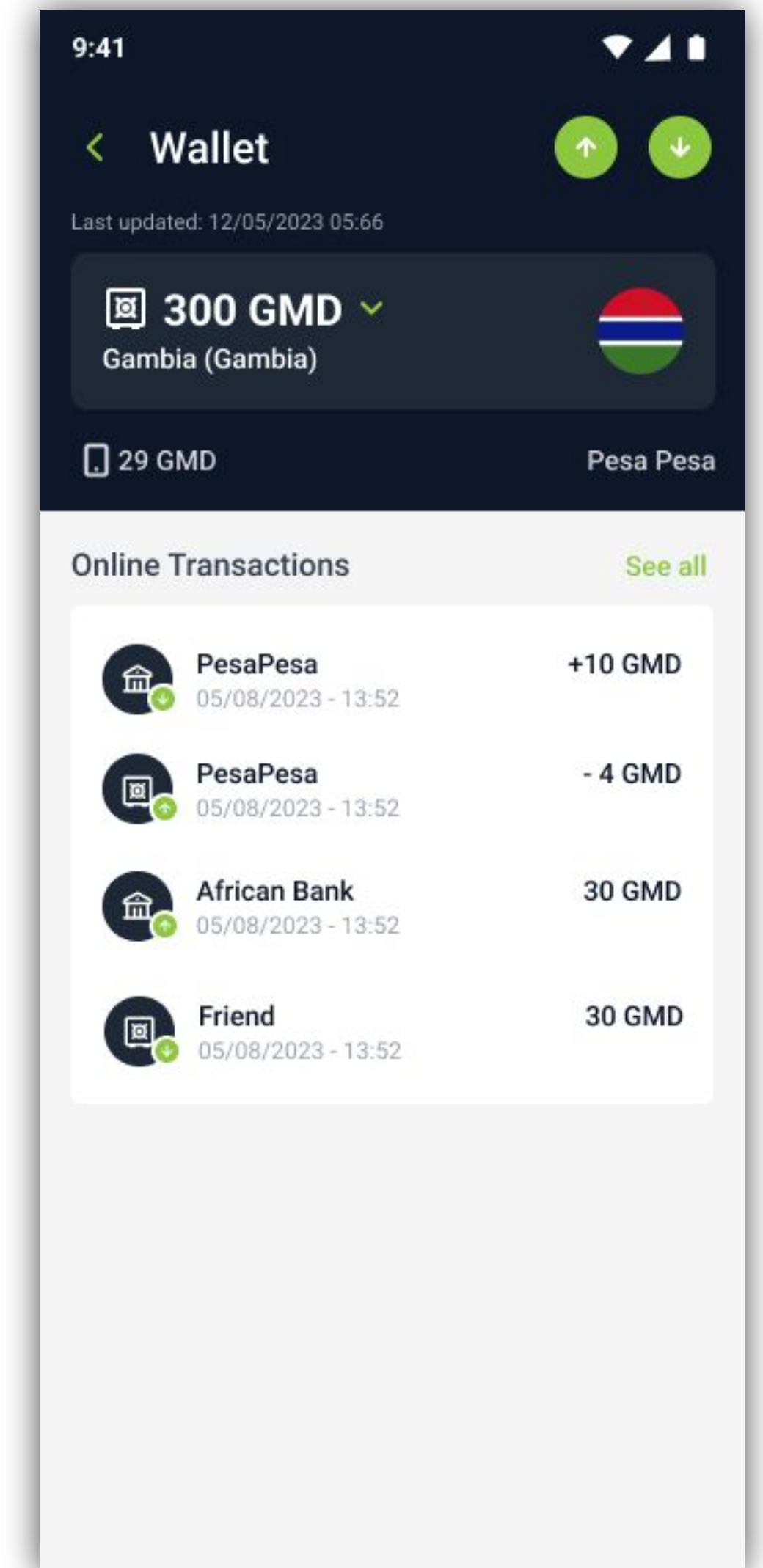
Available in Offline Mode

Information available:

1. Amount of credits in Wallet Container
2. Amount of credits in Phone Container
3. History of transactions from the Wallet Container
4. Last time this information was updated

If internet connection is available, the user can:

1. Add money to container
2. Withdraw money from container



Fund & Withdrawn Page

Not available in offline mode

On this page the user can transfer credits between his own containers or Add credits via the bank.

First, the user selects the container from which he wants to transfer money. Depending on his selection, the destination options will change.

Type of accounts and their destinations:

Wallet container:

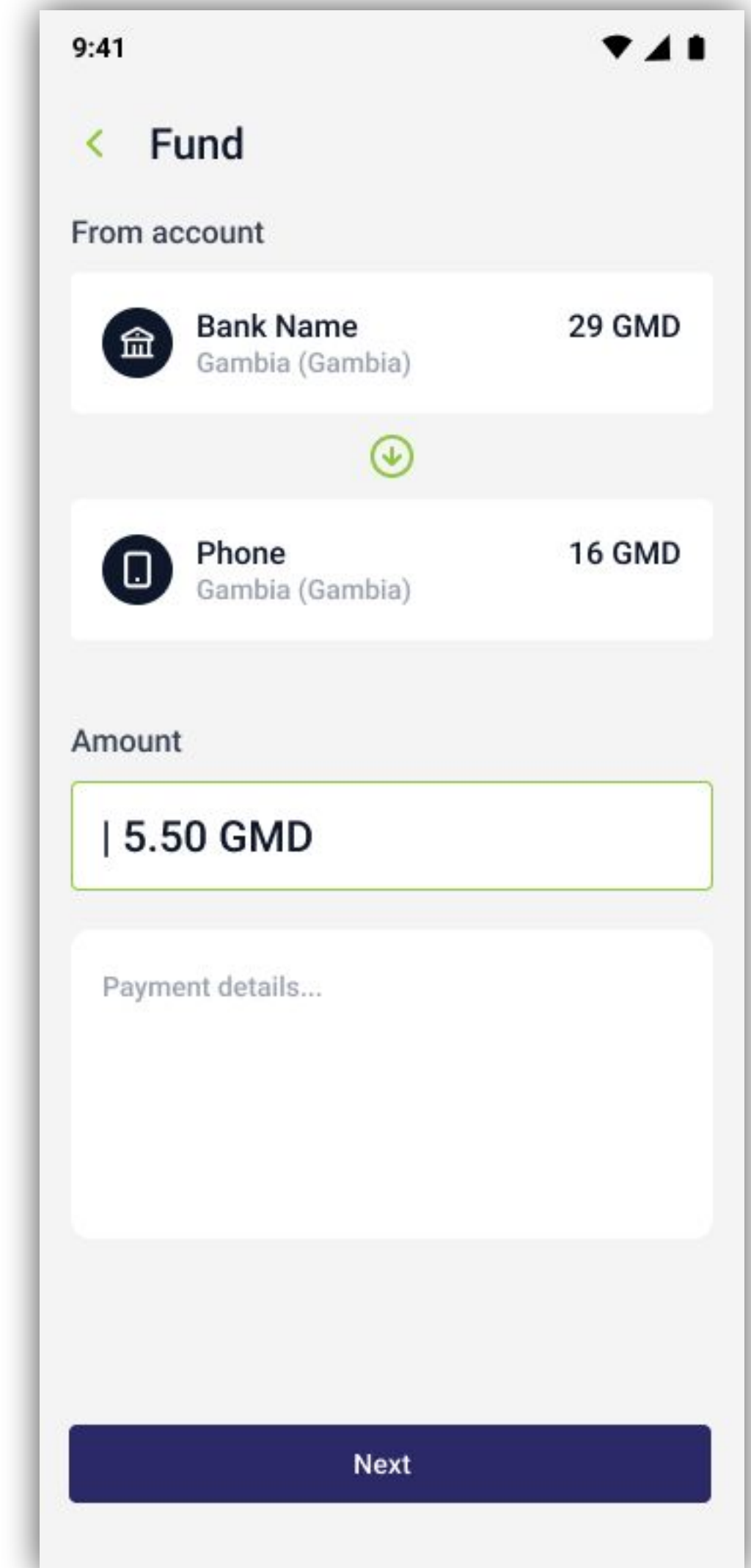
1. Wallet container
2. Phone container
3. Bank

