

# Pages

## Drop Frontend — Pages

“ All pages are in `src/drop-app/src/app/` using Next.js App Router file-based routing.

### Page Index

Route	File	Type	Auth Required	BottomNav
<code>/</code>	<code>page.tsx</code>	Server	No	No
<code>/login</code>	<code>login/page.tsx</code>	Client	No	No
<code>/register</code>	<code>register/page.tsx</code>	Client	No	No
<code>/dashboard</code>	<code>dashboard/page.tsx</code>	Client	Yes	Yes
<code>/accounts</code>	<code>accounts/page.tsx</code>	Client	Yes	Yes
<code>/transactions</code>	<code>transactions/page.tsx</code>	Client	Yes	Yes
<code>/scan</code>	<code>scan/page.tsx</code>	Client	Yes	Yes
<code>/send</code>	<code>send/page.tsx</code>	Client	Yes	No
<code>/profile</code>	<code>profile/page.tsx</code>	Client	Yes	Yes
<code>/profile/personal</code>	<code>profile/personal/page.tsx</code>	Client	Yes	No
<code>/profile/security</code>	<code>profile/security/page.tsx</code>	Client	Yes	No
<code>/profile/notifications</code>	<code>profile/notifications/page.tsx</code>	Client	Yes	No
<code>/profile/language</code>	<code>profile/language/page.tsx</code>	Client	Yes	No
<code>/notifications</code>	<code>notifications/page.tsx</code>	Client	Yes	Yes
<code>/cards</code>	<code>cards/page.tsx</code>	Client	Yes	No
<code>/complaints</code>	<code>complaints/page.tsx</code>	Client	No	No

Route	File	Type	Auth Required	BottomNav
<code>/fees</code>	<code>fees/page.tsx</code>	Client	No	No
<code>/privacy</code>	<code>privacy/page.tsx</code>	Client	No	No
<code>/terms</code>	<code>terms/page.tsx</code>	Client	No	No
<code>/withdrawal</code>	<code>withdrawal/page.tsx</code>	Client	No	No

# Page Details

## `/` — Home / Marketing Page

- **File:** `app/page.tsx`
- **Type:** Server component (no "use client")
- **Auth:** None
- **Components used:** DropLogoFull, DropAppIcon, Link, Image, custom icons (IconSendMessage, IconQrScan, IconVirtualCard, IconShield, IconFastTransfer, IconCorridors)
- **Data:** Static arrays `features` (3 items) and `stats` (3 items) defined inline
- **Sections:**
  1. Header with DropLogoFull + nav links (Tjenester, Priser, Om oss, Logg inn, Kom i gang)
  2. Hero with headline, subtext, CTA buttons, phone mockup placeholder
  3. Features grid (Send penger, Betal med QR, Virtuelt kort)
  4. Stats bar (0.5% Gebyr, <2t Leveringstid, 30+ Land)
  5. Trust section (BankID verified, Rask overføring, 30+ land)
  6. Merchant CTA section
  7. Footer with ALAI Holding AS credit

## `/login` — Login

- **File:** `app/login/page.tsx`
- **Type:** Client component
- **Auth:** None (entry point)
- **Components used:** Image, Link, Button, Mail/Lock/Eye/EyeOff/ArrowRight (lucide)
- **State:** email, password, showPassword, error, loading
- **Data fetching:** POST `/api/auth/login` with `{ email, password }`
- **Validation:** Email regex `^[^\s@]+@[^\s@]+\.[^\s@]+$`, required fields check
- **On success:** `router.push("/dashboard")`
- **Social login buttons:** BankID, Vipps (UI only, not functional)
- **Dev mode:** Shows demo credentials `amir@example.com / demo1234`

