

# User Stories: Drop — Fintech Payment App

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“ **Project:** Drop — Remittance + QR Payments **Version:** 1.0 **Date:** 2026-02-23  
**Author:** John (AI Director) **Status:** Approved **Reviewers:** Alem Bašić (CEO)

## Document History

Version	Date	Author	Changes
0.1	2026-02-23	John	Initial stories from user journeys in business-case-v2.md

## 1. Epic Overview

Epic ID	Epic Name	Business Goal	Story Count	Status	Target Release
EP-01	User Onboarding & Authentication	BO-02 — user acquisition	4	Done (Phase 0.5)	Phase 1
EP-02	Remittance (Send Money)	BO-01, BO-02 — revenue + users	5	Done (Phase 1)	Phase 1
EP-03	QR Merchant Payments	BO-01, BO-03 — revenue + merchants	5	Done (Phase 1)	Phase 1
EP-04	Open Banking (AISP)	BO-02 — user trust	2	Mock (Phase 2)	Phase 2

Epic ID	Epic Name	Business Goal	Story Count	Status	Target Release
EP-05	Transaction History & Notifications	BO-02, BO-03	3	Done (Phase 1)	Phase 1
EP-06	Merchant Analytics	BO-03 — merchant retention	2	Done (Phase 1)	Phase 1
EP-07	KYC & Compliance	BO-05 — regulatory	2	Mock (Phase 2)	Phase 2

## 2. Story Format Guide

### Standard Story Format:

As a [persona/role],  
I want [feature/action],  
So that [benefit/outcome].

### Acceptance Criteria Format (Given/When/Then):

Given [a precondition that must be true],  
When [the user performs an action],  
Then [the expected outcome occurs].

## 4. Story Backlog

### Epic EP-01: User Onboarding & Authentication

#### US-001: Account Registration (3-step onboarding)

Attribute	Value
Epic	EP-01: Onboarding
Priority	Must Have
Story Points	8
Sprint	Sprint 1

Attribute	Value
Assigned To	Builder agent
Status	Done
FR Reference	FR-001
BR Reference	BR-001, BR-002

**Story:** As a **Norwegian resident (18+)**, I want **to register for Drop with my email and date of birth**, So that **I can access remittance and QR payments at lower fees than existing services**.

**Context:** 3-step flow: (1) personal details + DOB validation, (2) OTP on Norwegian phone (+47), (3) PIN setup. BankID integration in Phase 2 replaces DOB validation with real SCA.

#### Acceptance Criteria:

- Given** valid email, password  $\geq 8$  chars, Norwegian phone (+47), DOB  $\geq 18$  years, **when** user submits registration, **then** 201 created; user proceeds to OTP step
- Given** DOB under 18 years, **when** user submits, **then** 422 "Du må være minst 18 år"
- Given** duplicate email, **when** submitted, **then** 409 "Email already in use"
- Given** OTP sent, **when** user enters correct 6 digits, **then** user proceeds to PIN setup
- Given** valid 4-digit PIN entered and confirmed, **when** submitted, **then** account activated; JWT cookie set

#### Technical Notes:

- Age validation: `(today - DOB) >= 18 years`
- OTP: 6-digit code; in MVP any code accepted (mock); real SMS in Phase 2
- Password: bcrypt 12 rounds

#### UI/UX Notes:

- Screen: `mockups/figma-make-export/src/components/Onboarding.js`
- 3-step progress indicator shown

**Dependencies:** Blocked by: None | Blocks: US-002, US-003, US-010

## US-002: User Login

Attribute	Value
Epic	EP-01
Priority	Must Have

Attribute	Value
Story Points	3
Sprint	Sprint 1
Status	Done
FR Reference	FR-002

**Story:** As a **registered Drop user**, I want **to log in with my email and password**, So that **I can access my account and make payments**.