Phone container:

1. Wallet container
2. Phone container

Bank:

1. Wallet container

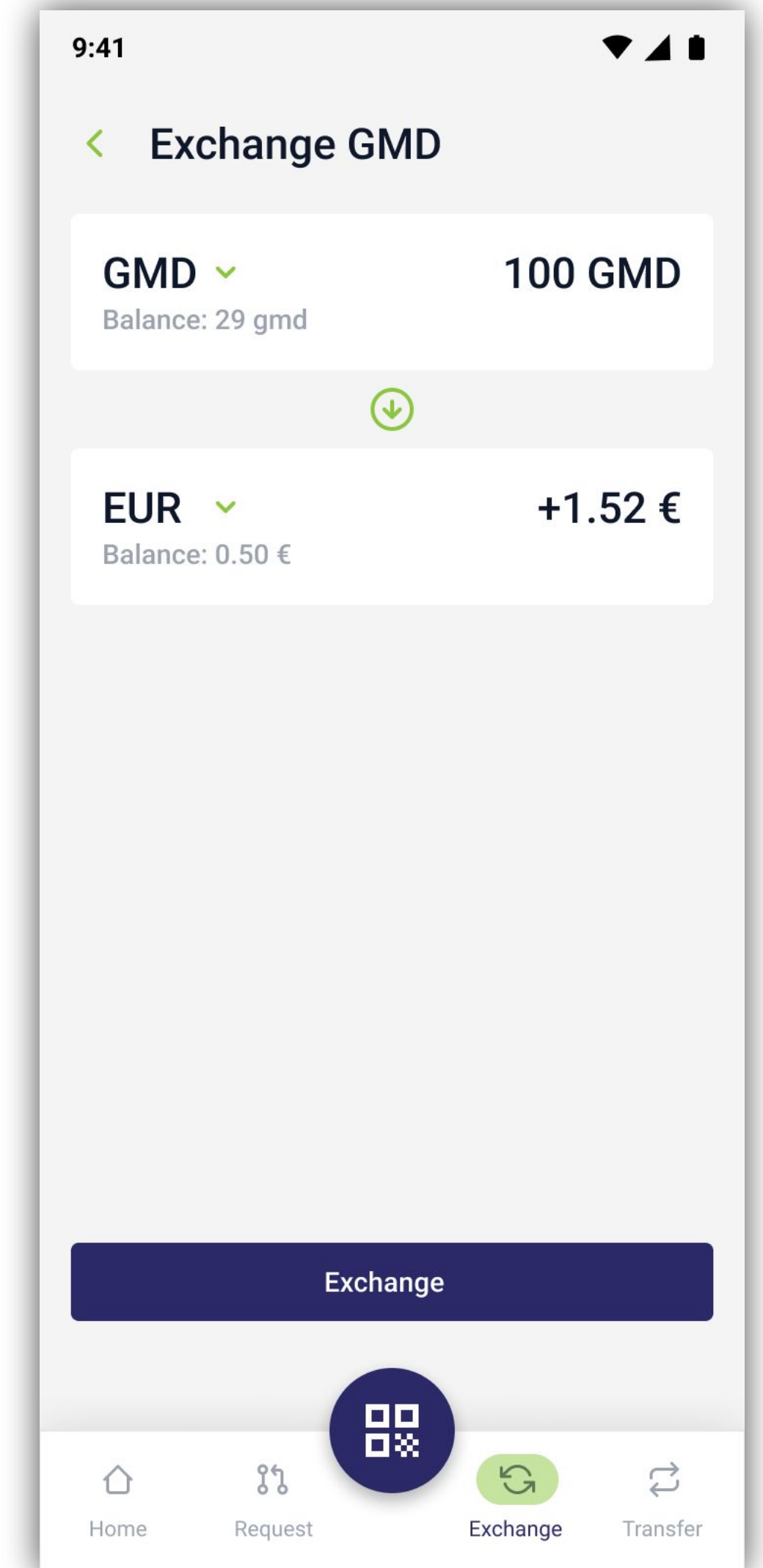


Exchange Page

Not available in offline mode

Users can exchange one currencies to another. PesaPesa uses the latest exchange market, only perceiving a small converting fee.

This feature is available only if the user has an active internet connection, allowing us to provide an up to date exchange rates to the user.



