Conto: Business in your smartphone

This document includes a description of user stories for Conto, a solution for businesses to interact with their clients using a smartphone. It describes roles and actions of both users (clients and businesses) and administrators in the system.

Glossary

Note: The Conto solution is built using TokenD, a white-label framework, which is an underlying architectural solution for the platform. A more detailed description of the overall TokenD functionality is described in the full specification, [TokenD functionality in User Stories (EN)](#).

System roles

The set of roles available in the system is configured during the system deployment. By default, the following roles are available:

- Platform owner. *Note: technically this role can perform any other roles such as platform administrators or end-users.*
- Administrators
    - Platform administrator
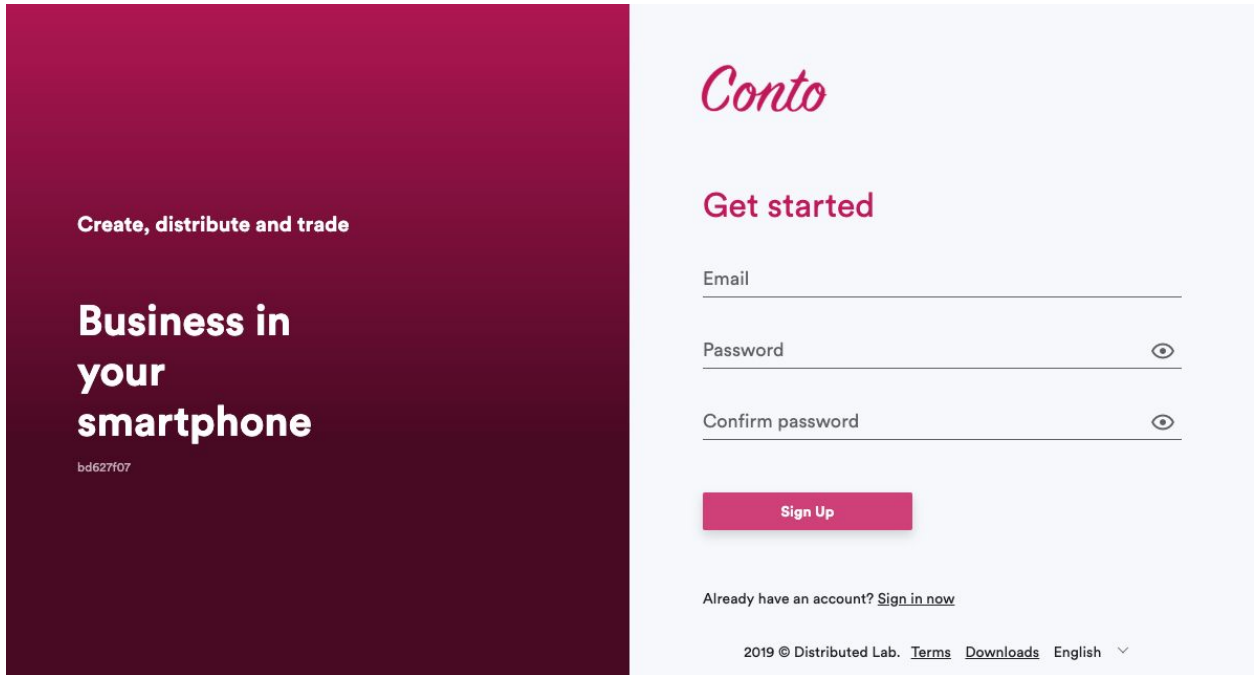- Users
    - Customer
    - Business

Other definitions

- Asset: a digital representation of a real-life product or service on the platform that has a nominal value; it could be tradable, non-tradable, transferable or non-transferable. E.g., gift cards, cups of coffee, tickets, t-shirts, books, loyalty points, etc.

Conto

Customer Functionality

Account creation and login

- As a **Customer**, I want to **get invited** to the platform **via** email.

- As a **Customer**, I want to **sign up to the platform** by entering an email address and password.
- As a **Customer**, I want to be able to provide basic KYC data upon creating an account.
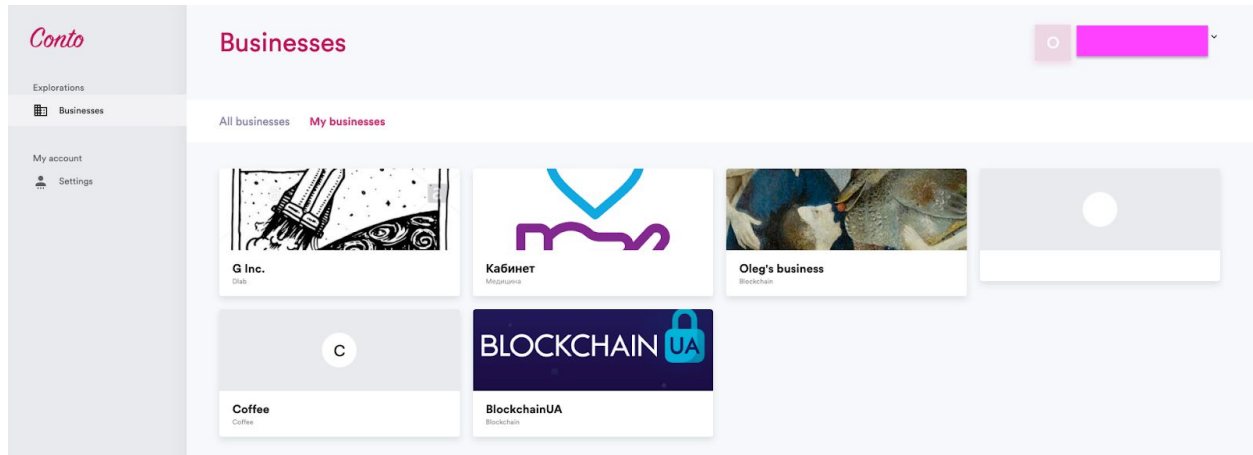

- As a **Customer**, I want to **confirm registration** via email.