**Acceptance Criteria:**

- Given** valid email + password, **when** login submitted, **then** JWT cookie set; redirected to dashboard
- Given** wrong password, **when** submitted, **then** 401 "Invalid email or password" (no enumeration)
- Given** 10 failed attempts from same IP, **when** next attempt, **then** 429 rate limit error

**Dependencies:** Blocked by: US-001

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## US-003: Session Logout

Attribute	Value
Epic	EP-01
Priority	Must Have
Story Points	1
Sprint	Sprint 1
Status	Done
FR Reference	FR-003

**Story:** As a **logged-in Drop user**, I want **to log out of my account**, So that **my session is securely terminated on shared devices**.

**Acceptance Criteria:**

- Given** authenticated user, **when** they POST /api/auth/logout, **then** JWT cookie cleared; session revoked in DB
- Given** logged-out user, **when** they access protected routes, **then** 401 redirect to login

**Dependencies:** Blocked by: US-002

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## US-004: BankID Verification (Phase 2)

Attribute	Value
Epic	EP-01
Priority	Must Have
Story Points	8
Sprint	Sprint 4 (Phase 2)
Status	Backlog
FR Reference	FR-001

**Story:** As a **Norwegian resident**, I want to **verify my identity via Norwegian BankID**, So that **my account is secured with Strong Customer Authentication (SCA) as required by PSD2**.

### Acceptance Criteria:

- Given** user at onboarding step 1, **when** they complete BankID verification, **then** DOB, name, and national ID extracted from BankID response
- Given** BankID shows DOB < 18 years, **when** verification complete, **then** registration rejected with age error
- Given** successful BankID, **when** verification complete, **then** kyc\_status set to approved

**Dependencies:** Blocked by: BaaS provider confirmed (DEP-01)

## Epic EP-02: Remittance (Send Money)

### US-010: Send Money to Recipient

Attribute	Value
Epic	EP-02: Remittance
Priority	Must Have
Story Points	8
Sprint	Sprint 1
Status	Done
FR Reference	FR-020
BR Reference	BR-003, BR-005

**Story:** As a **Drop user who wants to support family abroad**, I want **to send money to a recipient in Serbia/Pakistan/Bosnia/Poland/Turkey/EUR zone at 0.5% fee**, So that **my family receives money faster and 10x cheaper than Western Union**.

**Context:** "Amir wants to send 2,000 NOK to his mother Jasmina in Sarajevo. He opens Drop, taps 'Pošalji novac', selects Bosnia, enters Jasmina's IBAN, enters 2,000 NOK. Drop shows: mama receives 4,660 BAM, fee 10 NOK. He confirms. Mama gets SMS notification."

**Acceptance Criteria:**

- Given** authenticated + KYC-approved user, **when** POST /api/transactions/remittance with amount 100-50,000 NOK and valid recipientId, **then** 201; transaction created; fee = amount × 0.005
- Given** user with insufficient balance, **when** submitting, **then** 402 "Insufficient balance"
- Given** amount < 100 NOK or > 50,000 NOK, **when** submitted, **then** 400 validation error
- Given** unauthenticated user, **when** submitting, **then** 401 Unauthorized
- Given** KYC-pending user, **when** submitting, **then** 403 "KYC verification required"

**Technical Notes:**

- 6 corridors in MVP: NOK→RSD, NOK→BAM, NOK→PKR, NOK→TRY, NOK→PLN, NOK→EUR
- In Phase 2: real PISP via BaaS
- Exchange rates from `exchange_rates` table, updated daily

**UI/UX Notes:** Screen: `mockups/figma-make-export/src/components/SendMoney.js`

**Dependencies:** Blocked by: US-001, US-012, US-013

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## US-011: View Exchange Rates

Attribute	Value
Epic	EP-02
Priority	Must Have
Story Points	2
Sprint	Sprint 1
Status	Done
FR Reference	FR-021

**Story:** As a **Drop user planning to send money**, I want **to see current exchange rates before confirming a transfer**, So that **I know exactly how much my recipient will receive**.