Transfers Page

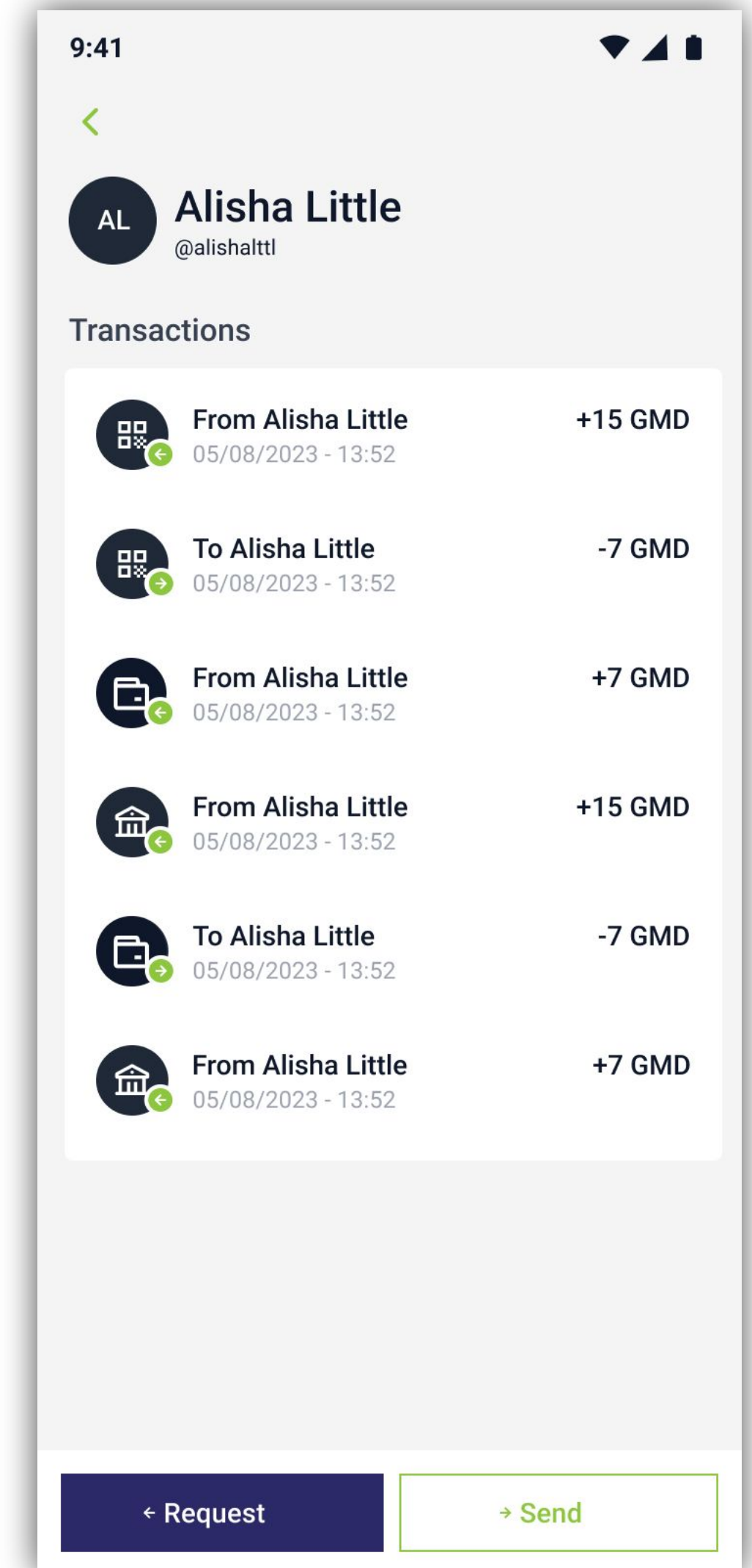
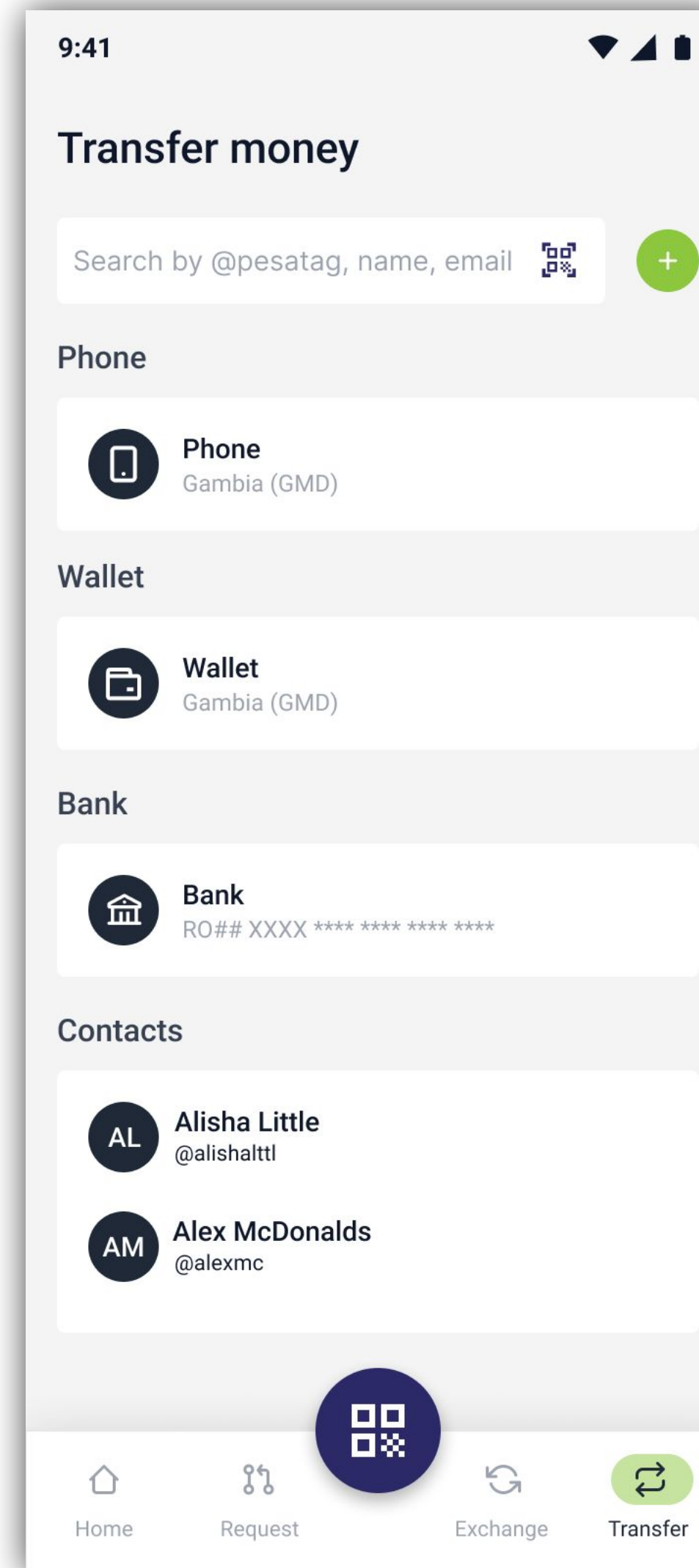
Not available in offline mode

In addition to offline transactions, PesaPesa allows users to transfer money online, without the need to scan Qr codes.

On this screen, the user can see all his accounts and contacts. After each transaction, the other user is added to your contact list. This way, you can see all the people who sent or received credits for you.

Tapping a contact will show your transaction history with that user. It also allows you to make a new transaction by requesting or sending credits.

Contacts can also be added manually, by pressing the “+” button.

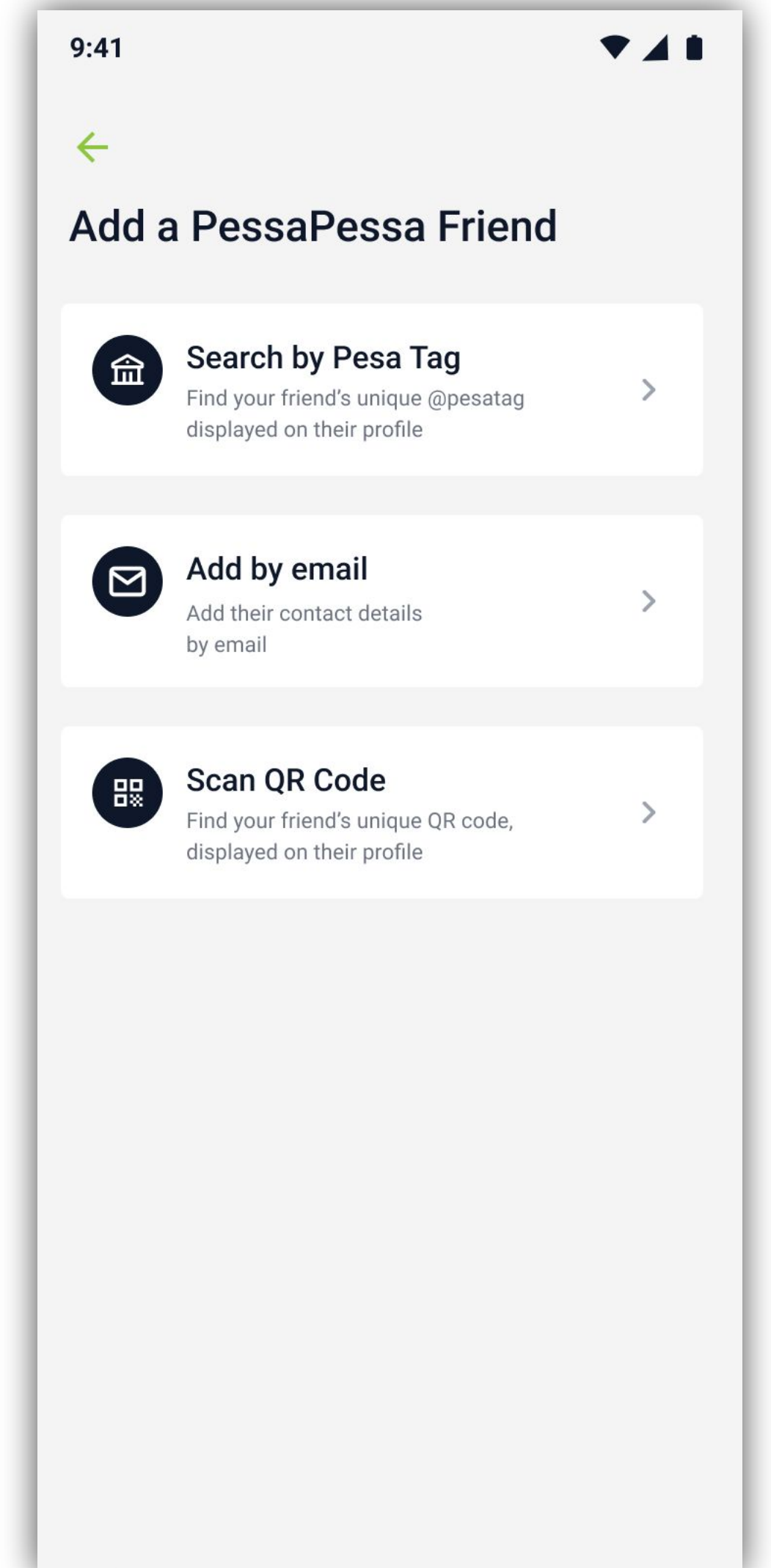


Add Contacts Page

Not available in offline mode

PesaPesa offers 3 ways to add a new contact:

- by searching the unique Pesatag of the user
- by email
- by scanning the users qr code

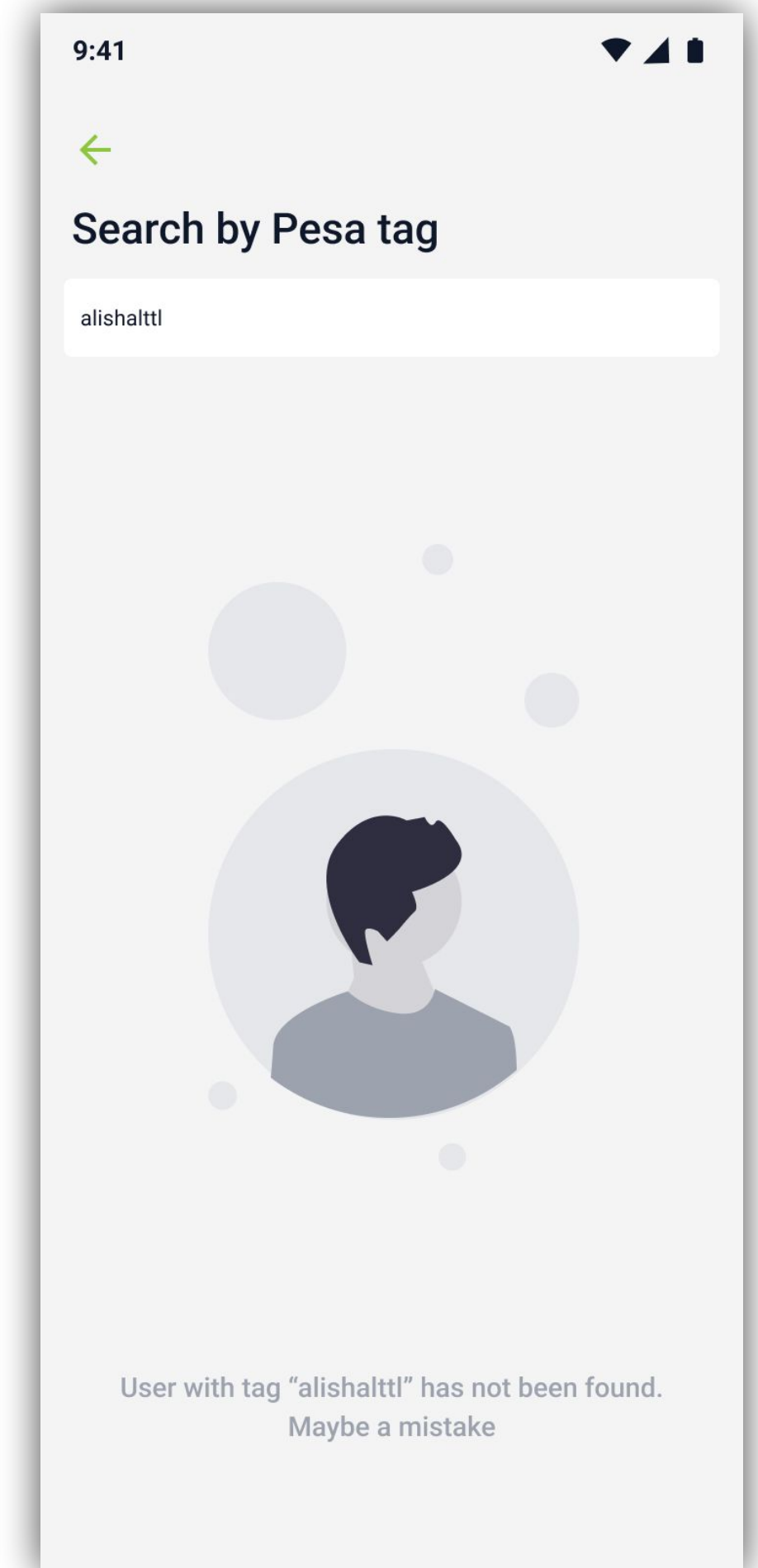
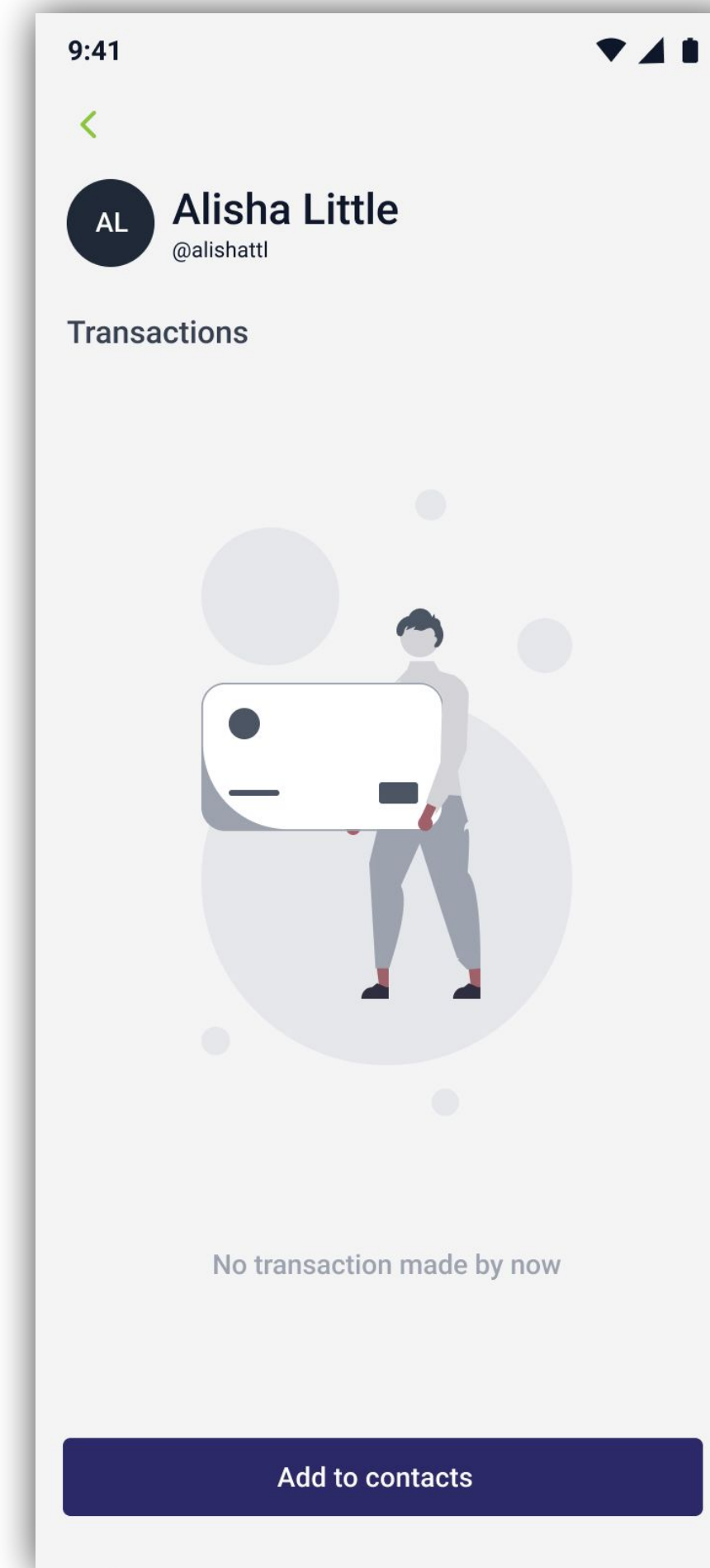
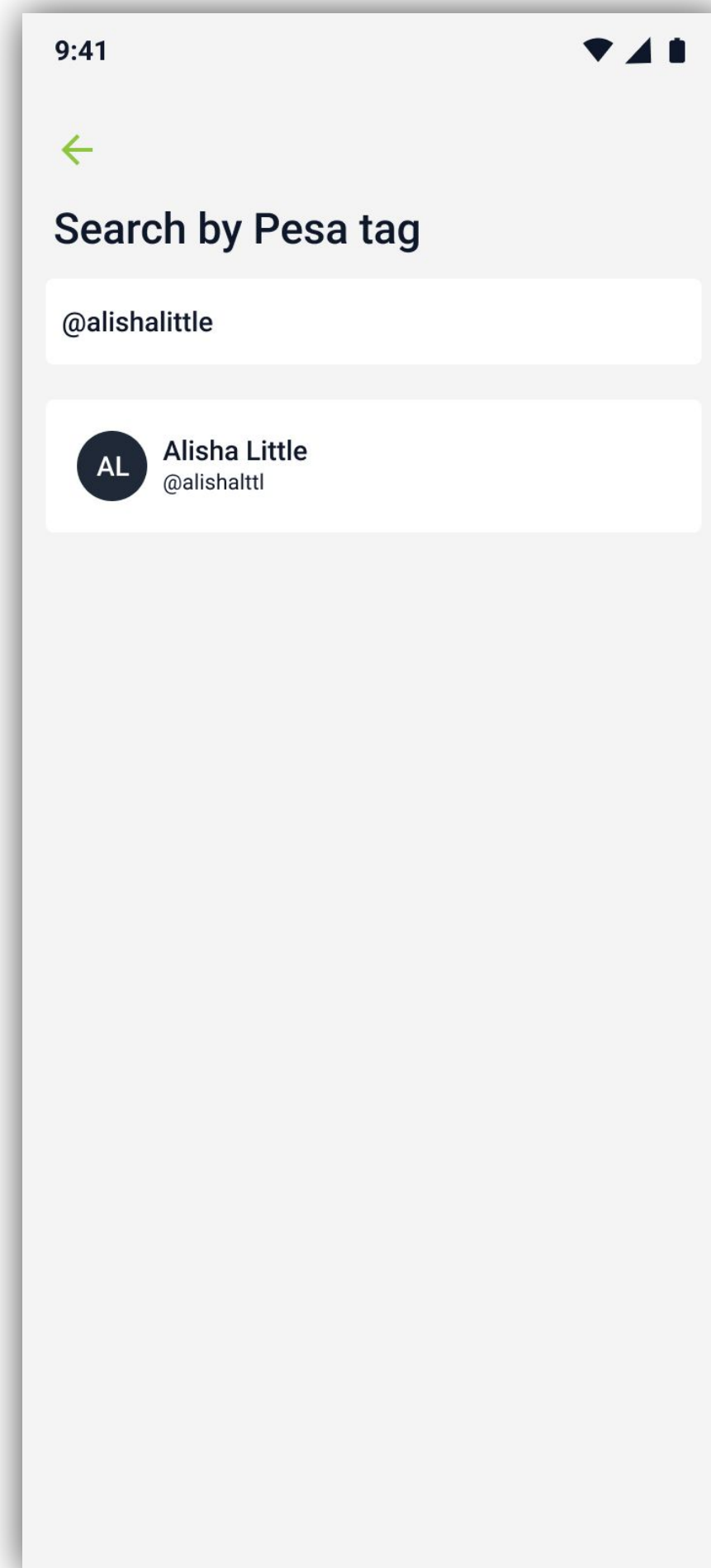