## /register — Registration

- **File:** `app/register/page.tsx`
- **Type:** Client component
- **Auth:** None
- **Components used:** ArrowLeft/ArrowRight/Check/Eye/EyeOff/Phone/Mail/User/Calendar/Lock (Lucide), Button
- **State:** step (1-4), form fields, otp, pin, errors
- **Steps:**
  1. **Info** — firstName, lastName, email, phone (+47 prefix), dateOfBirth, password
  2. **Verify** — 6-digit OTP input (MVP: any 6 digits accepted)
  3. **PIN** — 4-digit PIN with custom numpad UI
  4. **Success** — Welcome message, redirect to /dashboard
- **Validation:**
  - Age  $\geq$  18 (calculated from dateOfBirth)
  - XSS protection: names reject `< > " ' & ; ( ) { } [ ]`
  - Password: min 8 chars, must contain letters AND numbers
  - Phone: must be 8 digits (Norwegian format)
- **Data fetching:** POST `/api/auth/register`

## /dashboard — Main Dashboard

- **File:** `app/dashboard/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()` with redirect)
- **Components used:** DropLogo, BottomNav, ScrollArea, Bell/LogOut (Lucide)
- **State:** transactions, loading
- **Data fetching:** GET `/api/transactions?limit=10`
- **Interfaces:** `Transaction { id, type, status, amount, currency, recipientName, createdAt }`
- **Layout:**
  1. Header: DropLogo + notification bell + logout + avatar initials
  2. Balance card: primary account balance, formatted NOK
  3. Action buttons: Send penger ( $\rightarrow$  /send), Skann QR ( $\rightarrow$  /scan)
  4. Recent transactions list in ScrollArea
  5. BottomNav

## /accounts — Bank Accounts

- **File:** `app/accounts/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()`)
- **Components used:** BottomNav, Card, ArrowLeft/Landmark/Plus/ChevronRight (Lucide)
- **Data:** Reads `user.bankAccounts` from auth hook (no separate fetch)

- **Layout:**

1. PSD2/Open Banking info banner (blue)
2. Account cards: bankName, masked accountNumber, balance, currency, isPrimary badge
3. Total balance summary
4. "Legg til bankkonto" button (BankID connection note)

## `/transactions` — Transaction History

- **File:** `app/transactions/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()`)
- **Components used:** BottomNav, Tabs/TabsList/TabsTrigger, ArrowLeft/Clock (Lucide)
- **State:** transactions, filter, loading
- **Data fetching:** GET `/api/transactions?type={filter}&limit=50`
- **Filters:** Alle (all), Overforinger (remittance), QR-betalinger (qr\_payment)
- **Grouping:** `groupByDate()` function groups into: I dag, I gar, Denne uken, Eldre
- **Display:** Amount with +/- prefix and color coding (green for received, red for sent)

## `/scan` — QR Scanner

- **File:** `app/scan/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()`)
- **Components used:** BottomNav, Button, ArrowLeft/Camera/Check/X/Store (Lucide)
- **State:** scanState (scanning | payment | paying | success), scannedMerchant, amount, paymentResult
- **Interfaces:** `ScannedMerchant { id, name, category }`, `PaymentResult { id, status, amount, fee, merchant }`
- **Flow:**
  1. **Scanning** — Camera viewfinder UI with scan frame, "Simuler skanning" button (demo)
  2. **Payment** — Shows merchant info, amount input, 1% fee calculation
  3. **Paying** — Loading spinner
  4. **Success** — Confirmation with transaction details
- **Data fetching:** POST `/api/transactions/qr-payment` with `{ merchantId, amount }`
- **Demo merchant:** "Ahmetov Kebab" (id: "merchant\_001", category: "Restaurant")

## `/send` — Send Money (Remittance)

- **File:** `app/send/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()`)

