Intake & Brief

Initial project intake and client brief documents

- Intake: First Contact
- Intake: Project Brief

Intake: First Contact

First Contact: Drop

> **Rebrand note (2026-02-14):** Originally "Zica" / "FontelePay". Product rebranded to **Drop**. See Drop CLAUDE.md for current spec.

Date: 2026-02-08 **Source:** Internal project **Status:** Qualified Lead **Agent:** nicksaraev (llama3.1:70b)

Client Info

- **Company:** ALAI Holding AS (internal)
- **Contact:** Alem Bašić (alem@alai.no)
- **Type:** Internal product — rebranded from FontelePay → Zica → Drop

Project Summary

Drop — fintech payment aplikacija za sve stanovnike Norveške/Skandinavije. Remittance + QR plaćanja sa pass-through PSD2 modelom (Drop nikad ne drži novac korisnika).

Existing: MVP sa 9+ stranica, Next.js 16 + React 19 + Tailwind v4, PostgreSQL 16 backend (Drizzle ORM, ADR-014), JWT auth, 24 API routes.

Needs: Real backend (PostgreSQL + JWT), full persistence, toast notifikacije, transaction history, UI polish.

Lead Qualification (AI: nicksaraev)

Portfolio vrijednost: VISOKA

- Kompleksna full-stack aplikacija sa više tehnologija

- MVP već postoji kao osnova
- Jasni ciljevi i definirane funkcionalnosti

Tržišni potencijal: VISOK

- Mobilne banking aplikacije u porastu
- Prostor za inovativna rješenja
- Prilagodljivo različitim tržištima

Rizici

- Kompleksnost aplikacije i tehničke poteškoće
- Konkurencija na fintech tržištu
- Sigurnosni rizici (financijski podaci)

Decision

QUALIFIED — Projekat ide dalje u Discovery.

Next Phase

Phase 2: Discovery → project-brief.md

Intake: Project Brief

Project Brief: Drop

> **Note:** Originally written as "Zica" / "FontelePay". Product has been rebranded to **Drop**. See Drop CLAUDE.md for current spec.

Date: 2026-02-08 (updated 2026-02-14) **Version:** 2.0 **Author:** product agent (llama3.1:70b) + John **Status:** Updated

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1. Problem

FontelePay MVP postoji ali ima kritične nedostatke:

- Podaci se gube na reload (in-memory mock servisi)
- Nema pravog backenda — sve je mock
- Nema notifikacija za korisnički feedback
- Nema transaction history stranice
- Login se lomi nakon reload-a
- Brand treba refresh (FontelePay → Drop)

2. Solution

Drop — fintech payment aplikacija sa:

- Real backend (PostgreSQL 16 + JWT auth)
- Full data persistence
- Toast notifikacije
- Kompletna transaction history
- UI polish i edge case handling
- Rebrand: novi vizualni identitet (Drop branding, Forest Green + Gold)
- Pass-through PSD2 model: Drop NEVER holds customer money

3. Target Users

- Svi stanovnici Norveške/Skandinavije — NE samo dijaspora
- Korisnici koji šalju novac u inostranstvo (remittance)
- Korisnici koji žele jeftinije QR plaćanje u lokalnim dućanima
- Dijaspora zajednice su ključni početni segment, ali Drop je za SVE

4. Key Features (MoSCoW)

Must Have

- JWT autentikacija (register/login) via BankID
- PostgreSQL 16 backend sa pravim API rutama (Drizzle ORM)
- localStorage persistence za offline-first
- Toast notifikacije za sve akcije
- Transaction history stranica
- Account dashboard sa Open Banking (AISP) podacima
- Remittance — slanje novca u inostranstvo (PISP)
- QR merchant payments — plaćanje u dućanu

Should Have

- Responsive mobile-first dizajn
- Bank partner integration (PSD2 agent model)
- KYC provider integration (e.g. Sumsub, BankID)

Could Have

- Push notifikacije
- Dark mode
- Merchant analytics dashboard

Won't Have (v1)

- Wallet / balance / top-up (Drop NEVER holds money)
- Fizička kartica
- Crypto wallet

5. Tech Stack

Layer	Technology
Frontend	Next.js 16, React 19, Tailwind v4, shadcn/ui
Backend	Next.js API Routes
Database	PostgreSQL 16 (Drizzle ORM) — ADR-014
Auth	JWT (jose library) + BankID
External APIs	Open Banking (AISP/PISP) via bank partner
Hosting	TBD (Vercel candidate)

6. Budget

Interni projekat — nema eksternog budžeta.

- Estimated effort: ~200h development + testing
- Interni trošak: ~$10,000 equivalent
- Realan trošak: John + Builder agent time

7. Timeline

Faza	Trajanje
Planning + Analysis	1 sedmica
Design (Architecture)	1 sedmica
Implementation	2 sedmice
Testing + Polish	1 sedmica
Total	**~5 sedmica**

8. Success Metrics

- ☐ Svih 7+ stranica radi bez grešaka
- ☐ Podaci preživljavaju page reload
- ☐ JWT auth funkcionira end-to-end
- ☐ < 2s load time na svim stranicama

- ☐ 0 TypeScript errors
- ☐ npm run build uspješan
- ☐ Lighthouse score > 90

9. Risks

Rizik	Vjerovatnoća	Impact	Mitigacija
JWT security rupe	Medium	High	Security agent review
Mock → real migration complexity	Medium	Medium	Phased approach
Fintech regulacije	Low	High	Legal agent review
Design gap (nema vizualnih assets)	High	Medium	AI image gen + CSS-first pristup
Bank partner onboarding delay	Medium	High	Multiple bank targets, MVP ready for demo

10. Approval

Role	Name	Date	Status
Product (AI)	product agent	2026-02-08	Drafted
John (AI Director)	John	2026-02-08	Reviewed
John (AI Director)	John	2026-02-14	Updated (rebrand)
Alem (CEO)			Pending