**Acceptance Criteria:**

- Given** any user, **when** GET /api/rates, **then** all 6 NOK exchange rates returned (RSD, BAM, PKR, TRY, PLN, EUR)
- Given** GET /api/rates/RSD, **when** called, **then** specific NOK→RSD rate returned
- Given** GET /api/rates/XXX invalid, **when** called, **then** 404 Not Found

**Dependencies:** None

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## US-012: Add Recipient

Attribute	Value
Epic	EP-02
Priority	Must Have
Story Points	3
Sprint	Sprint 1
Status	Done
FR Reference	FR-022

**Story:** As a **Drop user sending money regularly to the same person**, I want to **save recipient details (name, IBAN, country)**, So that **I don't have to re-enter them every time I send money**.

### Acceptance Criteria:

- Given** authenticated user, **when** POST /api/recipients with valid name, IBAN, country, **then** recipient saved
- Given** authenticated user, **when** GET /api/recipients, **then** all user's recipients returned
- Given** invalid IBAN format, **when** submitted, **then** 422 validation error

**Dependencies:** Blocked by: US-002

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## Epic EP-03: QR Merchant Payments

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### US-020: Pay Merchant via QR Scan

Attribute	Value
Epic	EP-03: QR Payments
Priority	Must Have

Attribute	Value
Story Points	8
Sprint	Sprint 2
Status	Done
FR Reference	FR-030
BR Reference	BR-004, BR-005

**Story:** As a **Drop user at a local merchant**, I want **to scan the merchant's QR code and pay directly from my bank account**, So that **I pay 1% merchant fee instead of Vipps' 1.75-2.75%, without needing cash or card terminal**.

**Context:** "Amir walks into Ahmet's kebab shop. On the counter is a Drop QR sticker. Amir opens Drop, taps 'Skeniraj', points camera at QR → 'Ahmetov Kebab' appears. He enters 129 NOK, taps 'Betal'. Ahmet's phone buzzes: 129 NOK received."

**Acceptance Criteria:**

- Given** authenticated + KYC-approved user, **when** POST /api/transactions/qr-payment with valid merchantId and amount  $\geq 1$  NOK, **then** 201; merchant\_fee = amount  $\times$  0.01
- Given** invalid merchantId, **when** submitted, **then** 404 "Merchant not found"
- Given** amount < 1 NOK, **when** submitted, **then** 400 validation error
- Given** missing merchantId, **when** submitted, **then** 400 validation error

**UI/UX Notes:** Screen: `mockups/figma-make-export/src/components/ScanQR.js`

**Dependencies:** Blocked by: US-001, US-021

## US-021: Merchant Business Registration

Attribute	Value
Epic	EP-03
Priority	Must Have
Story Points	5
Sprint	Sprint 2
Status	Done
FR Reference	FR-031

**Story:** As a **local business owner**, I want **to register my business in Drop and receive a QR code**, So that **I can start accepting payments at 1% fee within 5 minutes**.

### Acceptance Criteria:

- Given** authenticated user, **when** POST /api/merchants with business\_name, bank\_account, address, **then** merchant created with unique QR code
- Given** merchant, **when** GET /api/merchants/me, **then** merchant details + QR code returned
- Given** QR code scanned by Drop consumer, **when** payment submitted, **then** merchant correctly identified

**Dependencies:** Blocked by: US-002

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## US-022: Merchant Dashboard

Attribute	Value
Epic	EP-03
Priority	Should Have
Story Points	5
Sprint	Sprint 2
Status	Done
FR Reference	FR-032

**Story:** As a **merchant using Drop**, I want **to see my daily/weekly/monthly transaction volume and fees**, So that **I can understand my Drop revenue and reconcile with my bank statement**.