- **Components used:** Button, ArrowLeft/ArrowRight/Check/ChevronDown/Globe/User (lucide)
- **State:** step (1-4), selectedRecipient, amount, recipients, rates, sending, txResult
- **Steps:**
  1. **Select Recipient** — List from GET `/api/recipients`, shows name + country flag
  2. **Enter Amount** — NOK input, real-time conversion with exchange rate, 0.5% fee display
  3. **Review** — Summary of recipient, amount, rate, fee, total
  4. **Success** — Confirmation with reference number
- **Data fetching:**
  - GET `/api/recipients` (on mount)
  - GET `/api/rates` (on mount)
  - POST `/api/transactions/remittance` with `{ recipientId, amountNOK, targetCurrency }`
- **Country flags:** RS (Serbia), BA (Bosnia), TR (Turkey), PK (Pakistan), PL (Poland)
- **Interface:** `TxResult { id, status, amount, fee, rate, recipientName, targetAmount, targetCurrency }`

## `/profile` — User Profile

- **File:** `app/profile/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()`)
- **Components used:** BottomNav, ArrowLeft/ChevronRight/LogOut/Settings/Shield/HelpCircle/Bell/CreditCard/Landmark (lucide)
- **Data:** Reads `user` from auth hook
- **Layout:**
  1. User info card with initials avatar (green bg), full name, email
  2. Menu items: Mine kontoer (→ `/accounts`), Varsler, Innstillinger, Sikkerhet, Hjelp og støtte
  3. Logout button with confirmation
  4. Version: "Drop v0.1.0 · ALAI Holding AS"

## `/withdrawal` — Angrerett (Right of Withdrawal)

- **File:** `app/withdrawal/page.tsx`
- **Type:** Client component
- **Auth:** No
- **Components used:** ChevronLeft, RotateCcw, CheckCircle (lucide)
- **State:** submitted, loading
- **Purpose:** Norwegian angrerettloven compliance — 14-day right of withdrawal form
- **Layout:**
  1. Info section explaining angrerett (right to cancel service agreement within 14 days)

2. Warning banner: Angrerett does not apply to completed payment transactions, only to the service agreement itself
  3. Form with optional reason dropdown (not\_needed, alternative, not\_satisfied, other) and comment textarea
  4. Submit button (red) with AML retention notice (data kept for 5 years per hvitvaskingsloven)
  5. Success screen with confirmation message (14-day processing time)
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## `/complaints` — Send Complaint

- **File:** `app/complaints/page.tsx`
  - **Type:** Client component
  - **Auth:** Yes (`useAuth()`)
  - **Components used:** MessageSquare, CheckCircle, ChevronLeft, ExternalLink (Lucide)
  - **State:** submitted, loading, formData (category, subject, description)
  - **Data fetching:** POST `/api/complaints` with `{ category, subject, description }`
  - **Purpose:** Finansavtaleloven §3-53 compliance — formal complaint submission with 15 business day response requirement
  - **Layout:**
    1. Info text: All complaints taken seriously, up to 15 business days processing time
    2. Form with required fields:
      - Category dropdown: transaction, fees, service, privacy, other
      - Subject text input (max 200 chars)
      - Description textarea (max 2000 chars)
    3. Submit button with POST to `/api/complaints`
    4. External complaint authority section: Finansklagenemnda (FinKN) contact info with link to finansklagenemnda.no
    5. Success screen: Complaint received, 15 business day review commitment
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## `/privacy` — Privacy Policy

- **File:** `app/privacy/page.tsx`
- **Type:** Client component
- **Auth:** None
- **Components used:** ChevronLeft, Shield (Lucide)
- **Purpose:** GDPR-compliant privacy policy page (Norwegian language)
- **Sections:**
  1. **Behandlingsansvarlig:** ALAI Holding AS as data controller
  2. **Hvilke opplysninger vi samler inn:** Identification (name, email, phone, BankID), Financial data (bank accounts via Open Banking, transaction history), Technical data (IP, device, app version)