Search by Pesa Tag

Not available in offline mode

Contacts can be added to the contacts list by searching the users Pesa tag. The users need to introduces the correct tag in order to get a result.

After the user is found, it can be added by pressing “Add to contacts”

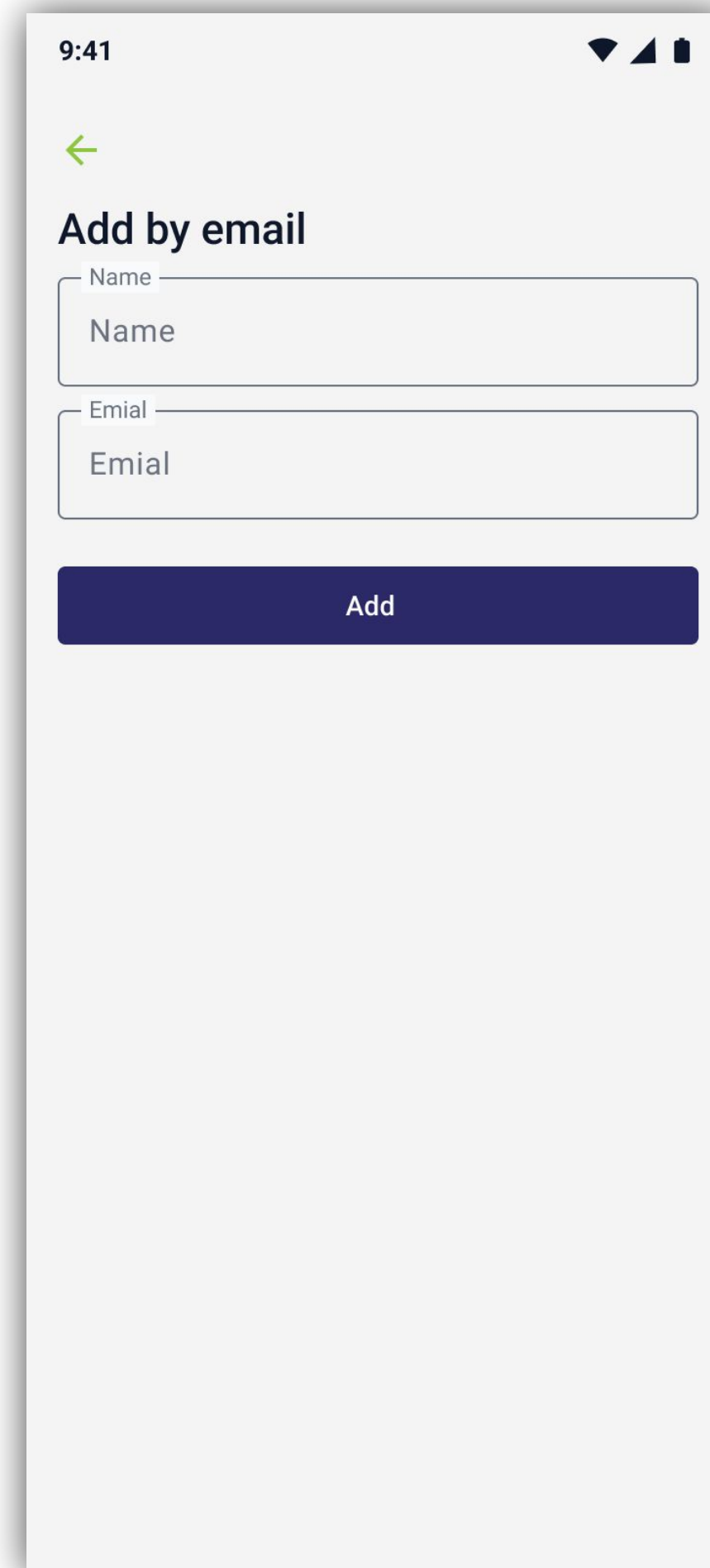


Adding by Email

Not available in offline mode

Users can add a contact by email. They specify the name and email for that contact.