- As a **Customer**, I want to **sign in to the platform** by entering an email address and password.
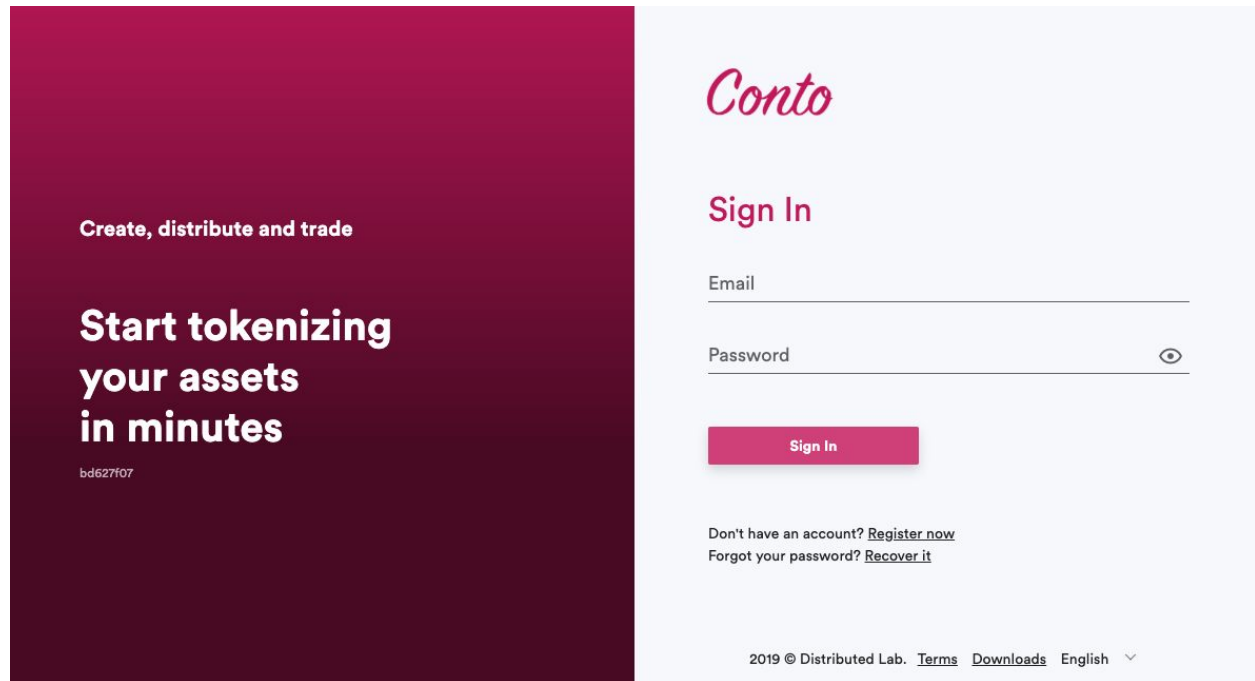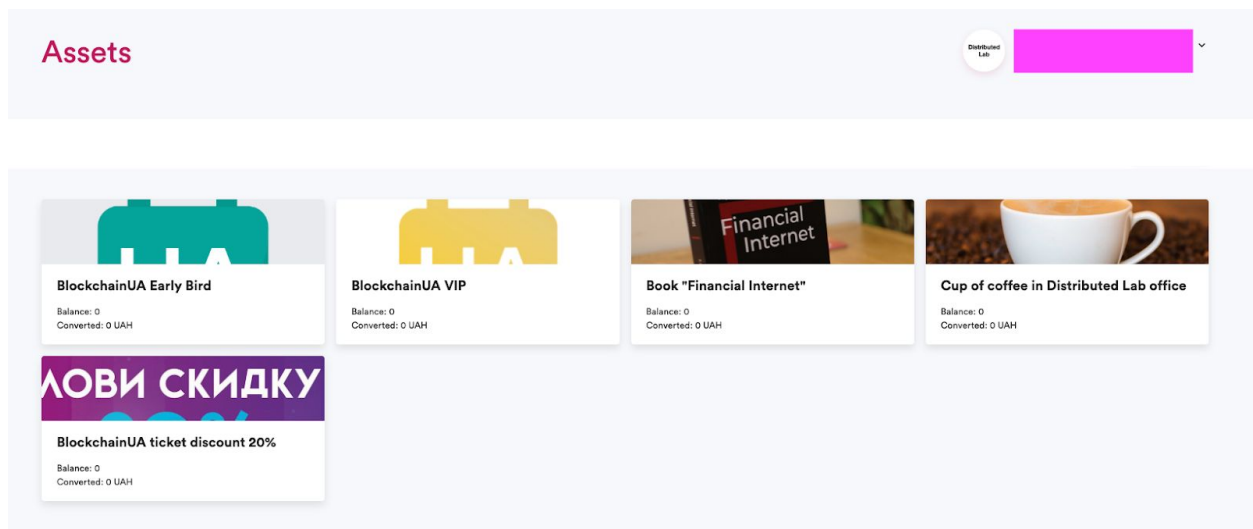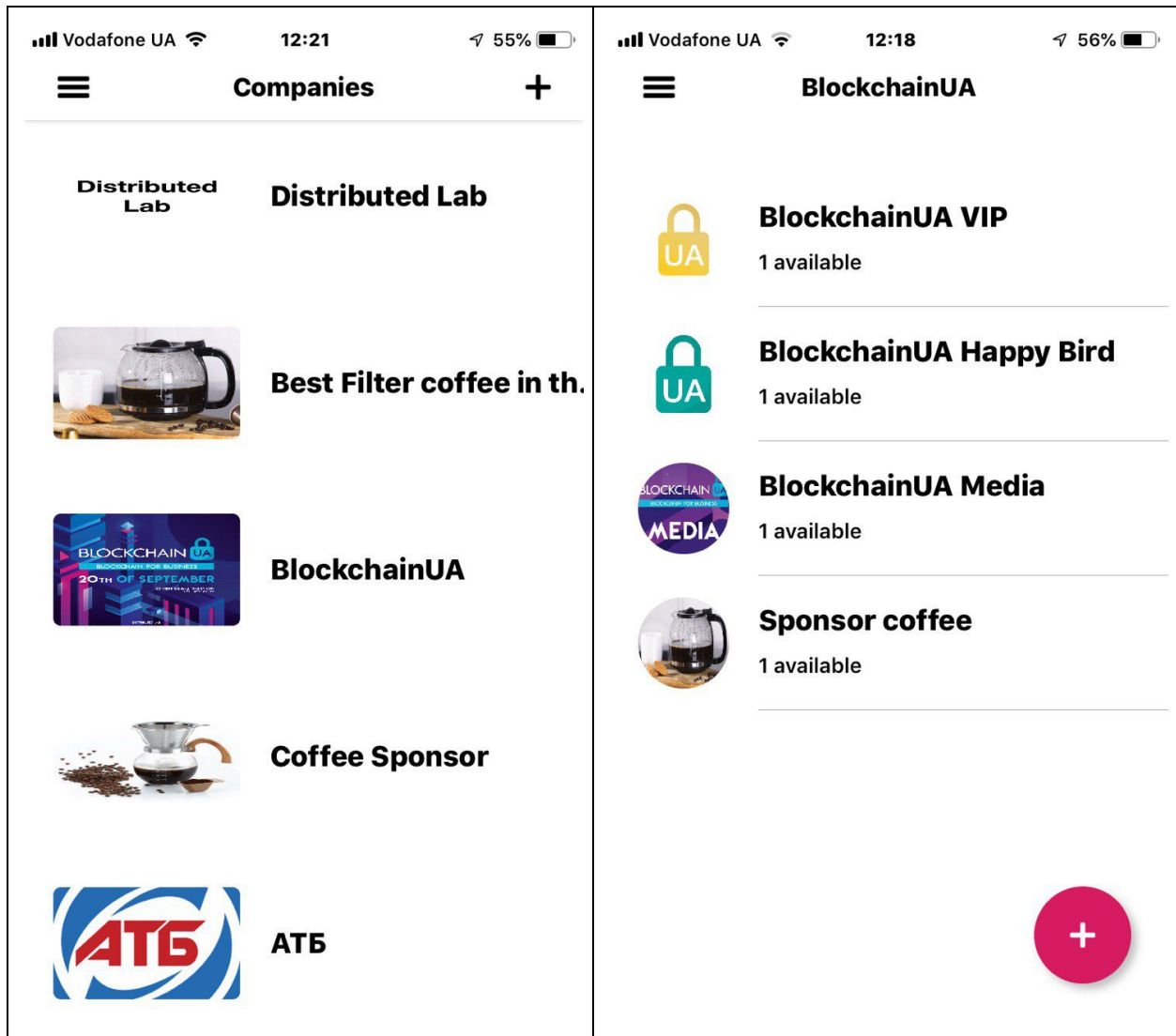
Relations with businesses