3. **Formaal med behandlingen:** Transaction processing (PSD2/PISP), KYC/AML compliance, AML/terrorism prevention, service improvement
  4. **Rettslig grunnlag:** Contract (GDPR 6(1)(b)), Legal obligation (6(1)(c)) for AML/KYC, Legitimate interest (6(1)(f)) for service improvement
  5. **Dine rettigheter:** Innsyn (access), Retting (rectification), Sletting (erasure with 5-year AML retention), Dataportabilitet (portability)
  6. **Oppbevaring:** Minimum 5 years per hvitvaskingsloven, anonymization on account deletion but AML data retained
  7. **Kontakt:** personvern@getdrop.no, complaint to Datatilsynet
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## /terms — Terms of Service

- **File:** `app/terms/page.tsx`
  - **Type:** Client component
  - **Auth:** None
  - **Components used:** ChevronLeft, FileText (lucide)
  - **Purpose:** Legal terms of service (Norwegian language)
  - **Sections:**
    1. **Om tjenesten:** Drop as PISP/AISP under PSD2, provided by ALAI Holding AS
    2. **Krav til brukere:** 18+ age, Norwegian residency with BankID, KYC required, Norwegian phone (+47)
    3. **Betalingsmodell:** Drop never holds customer money, pass-through model via Open Banking
    4. **Gebyrer:** All fees shown before transaction confirmation, see fees page for full list
    5. **Ansvar:** Drop responsible for correct payment execution per betalingstjenesteloven, refund rights per law, not liable for bank/recipient delays
    6. **Misbruk og sperring:** Right to block accounts for suspected AML/fraud, mandatory STR reporting to Økokrim/EFE
    7. **Angrerett:** 14-day withdrawal right per angrerettloven (does not apply to completed transactions)
    8. **Tvister:** Norwegian law, Oslo tingrett jurisdiction, complaint to Finansklagenemnda
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## /fees — Fee Overview

- **File:** `app/fees/page.tsx`
- **Type:** Client component
- **Auth:** None
- **Components used:** ChevronLeft, Receipt (lucide)
- **Purpose:** Transparent fee disclosure page (Norwegian language)
- **Sections:**
  1. **Overføring til utlandet:**
    - Transaction fee: 1.5% per transfer

- Currency markup: 0.5% on mid-market rate
  - Typical total: ~2% (compare with banks at 3-7%)
2. **QR-betaling i butikk:**
- For customer: Free (no charge to payer)
  - For merchant: 0.5% (lower than card terminals)
3. **Kontotjenester:**
- Account creation: Free
  - Monthly fee: Free
  - Bank account linking (AISP): Free
4. **Viktig informasjon:**
- Fees can change with 30-day notice
  - Exchange rates updated in real-time from market
  - Always see final amount before confirming
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## `/profile/personal` — Personal Information

- **File:** `app/profile/personal/page.tsx`
  - **Type:** Client component
  - **Auth:** Yes (`useAuth()`)
  - **Components used:** `ChevronLeft`, `ShieldCheck` (lucide), `BottomNav`
  - **State:** Reads `user` from auth hook
  - **Layout:**
    1. User avatar with initials (green gradient)
    2. Full name and email display
    3. Read-only form fields: `firstName`, `lastName`, email, phone (+47 987 65 432), `dateOfBirth` (15. mars 1995)
    4. BankID verification badge (green banner with `ShieldCheck` icon)
  - **Note:** All fields are disabled (cannot edit) — verified via BankID
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## `/profile/security` — Security Settings

- **File:** `app/profile/security/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()`)
- **Components used:** `ChevronLeft`, `ChevronRight`, `Lock`, `Smartphone`, `Laptop` (lucide), `BottomNav`
- **Sections:**
  1. **Passord:** Change password button (shows "Sist endret: Aldri")
  2. **To-faktor autentisering:**
    - BankID verification: Active (green badge)
    - Vipps verification: Not activated (gray badge)
  3. **Aktive enheter:**

- iPhone 15 Pro: Oslo, Norge — Aktiv nå (green dot indicator)
  - MacBook Pro: Oslo, Norge — I går kl. 18:45
4. Footer: Support contact (support@getdrop.no)
- **Note:** UI only, no actual functionality connected
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## `/profile/notifications` — Notification Settings