If the email is already registered, the user can start making transactions with him. Otherwise, the contact will be added, cannot make transactions, but the user has the option to send him an invite to join PesaPesa



9:41

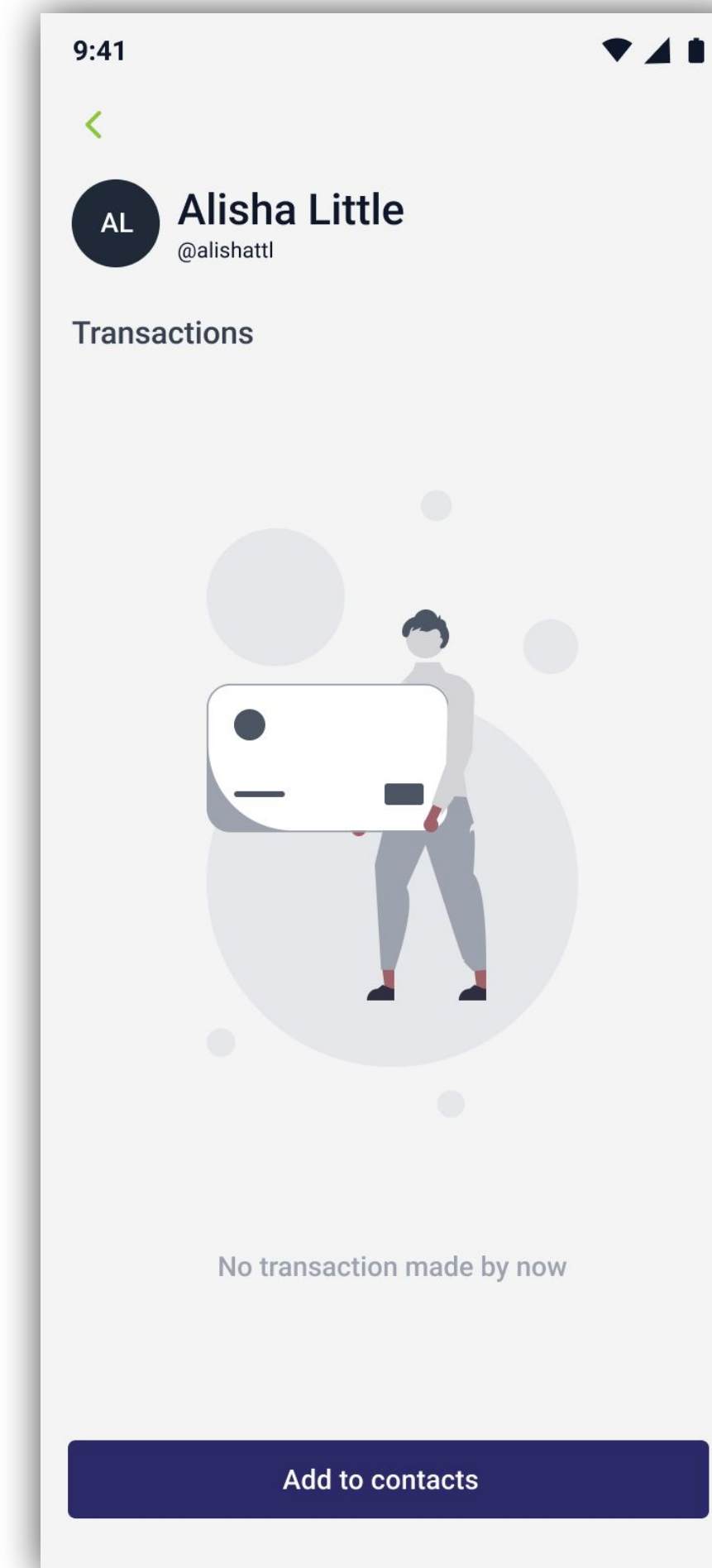
<

Add by email

Name

Emial

Add



9:41

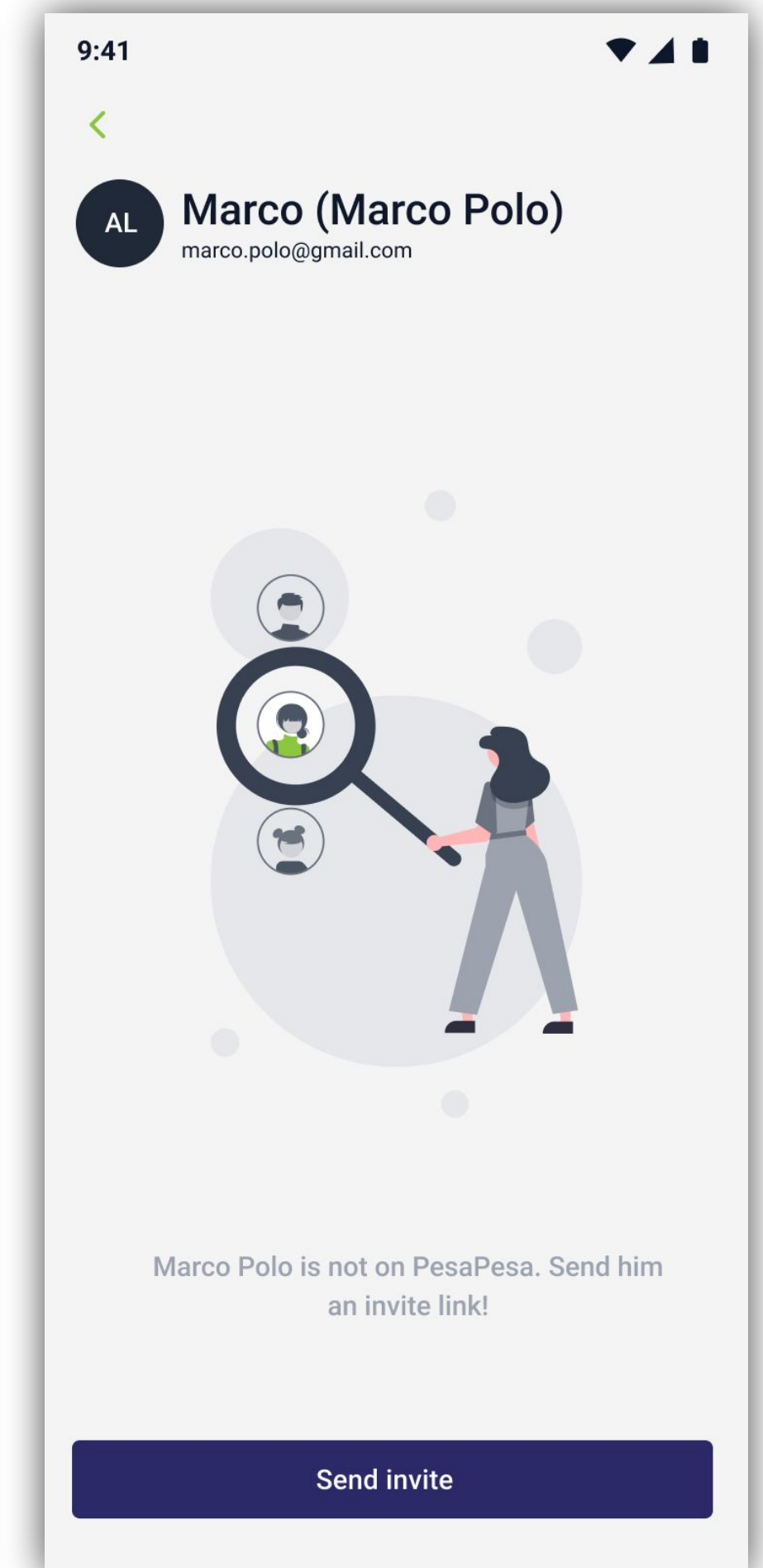
<

Alisha Little
@alishatl

Transactions

No transaction made by now

Add to contacts



9:41

<

Marco (Marco Polo)
marco.polo@gmail.com

