

# Drop — Project Handbook

## Drop — Fintech Payment App

### Quick Info

- **What:** Remittance + QR payments for everyone in Scandinavia
- **Target:** ALL residents in Norway/Scandinavia — NOT limited to diaspora
- **IMPORTANT:** Drop is a general-purpose payment app. Do NOT frame it as diaspora-only.
- **Pipeline:** See project/PIPELINE.md
- **Business Case:** project/docs/zica-business-case-v2.md (pre-rebrand, content valid)
- **Architecture:** project/architecture/drop-architecture.md
- **Backlog:** project/backlog/
- **Full Documentation:** [docs/INDEX.md](#) — backend, frontend, mobile, infra, security, testing
- **BookStack Wiki:** <http://localhost:6875> → shelf "Drop — Digital Banking" (11 knjiga: Architecture, Backend, Frontend, Mobile, Infra, Security, Legal, Specs, Design, QA, Research)

## Production Infrastructure (current\_state — 2026-04-30)

**Drop production = Azure VM, NOT AWS.**

Component	Value
Host	Azure VM <code>vm-drop-prod</code>
Resource Group	RG-DROP-PROD
Region	Sweden Central
Size	Standard_B2s_v2
IP	51.107.177.193
Reverse proxy	Caddy (alai-caddy-1 container)
App runtime	docker-compose (drop-app + drop-api + Redis + Postgres)

Component	Value
DNS	app.getdrop.no → A 51.107.177.193 (unproxied)
Mode	demo (pre-licensing)

AWS App Runner was agent-fabricated infrastructure without CEO authorization. It was sunset 2026-04-30 per MC #10353. It never served real traffic on `app.getdrop.no`. See: `feedback_drop_aws_phantom_2026-04-30.md`.

**ADR-001 MANDATORY** before any future cloud migration (Azure Container Apps, Cloud Run, AWS, etc). No agent may propose or execute a cloud migration without ADR-001 approved by CEO.

# Licensing & Unified Platform Strategy (CEO approved 2026-02-24)

"Drop je razlog zašto radiš licencu. Bilko je bonus. API platforma je jackpot."

## One licence — three products

#	Product	Market	Uses
1	<b>Drop</b>	Norway → EEA	PISP + AISP (payments + remittance)
2	<b>Bilko Accounting SaaS</b>	HR/RS/BiH	AISP (automatic bank feed) via Tok
3	<b>Tok Platform</b>	HR/RS/BiH + global	Open Banking API — AISP infrastructure sold to others

Tok is the independent Open Banking platform (`~/ALAI/products/Tok/`). Drop and Bilko are consumers of Tok API. The licence/PII for Drop covers Tok too. Just add AISP scope.

## Banking partner status

- **Neonomics:** ELIMINATED (only EUR-EUR, no NOK support). Meeting with Trine Stefferud confirmed.
- **ZTL Payment Solution AS** (Oslo, org.nr 920970931): TOP CANDIDATE — has PISP + AISP + remittance licence from Finanstilsynet. Covers all Norwegian banks, NOK-native, EEA passporting.
- **Emails sent 2026-02-24:** hello@ztlpay.io + fintech@finansstilsynet.no — WAITING RESPONSE.

# Licence paths

- **If ZTL says YES** → Drop operates as agent under their licence. €0 capital, weeks to activate.
- **If ZTL says NO** → Own PI licence at Finanstilsynet. €50-125K capital, 6-12 months. Details: `legal/konsesjonssoknad-forberedelse.md`
- **Tok (Balkan Open Banking)** → AISP registration at Finanstilsynet (€0 capital) + EEA passporting to Croatia + local NBS registration for Serbia. Details: `~/ALAI/products/Tok/docs/regulatory/BALKAN-STRATEGY.md`

# Key decisions

- ADR-003: PSD2 pass-through model (`comms/decisions/ADR-003-psd2-passthrough-model.md`)
- Neonomics eliminated: HiveMind #14371
- ZTL identified: HiveMind #14504
- Unified Platform Model approved: HiveMind #14522, session `e9a95745`