- As a **Customer**, I want to be able to get invited by a business via email.

- As a **Customer**, I want to be able to add businesses from All Businesses catalog (web application, mobile application)

- As a **Customer**, I want to be able to view My Businesses catalog (web application, mobile application)

Conto

TOKEND

Businesses

Explorations
- Businesses

My account
- Settings

All businesses   **My businesses**

G Inc.
Dlab

Кабинет
Медицина

Oleg's business
Blockchain

C

Coffee
Coffee

BLOCKCHAIN UA
BlockchainUA
Blockchain

- As a **Customer**, I want to be able to view the balances of my assets from each business (web application, mobile application)

Assets

Distributed Lab

BlockchainUA Early Bird
Balance: 0
Converted: 0 UAH

BlockchainUA VIP
Balance: 0
Converted: 0 UAH

Book "Financial Internet"
Balance: 0
Converted: 0 UAH

Cup of coffee in Distributed Lab office
Balance: 0
Converted: 0 UAH

ЛОВИ СКИДКУ
BlockchainUA ticket discount 20%
Balance: 0
Converted: 0 UAH

4

Managing assets

- As a **Customer**, I want to be able to **receive** assets transferred by businesses to my wallet (web application, mobile application)

- As a **Customer**, I want to be able to **receive** assets transferred by other customers to my wallet (mobile application)
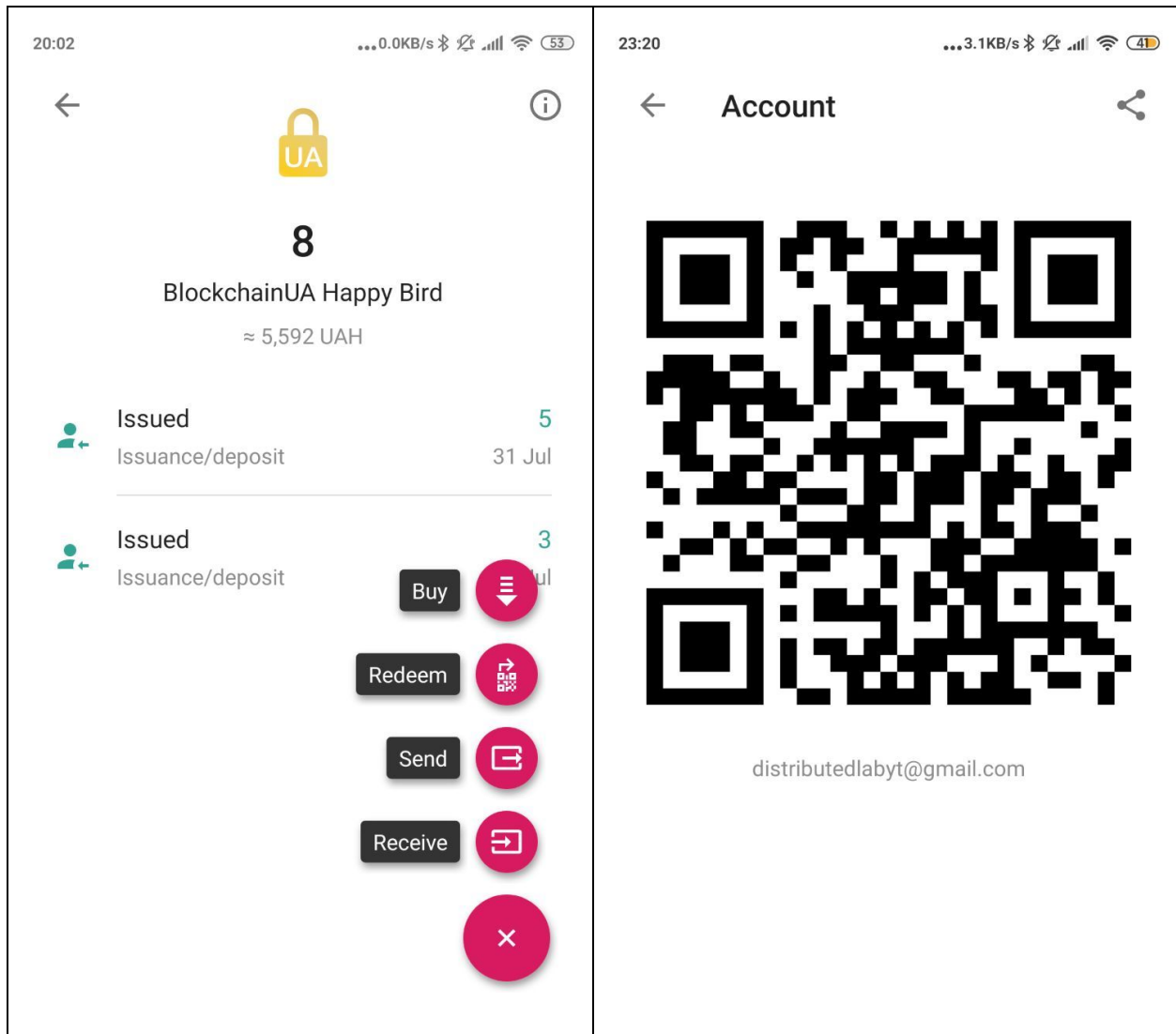
- As a **Customer**, I want to be able to **buy** assets from businesses for fiat or crypto (mobile application)
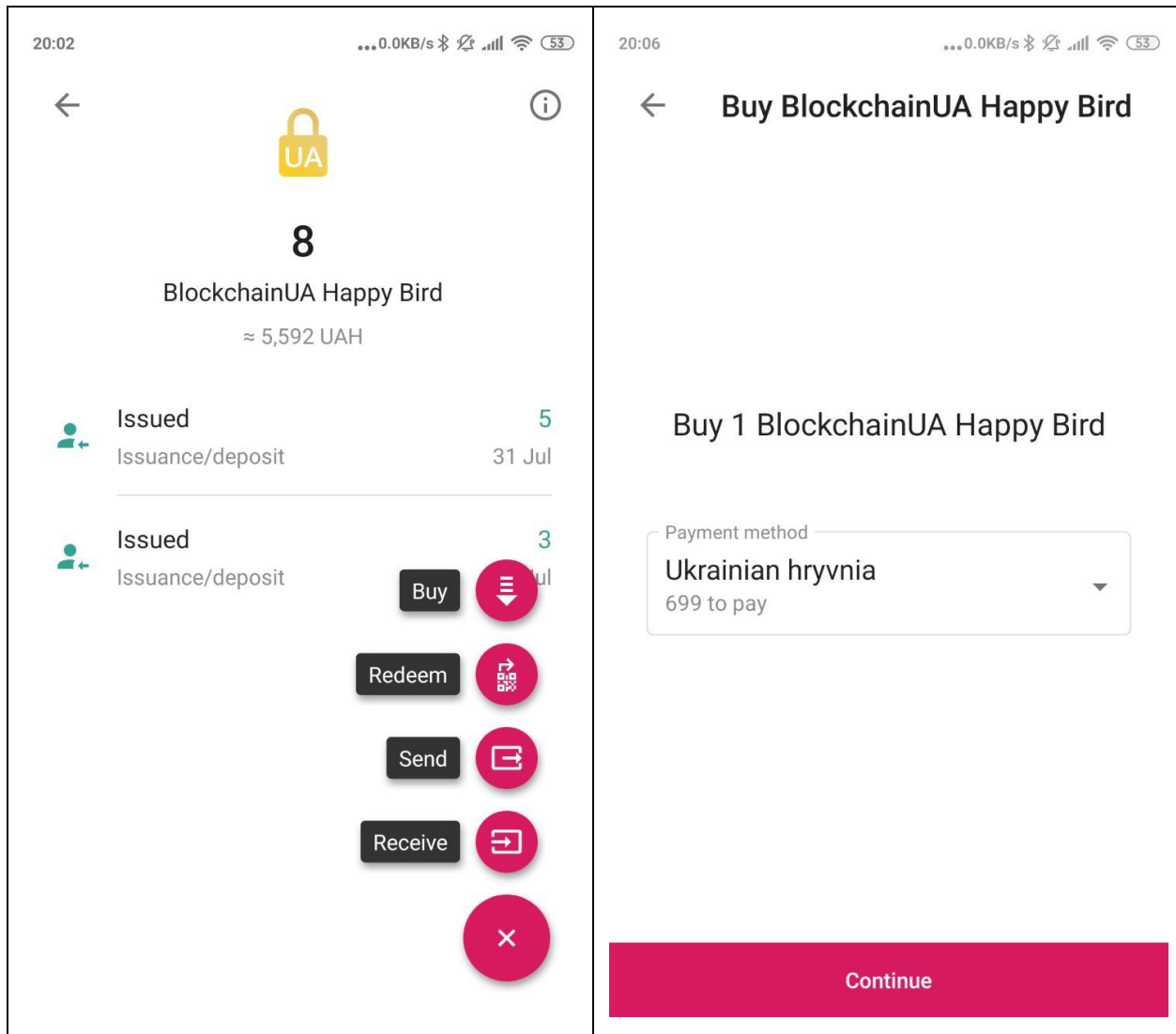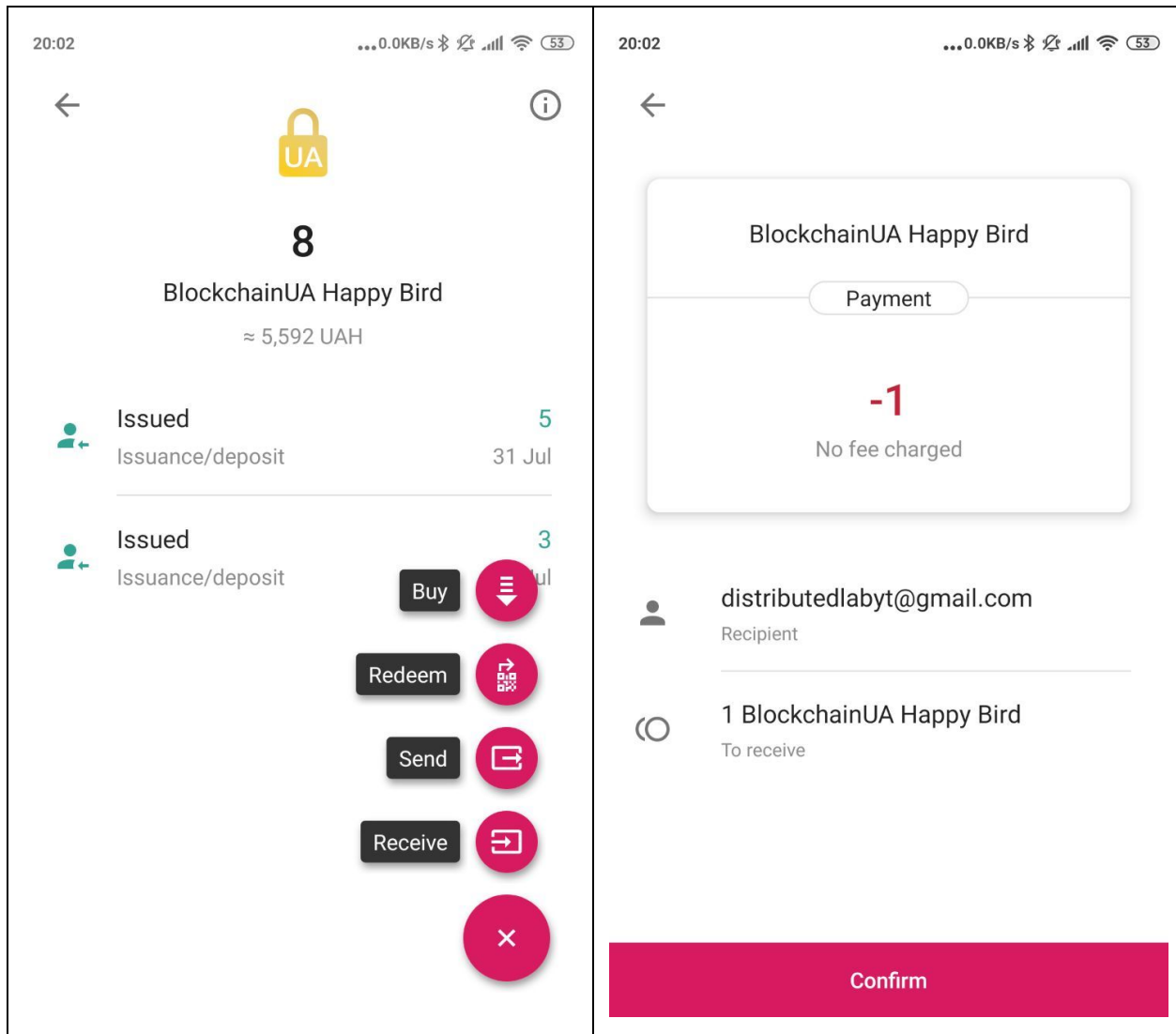
- As a **Customer**, I want to be able to **redeem** an asset of the corresponding business (mobile application)
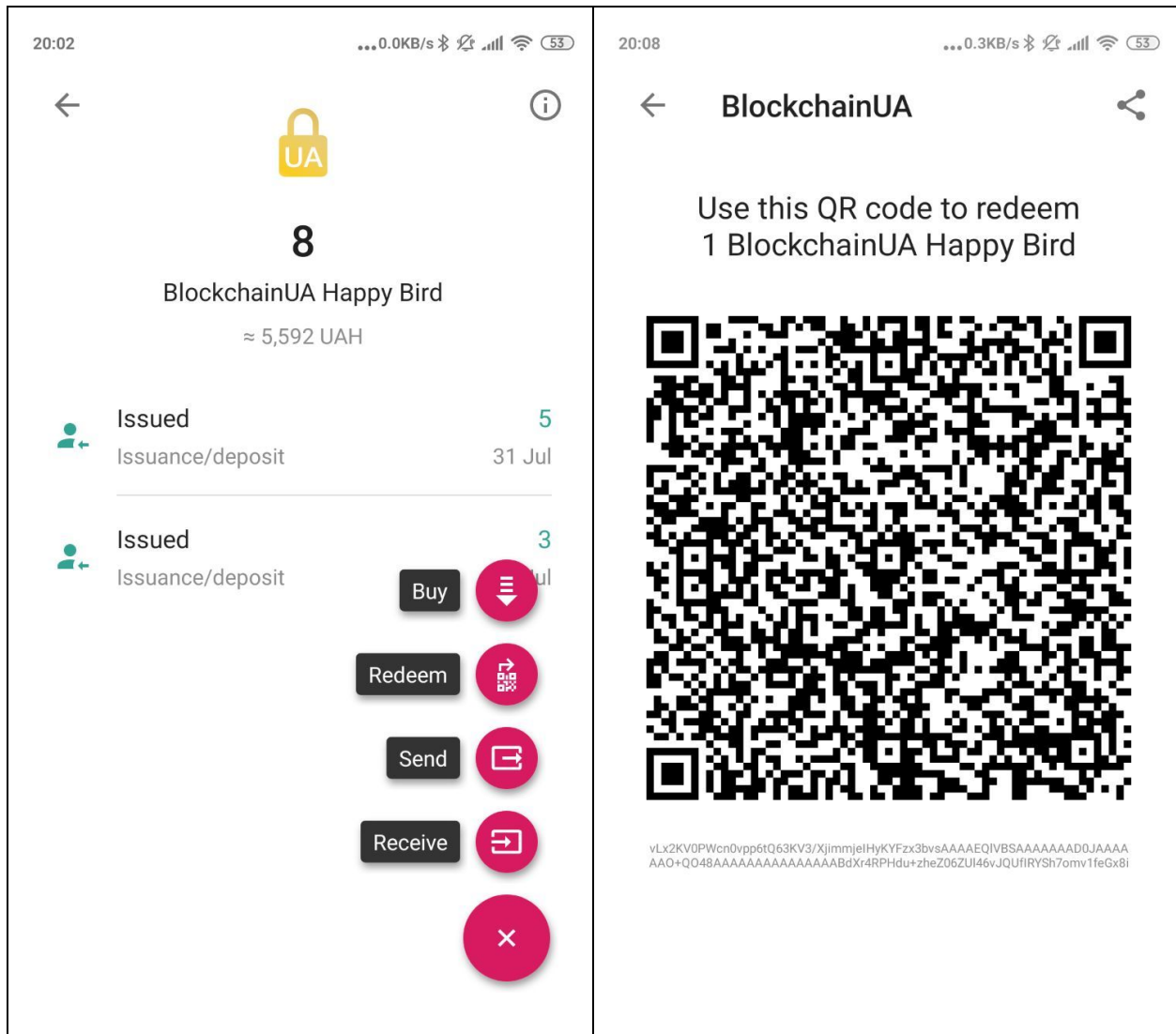
- As a **Customer**, I want to be able to send assets to other customers (web application, mobile application)