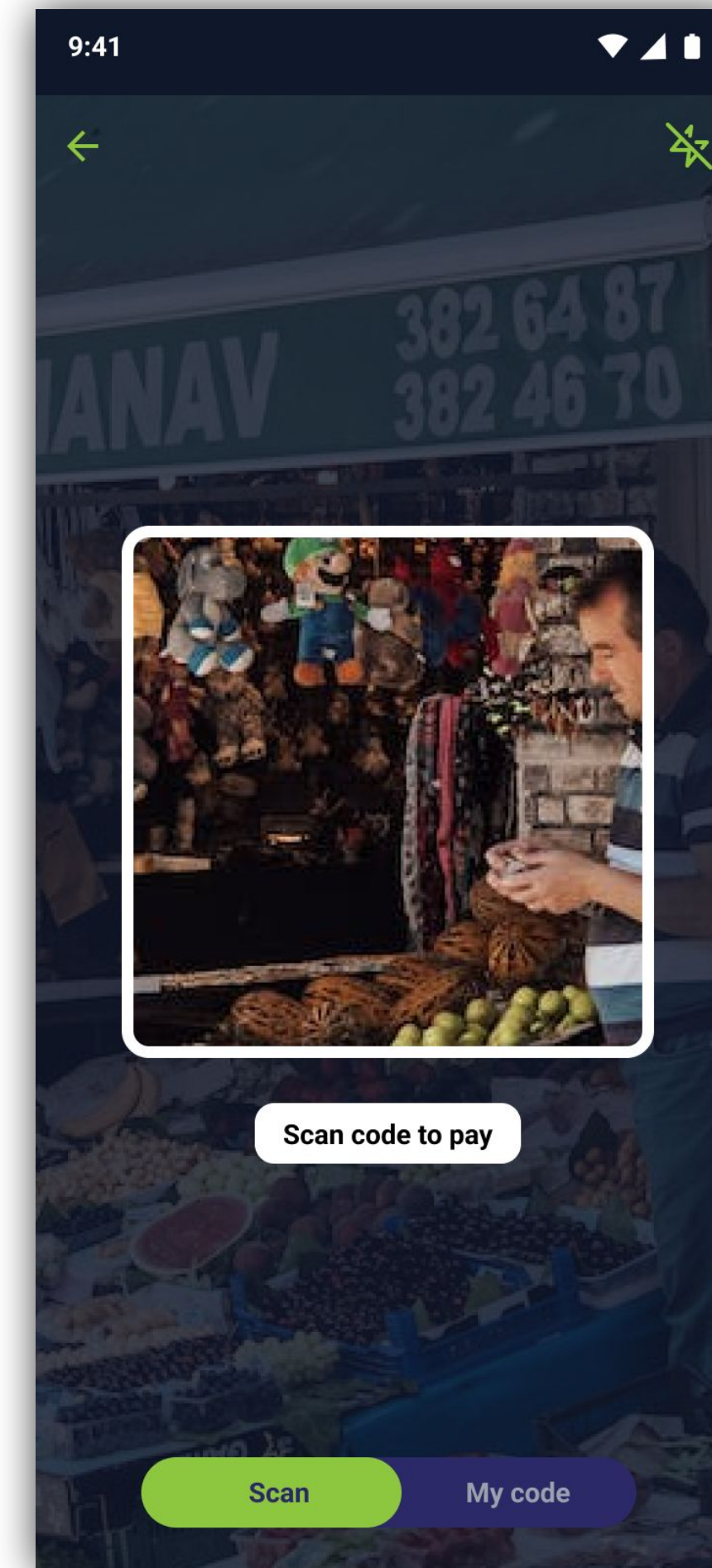
Marco Polo is not on PesaPesa. Send him an invite link!

Send invite

Adding by Scanning

Not available in offline mode

The easiest way to add a new contact is by scanning the users Qr Code. This screen can be accessed from the profile, or from the “Add Contacts Page” screen.

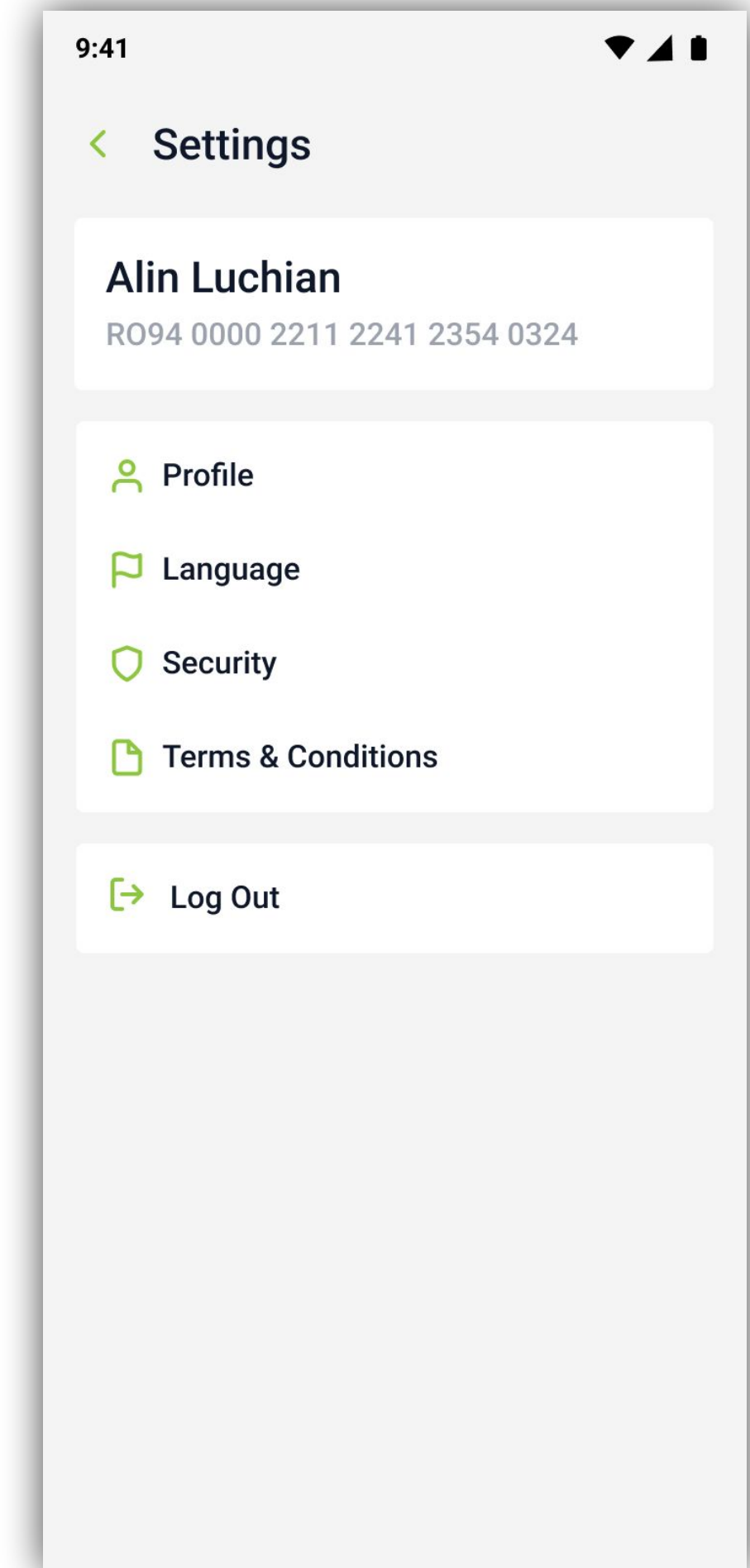


Settings Page

Available in offline mode

Available actions:

- edit profile
- change language
- change security actions
- read terms & conditions