### Acceptance Criteria:

- Given** authenticated merchant, **when** GET /api/merchants/dashboard?period=week, **then** total\_transactions, gross\_volume, total\_fees returned for that period
- Given** GET with period=today, period=month, **when** called, **then** correct period data returned

**Dependencies:** Blocked by: US-021

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## Epic EP-04: Open Banking (AISP)

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### US-030: View Bank Account Balance

Attribute	Value
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Epic	EP-04: Open Banking
Priority	Should Have
Story Points	5
Sprint	Sprint 4 (Phase 2)
Status	Mock (Phase 2)
FR Reference	FR-040

**Story:** As a **Drop user**, I want **to see my Norwegian bank account balance in the Drop app**, So that **I know if I have enough funds before sending money — without needing to open my banking app**.

**Acceptance Criteria:**

- Given** authenticated user with linked bank account, **when** GET /api/bank-accounts, **then** masked account number + balance returned
- Given** no linked account, **when** viewing accounts screen, **then** prompt to link via BankID

**Technical Notes:** Real AISP requires BaaS partner (DEP-01) — currently mock data in demo

**Dependencies:** Blocked by: DEP-01 (BaaS partner)

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## Epic EP-05: Transaction History & Notifications

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### US-040: Transaction History

Attribute	Value
Epic	EP-05
Priority	Should Have
Story Points	3
Sprint	Sprint 1
Status	Done
FR Reference	FR-050

**Story:** As a **Drop user**, I want **to see a history of all my transactions**, So that **I can track my spending and verify payments went through**.

**Acceptance Criteria:**

- Given** authenticated user, **when** GET /api/transactions, **then** all user's transactions returned (most recent first)
- Given** ?type=remittance query, **when** called, **then** only remittance transactions returned

**Dependencies:** Blocked by: US-010 or US-020

## US-041: Transaction Notifications

Attribute	Value
Epic	EP-05
Priority	Should Have
Story Points	3
Sprint	Sprint 2
Status	Done
FR Reference	FR-060

**Story:** As a **Drop user or merchant**, I want **to receive notifications when transactions occur**, So that **I know immediately when money is sent or received**.

### Acceptance Criteria:

- Given** completed transaction, **when** GET /api/notifications, **then** new notification appears in list
- Given** user marks notification as read, **when** PATCH /api/notifications/[id], **then** status updated to read

**Dependencies:** Blocked by: US-010 or US-020

# 5. Story Estimation Guide

Points	Complexity	Examples
1	Trivial	Fix a label, add config option
2	Simple	Read-only data display, static endpoint
3	Moderate	CRUD for one entity, simple filter
5	Complex	Multi-step form, API integration

Points	Complexity	Examples
8	Very Complex	New module with CRUD + logic + UI + tests
13+	Too Large	Break into smaller stories

## 6. Definition of Ready Checklist

Before a story enters a sprint:

- Story is in As a / I want / So that format
- Story has at least 2 acceptance criteria (Given/When/Then)
- Story has been estimated in story points
- Dependencies are identified and not blocking
- UI/UX design exists (Figma Make export for core screens)
- Technical approach is understood
- Priority assigned (MoSCoW)
- Story size  $\leq$  8 points
- FR reference documented

## 7. Story Map

USER JOURNEY: [Register] → [Verify KYC] → [Send Money] → [Pay QR] → [View History]					
Phase 1	US-001	US-007(mock)	US-010	US-020	US-040
(Demo)	US-002		US-011	US-021	US-041
	US-003		US-012	US-022	
Phase 2	US-004	US-007(real)	[Real PISP]	[Real PISP]	US-030
(Banking)	(BankID)	(Sumsub)			

## 8. Backlog Summary

Epic	Total Stories	Estimated Points	Done	Remaining
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EP-01: Onboarding	4	20	3	1 (US-004, Phase 2)
EP-02: Remittance	3	13	3	0
EP-03: QR Payments	3	18	3	0
EP-04: Open Banking	1	5	0	1 (Phase 2)
EP-05: History/Notifications	2	6	2	0
<b>Total</b>	<b>13</b>	<b>62</b>	<b>11</b>	<b>2 (Phase 2)</b>

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# Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	Approved (AI)
Product Owner	John	2026-02-23	Approved
AI Director (John)	John	2026-02-23	Approved

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