- As a **Customer**, I want to see the history of my asset movements (web application, mobile application)

Conto

TOKEND

Browsing:
♥ Кабинет

Movements

General account

Show: Сертификат 100 ⌄

≡ Movements
◐ Assets

Explorations
▦ Businesses

My account
▲ Settings

▷ Send

Type	Operation	Date	Amount	
Issued	Issuance	July 30, 2019 at 20:23	100	⌃

Type	Issued
Operation	Issuance
Date	July 30, 2019 at 20:23
Amount	100
Reference	2019-07-30T17:23:37.665Z2

Type	Operation	Date	Amount	
Charged	Payment	July 29, 2019 at 20:50	-1	⌄
Charged	Payment	July 29, 2019 at 20:47	-11	⌄
Issued	Issuance	July 24, 2019 at 21:09	5	⌄
Issued	Issuance	July 24, 2019 at 20:15	4	⌄
Charged	Payment	July 24, 2019 at 19:23	-1	⌄
Funded	Payment	July 24, 2019 at 19:19	2	⌄
Issued	Issuance	July 24, 2019 at 19:17	3	⌄
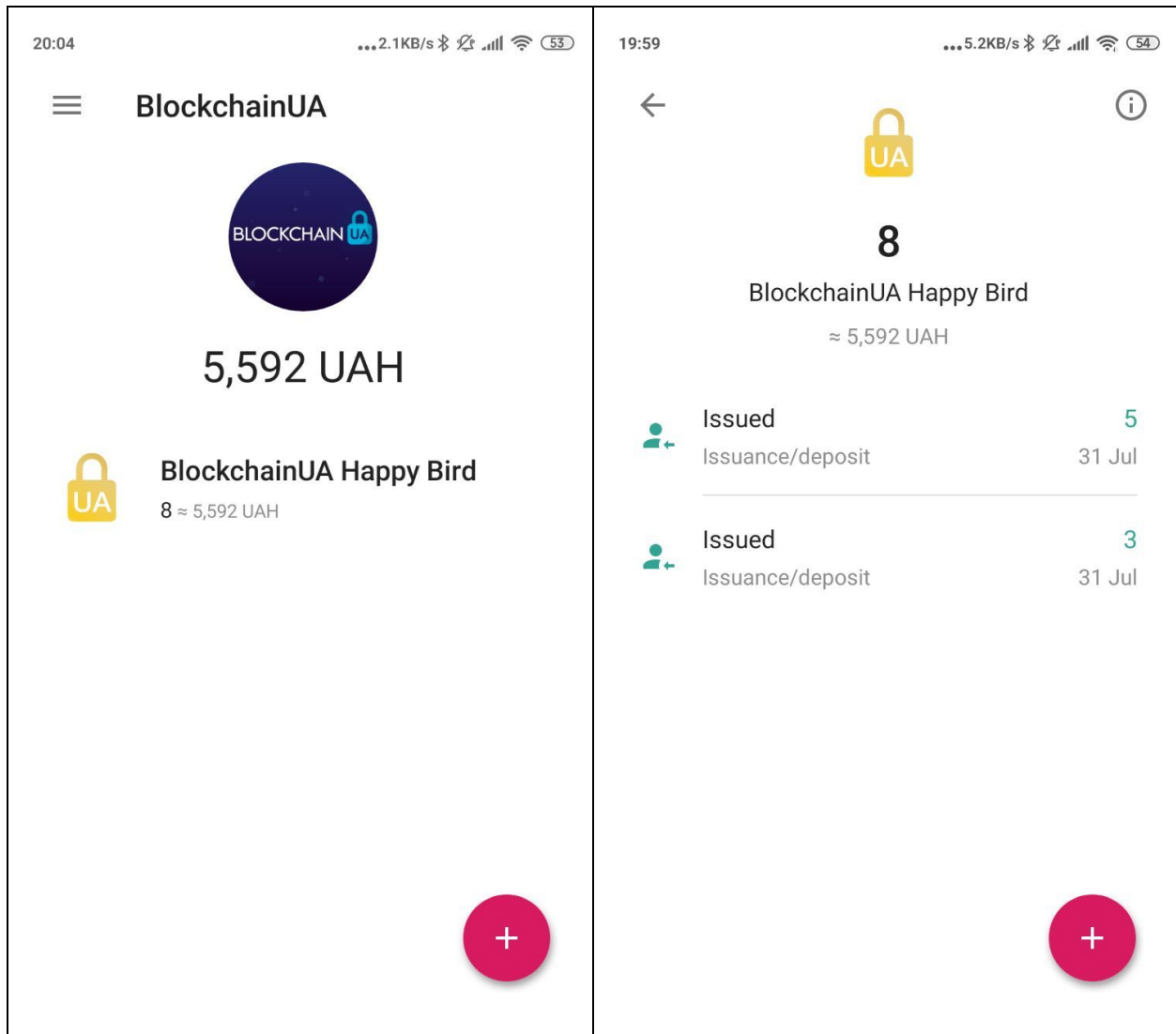
Business Functionality

Account creation and login

- As a **Business**, I want to **sign up to the platform** by entering an email address and password.

- As a **Business**, I want to **confirm registration** via email.