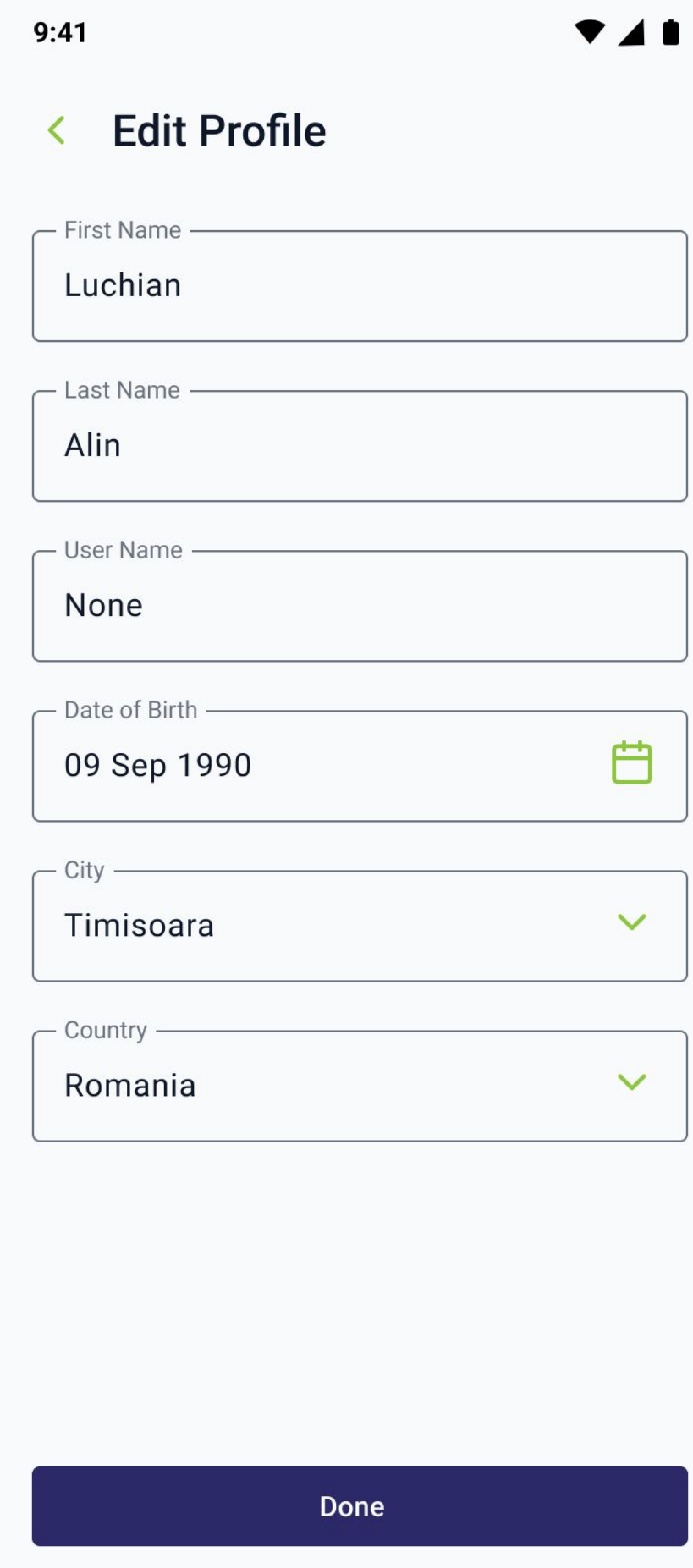


Edit profile (Settings)

Not available in offline mode

User can change:

- first name
- last name
- date of birth
- his address



The screenshot shows a mobile application interface for editing a user profile. At the top, the status bar displays the time 9:41 and signal, Wi-Fi, and battery icons. Below the status bar, the title 'Edit Profile' is shown with a green back arrow on the left. The form consists of several input fields, each with a label and a value:

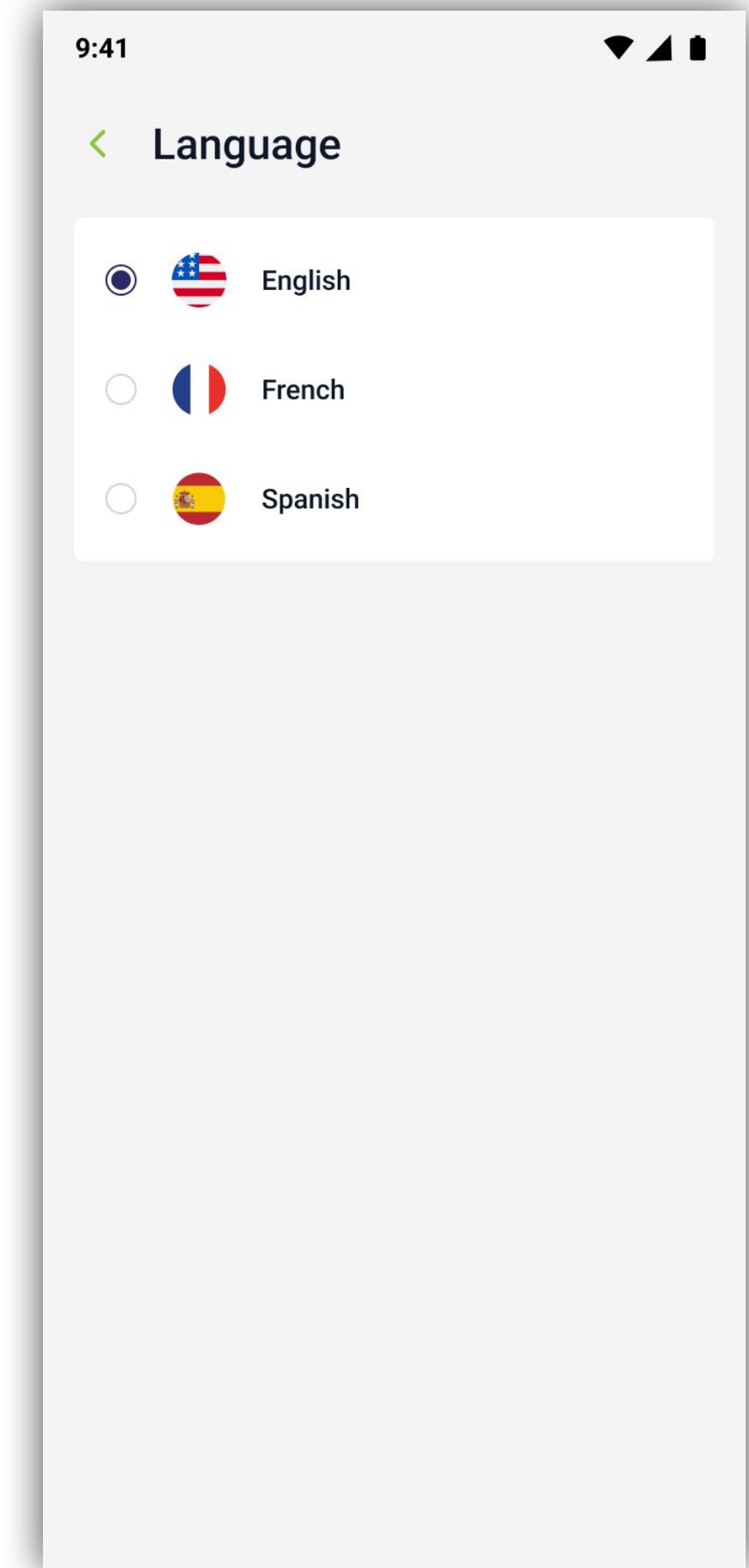
- First Name:** Luchian
- Last Name:** Alin
- User Name:** None
- Date of Birth:** 09 Sep 1990, with a green calendar icon on the right.
- City:** Timisoara, with a green checkmark on the right.
- Country:** Romania, with a green checkmark on the right.

At the bottom of the screen, there is a dark blue button labeled 'Done'.

Languages (Settings)

Available in offline mode

User can change the app language. More language options can be added.



Security (Settings)

Not available in offline mode

User can set an alternative form of authentication. This requires the user to first log in with his email&password with an active internet connection.

