Vision Statement

Team:
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Team Name: Grand Potato
App Name: Text2Pay

Project Description:
The goal of our project is to create a secure and efficient application that allows consumers and merchants to complete transactions through the consumer's phone, via SMS, email, or QR code, rather than using a credit card terminal. The product will send the consumer a text with the transaction summary sent through the app from business to consumer for the consumer to pay within 24 hours. The highest-level expectation is to make payments easier for the consumer, faster and cheaper for the merchant, and more secure to reduce fraud.

Problem:
With credit and debit cards being one of the main ways to make payments, payment card terminals are used millions of times a day. Although payment card processing terminals are everywhere, the current ones being utilized are often old and outdated. These machines are slow and frequently errors occur forcing you to swipe or insert your card multiple times before a transaction is made. Apple Pay revolutionized the convenience of business-consumer transactions through phones. While the emergence of other payment apps, such as Samsung Pay and Google Pay, have made nearly all phones compatible with mobile payments, not all point of sale systems support near-field communication (NFC). Text-to-Pay would be a fast and easy solution to making payments completely mobile by eliminating the need for a credit card terminal.

Phases:
- SMS → HTML
- SMS or Email → HTML
- Tips and Custom Amounts
- SMS or Email → App (via App Link)
- QR Code → App
Timeline:

Sprint 1
- Set up Docker
- Set up database backend with Firebase
- Mockup UI for the consumer side app
- Mockup UI for merchant/business side app
- Make basic prototype of UI using React Native
- Create list of PayJunction APIs needed and test each
- Create PRD v1 draft

Sprint 2

Sprint 3

Sprint 4

Tools: React/React Native, PayJunction, Firebase
Web App: PJ RESTful API,
Mobile App: Android/iOS
Agile Development Tools: Trello
Version Control Tools: Github
Communication: Slack