- As a **Business**, I want to **sign in to the platform** by entering an email address and password.
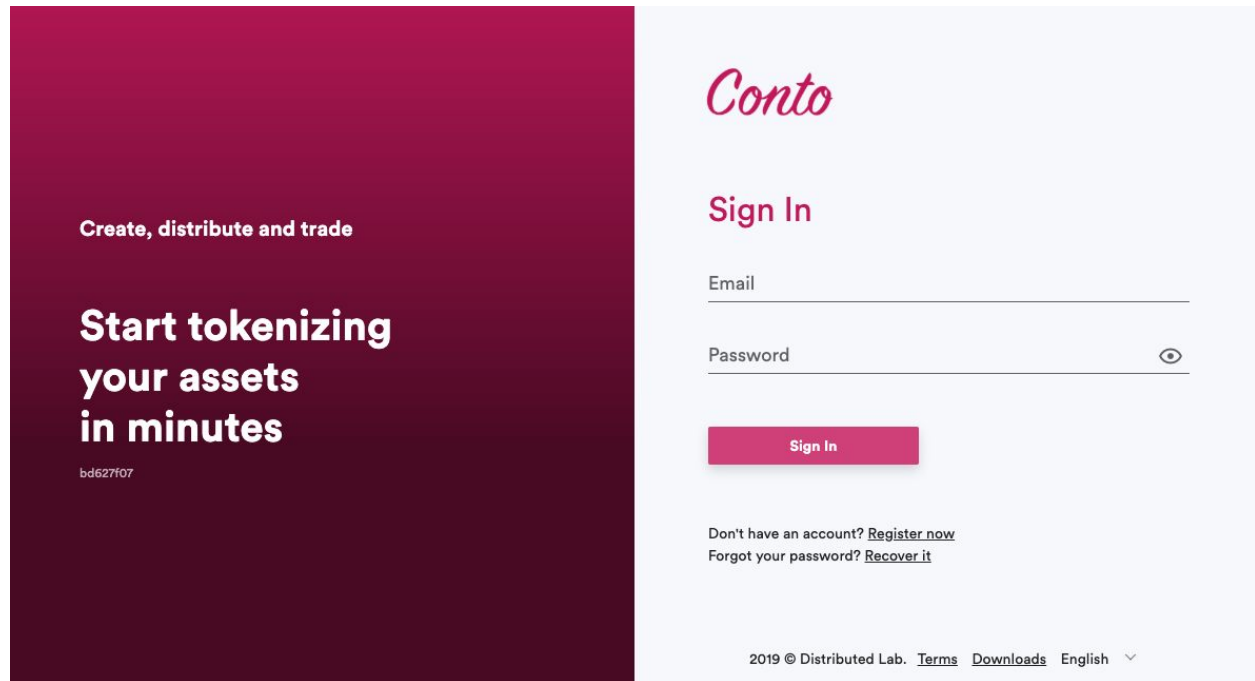
Applying for verification

- As a **Business**, I want to be able to **apply for the verification on the platform** and provide information about my business and the payment details.

Adding customers

- As a **Business**, I want to be able to invite my customer by providing their email address.

- As a **Business**, I want to be able to **batch invite my customer base in a couple clicks,** by copy and pasting their email addresses.

- As a **Business**, I want to be able to see my customer list (web application, mobile application)

Conto

TOKEND

Conto

- Customers
- History
- Assets
- Shop

My account
- Settings

Customers

distributedlabyt@gmail.com
Business level 1 account

Invite client

Select for send

Email	Status	Balances	
mail.com	Active	0 UAH	Show details
dlab.com	Active	600 UAH	Show details
3334444@mail.com	Active	80,060 UAH	Show details
@gmail.com	Active	880 UAH	Show details
dlab.com	Active	0 UAH	Show details
mail.com	Active	0 UAH	Show details
yt@gmail.com	Active	0 UAH	Show details
@gmail.com	Active	0 UAH	Show details
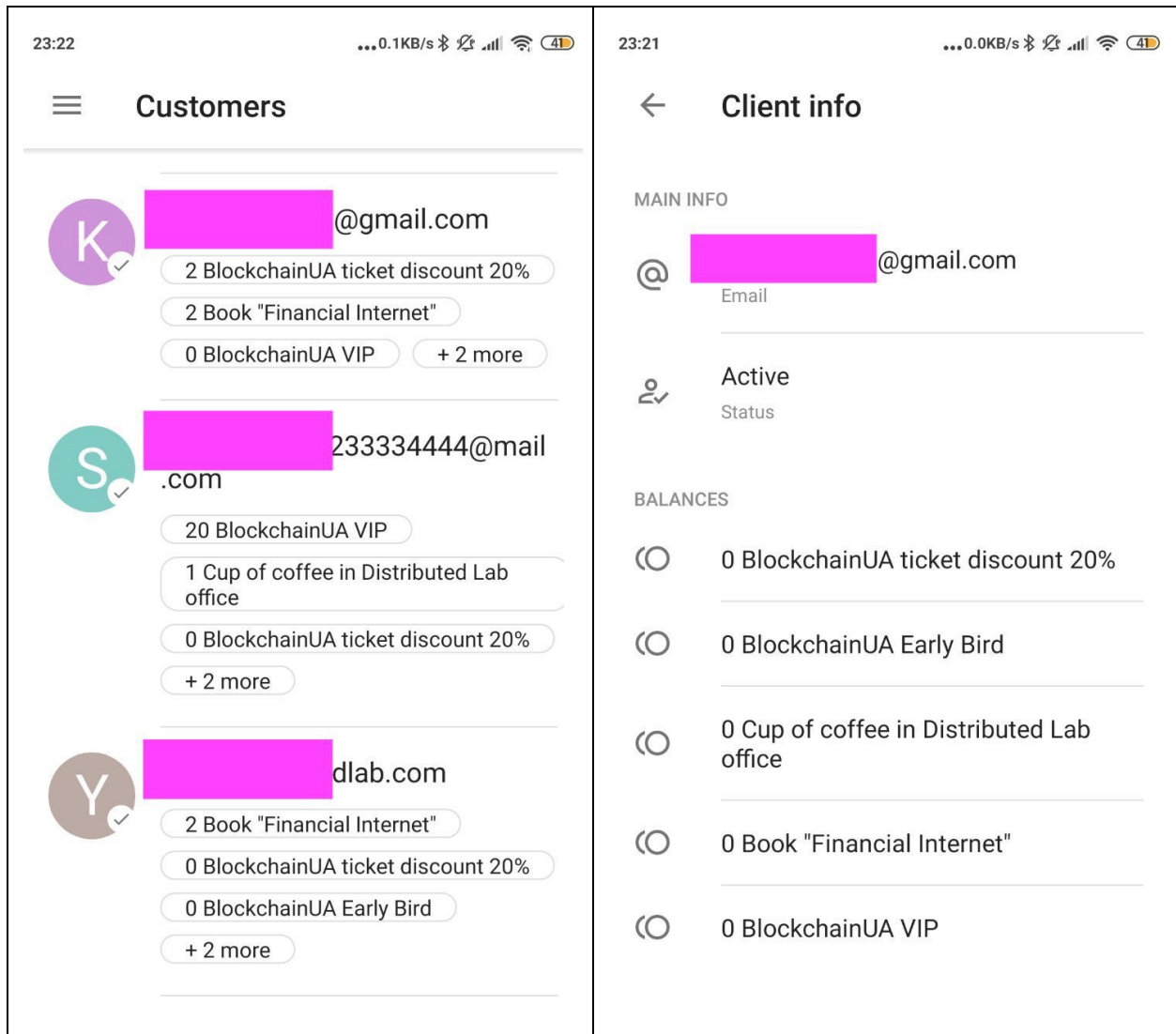
- As a **Business**, I want to be able to **see the asset details of my every customer** (web application, mobile application)