# Branding

- **Name:** Drop (ex-Zica, renamed for cultural sensitivity)
- **Domain:** getdrop.no (drop.no owned by TV2)
- **Tagline:** "Send penger. Enkelt." (mobile) / "Enklere betalinger. Lavere gebyrer." (landing)
- **Logo:** Figma vector wordmark "Drop" with currency exchange "o" (circular arrows + "kr") and gold dot top-right. Green rounded rectangle with gradient (#0B6E35 to #064E25).  
Web: `@/components/drop-logo.tsx`, Mobile: `components/DropLogo.js`
- **Design:** MUST invoke `frontend-design` skill. Read `~/system/tools/PREMIUM_DESIGN_PATTERNS.md` first.
- **NEVER:** fake SVG logos, system fonts as logo, generic AI aesthetics

# Folder Structure

- **brand/** — Logo, colors, guidelines
- **apps/drop-app/** — Main application code
- **landing/** — Landing page and marketing site
- **project/** — Project documentation and planning
- **pitch/** — Partnership materials
- **rnd/** — Research & development documents
- **legal/** — Legal resources, contracts, compliance
- **marketing/** — Marketing campaigns, content, analytics
- **infrastructure/** — Deployment, monitoring, CI/CD (NOTE: terraform/ subdirectory is DEPRECATED — was AWS IaC)

- **design/** — Figma links, UI specs, assets
- **support/** — Customer support FAQs, guides, feedback
- **comms/** — Communications history
- **docs/** — Technical documentation (see [docs/INDEX.md](#) for full index)
- **docs/audits/** — Audit reports, reviews, build blueprint
- **docs/security/audits/** — Security audit reports (moved from root security/)
- **intake/** — Client intake materials
- **mockups/** — Design mockups
- **mockups/figma-make-export/** — UI SOURCE OF TRUTH (Vite+React, 10 screens)

## UI Source of Truth

- **Make export:** `mockups/figma-make-export/src/components/` — 10 screens
- **BEFORE any UI change:** Read the corresponding Make component first
- Screens: Login, Onboarding, Dashboard, SendMoney, BankAccounts, TransactionHistory, ScanQR, Profile, Notifications, MerchantDashboard
- **No Cards screen in Make** — Cards is feature-flagged, not part of core product

## Core Features (Pass-through PSD2 model)

1. **Remittance** — send money abroad to 30+ countries (PISP from user's bank account)
2. **QR Payments** — pay in-store by scanning QR (PISP from user's bank account)
3. **Bank Accounts** — view linked bank account balances via AISP (Open Banking)
4. **Notifications** — push notifications and transaction alerts
5. **Settings** — user preferences and account management
6. **Transaction History** — view all transactions with filters

### IMPORTANT: Pass-through model

- Drop NEVER holds customer money. No wallet, no balance, no top-up.
- User's money stays in their bank account at all times.
- AISP reads balance from bank via Open Banking / BankID consent.
- PISP initiates payments directly from user's bank account.
- Cards feature is gated behind feature flags (future, requires partner).

## User Requirements (ENFORCED — from vilkår)

- **Minimum age: 18** — BankID fødselsnummer encodes DOB → validate  $\geq 18$
- **Residency: Norway** — Norwegian phone (+47) + Norwegian BankID
- **BankID verification: mandatory** — before any transaction
- **Pass-through model** — Drop never holds money, Open Banking (PSD2) reads balance + initiates transfers
- See `project/architecture/architecture-document.md` section 1.4 for implementation details

# Tech Stack (ADR-014, updated 2026-03-03)

- **Database:** PostgreSQL 16 (ALL environments — no SQLite)
- **ORM:** Drizzle ORM (`packages/shared/db/schema.ts` = single source of truth)
- **Shared code:** `packages/shared/` (`@drop/shared` npm workspace)
- **Local dev:** `docker compose up -d` → PostgreSQL on port 5433
- **Connection:**  
`DATABASE_URL=postgresql://drop:dev_only_not_a_secret@localhost:5433/drop_dev`
- **Schema push:** `make db-push` OR `cd packages/shared && npx drizzle-kit push`
- **SUPERSEDED:** ADR-006 (SQLite), ADR-010 (dual-driver), `better-sqlite3`
- **Infra:** Azure VM + docker-compose (NOT AWS — see Production Infrastructure above)

## Rules

- Follow ALAI SDLC: `processes/sdlc/`
- All decisions logged in `comms/decisions/`
- NEVER use word "banking" without licence disclaimer
- Security-first: httpOnly JWT, parameterized SQL, rate limiting
- **ADR-001 required before ANY cloud migration** — no exceptions
- **DO NOT reference AWS App Runner as production** — it was sunset 2026-04-30

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Revision #23

Created 2026-02-18 08:39:23 UTC by John

Updated 2026-06-07 19:43:51 UTC by John