- **File:** `app/profile/notifications/page.tsx`
  - **Type:** Client component
  - **Auth:** Yes (`useAuth()`)
  - **Components used:** `ChevronLeft`, `Bell`, `Mail (lucide)`, `BottomNav`
  - **State:** `pushEnabled`, `emailEnabled`, `settingsLoaded`
  - **Data fetching:**
    - GET `/api/settings` (on mount)
    - PATCH `/api/settings` with `{ pushEnabled: boolean }` or `{ emailEnabled: boolean }` (on toggle)
  - **Layout:**
    1. Push-varsler toggle switch (Bell icon)
    2. E-postvarsler toggle switch (Mail icon)
  - **Behavior:** Toggles immediately update state and send PATCH request, revert on failure
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## `/profile/language` — Language Settings

- **File:** `app/profile/language/page.tsx`
  - **Type:** Client component
  - **Auth:** Yes (`useAuth()`)
  - **Components used:** `ChevronLeft`, `Check (lucide)`, `BottomNav`
  - **State:** `selected`, `saving`
  - **Data fetching:**
    - GET `/api/settings` (on mount)
    - PATCH `/api/settings` with `{ language: string }` (on save)
  - **Languages:** `nb` (Norsk Bokmål), `en` (English), `bs` (Bosanski), `sq` (Shqip)
  - **Layout:**
    1. Language list with radio selection (green checkmark for selected)
    2. "Lagre" button (green) to save selection
  - **Behavior:** Selection updates local state, user must click "Lagre" to persist
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## `/notifications` — Notifications Center

- **File:** `app/notifications/page.tsx`
  - **Type:** Client component
  - **Auth:** Yes (`useAuth()`)
  - **Components used:** BottomNav, ArrowLeft, Bell, ArrowUpRight, ScanLine, Smartphone, TrendingUp (Lucide)
  - **State:** notifications, fetching
  - **Data fetching:**
    - GET `/api/notifications` (on mount)
    - PATCH `/api/notifications` with `{ notificationIds: [ids] }` (mark read, fire-and-forget)
  - **Interface:** `Notification { id, type, title, body, read, createdAt }`
  - **Layout:**
    1. Header with back button + "Varsler" title
    2. Empty state: Bell icon + "Ingen varsler enna" message
    3. Grouped notifications: I DAG / I GÅR / date groups
    4. Notification cards: icon based on type, title, body, timestamp, unread dot indicator
    5. BottomNav
  - **Notification types:** transaction\_complete (green), qr\_payment (yellow), security (blue), rate\_update (yellow), default (gray)
  - **Auto-read:** Automatically marks all unread notifications as read on page load
  - **Time formatting:** "I dag kl. HH:MM", "I går kl. HH:MM", or "DD.MM.YYYY kl. HH:MM"
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## `/cards` — Card Management (FUTURE — feature-flagged)

“ **Note:** Cards are a FUTURE feature, gated behind feature flags (all default to `false`). Requires a card issuing partner before activation.

- **File:** `app/cards/page.tsx`
- **Type:** Client component
- **Auth:** Yes (`useAuth()`)
- **Feature flags:** `virtualCards` (gate), `physicalCards`, `cardPin`, `spendingLimits` — all default to `false`
- **Components used:** Button, Dialog, various lucide icons (CreditCard, Plus, ArrowLeft, Smartphone, Eye, EyeOff, Lock, X, Check, Copy, RefreshCw)
- **State:** cards, selectedCard, showDetails, showOrderForm, orderForm, loading
- **Data fetching:**
  - GET `/api/cards` (list)
  - POST `/api/cards` (create virtual)
  - POST `/api/cards` with type "physical" + address (order physical)
  - PATCH `/api/cards/{id}` with `{status: "frozen" | "active"}`
  - DELETE `/api/cards/{id}`

- **Card visual:** Green gradient background, masked card number (•••• •••• •••• 4242), expiry, cardholder name
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