Creating, distributing and redeeming assets

- As a **Business**, I want to be able to **create an asset** (web application)

- As a **Business**, I want to be able to **transfer an asset to a separate customer** (web application, mobile application)

- As a **Business**, I want to be able to **mass transfer assets to all the selected customers** (web application)

List all receivers emails in the box below. Each receiver will gain the amount you specified in the "Amount" field. If the available amount is insufficient the operation will fail and no asset will be issued to anyone. Not found users and the ones that do not have balance in the selected asset will not receive the issuance but all the others will. Receivers number is limited up to 100 for now.

- As a **Business**, I want to be able to sell my assets in the Shop (web application)
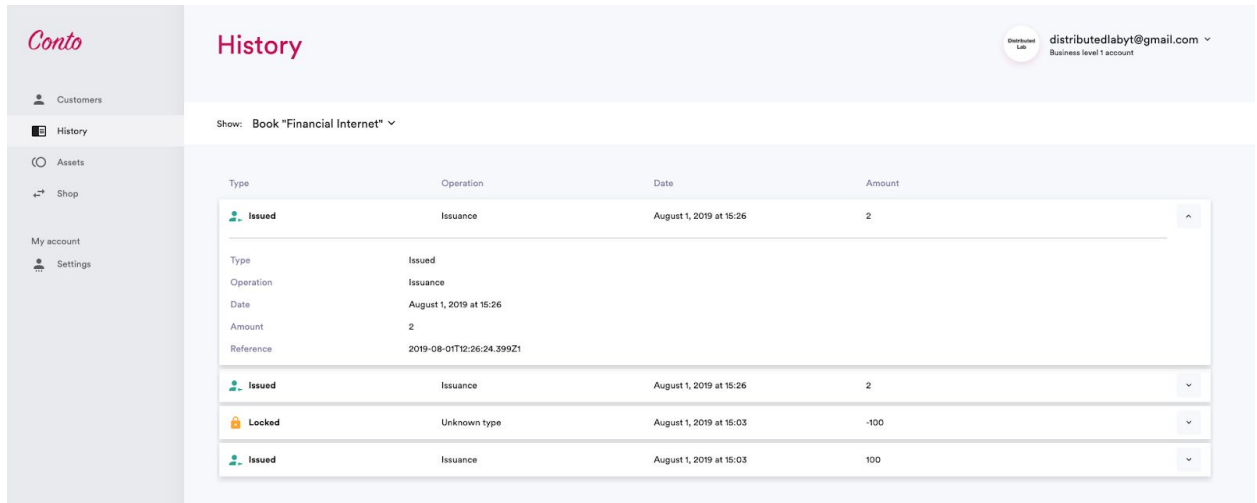
- As a **Business**, I want to be able to accept fiat payments or crypto currency payments when selling my items in a Shop (web application mobile application)

- As a **Business**, I want to be able to **sell my assets** and **receive funds** (fiat or crypto) **instantly** (e.g., not after 3 working days) and directly **to my bank account / debit card / e-wallet.**

- As a **Business**, I want to be able to redeem assets of my customers by scanning a QR-code using a mobile application.

- As a **Business**, I want my employees to be able to redeem assets from customers by scanning a QR-code using a mobile application.

- As a **Business**, I want to see the **history of all my assets being transferred between, to, and from my customers.**

- As a **Business**, I want to have a dashboard with statistics about my assets.

Promotions and sponsorships

- As a **Business** I want to be able to send my promotional assets to customer wallets of another businesses.

- As a **Business** I want to be able to search and filter other businesses to promote my assets among their users.

## Administrator Functionality

Basic

- As an **Administrator**, I want to be able to set up a **default currency** for the platform.

- As an **Administrator**, I want to be able to approve **KYC submit requests** from businesses.

- As an **Administrator**, I want to be able to set up transaction fees on the platform.

Advanced

Advanced functionality of platform administrator is described in a separate document.

Application Requirements

- As a **user**, I want to be able to switch between Customer interface and Business interface.

Learn More

https://tokend.io/

https://docs.tokend.io/
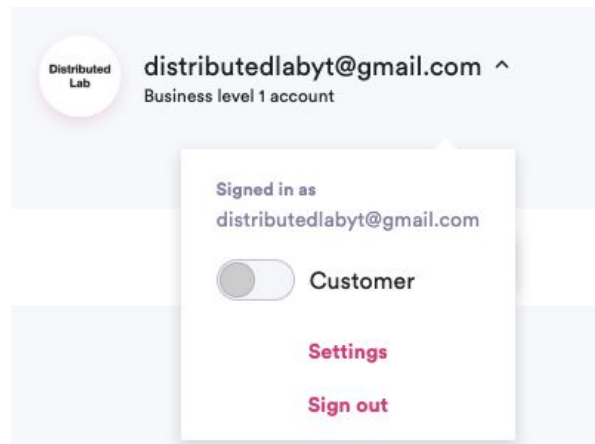
sales@distributedlab.com

About TOKEND

TOKEND is a white label blockchain software platform that consolidates best practices of tokenization solutions. It allows you to issue, transfer and exchange your assets with a high level of privacy, security, and auditability while following regulations of your jurisdiction. TOKEND is designed for enterprises who are willing to take advantage of tokenization or experiment with blockchain technology without the need for maintaining the expensive team of blockchain experts and within the shortest time to market.