

Payment System Functionality

This document includes a description of user stories for the Payment System and describes roles and actions of both users and administrators in the system. A detailed description of user stories with acceptance criteria can be found in the full specification, [TokenD functionality in User Stories \(EN\)](#).

Note: TokenD is a white-label framework which is used as an underlying architectural solution for the described real estate platform to have it built fast (6 weeks) and for a price generally decreased by a factor of three. Brief description of the terms and functionality can be found in the following [two-pager document](#).

Roles

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

- Platform owner. *Note: technically this role can perform other roles such as the role of a platform administrator*
- Administrators
 - Platform administrator
- Users
 - Unverified
 - Verified
 - Corporate

User and administrator roles can be configured depending on the system's goals and business processes. For example, the platform administrator role can be split into and be performed by different administrators:

- KYC/AML administrator
- Fees administrator
- Limits administrator
- Trade administrator
- Opportunity administrator
- Security administrator
- Issuance administrator

In this case, each administrator role will only have part of the super administrator's abilities. User roles can also have extended configuration depending on the business processes.



Requirements

- Registration and log-in
- Deposit and withdrawal
- Tokenized assets lifecycle management
- Transactions and operation management
- Identity control and management
- Account access and management
- Application requirements
- Ledger synchronization

User Stories

Note: in the following examples, TokenD is being used as a brand of a platform, but that's only for demo purposes. In reality, TokenD is not the platform but rather the framework with ready-made toolsets to build your own branded platform.

Registration and log-in requirements

The screenshot shows a web interface for signing in. At the top left is the TokenD logo. Below it, the heading "Sign In" is displayed. There are two input fields: "Email" and "Password". The "Password" field has a toggle icon (an eye) to its right. Below the input fields is a blue "Sign In" button. At the bottom of the form, there are two links: "Don't have an account? [Register now](#)" and "Forgot your password? [Recover it](#)".

User



TOKEND

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

Administrator

- As an **administrator**, I want to be able to **sign up to the platform** with the ability to confirm the process using 2FA.
- As an **administrator**, I want to be able to **sign in to the platform** by entering an email address, password, and confirmation **through 2FA code**.

Deposit and withdrawal requirements

Deposit

Verified user

- As a **verified user**, I want to be able to **select asset to deposit** from the list of those available for deposit.
- As a **verified user**, I want to be able to **view asset deposit address** both **as text** and **as QR code**.
- As a **verified user**, I want to be able to **deposit cryptocurrencies and digital currencies** to the platform **from my accounts / addresses of other accounting systems**.
- As a **verified user**, I want to be able to **deposit fiat currencies** onto the platform **using a credit card or bank transfer**.
- As a **verified user**, I want to be able to **deposit assets of Stellar** to the platform **using my Stellar account(s)**



Corporate user

- As a **corporate user**, I want to be able to **select an asset to deposit** from the list of ones available for depositing.
- As a **corporate user**, I want to be able to **view asset deposit address** both **as text** and **as QR code**.
- As a **corporate user**, I want to be able to **deposit cryptocurrencies and digital currencies** on the platform **from my accounts / my addresses in other accounting systems**.
- As a **corporate user**, I want to be able to **deposit fiat currencies** onto the platform **using a credit card or bank transfer**.
- As a **corporate user**, I want to be able to **deposit assets of Stellar** to the platform **using my Stellar account(s)**

Withdraw

Verified user

- As a **verified user**, I want to be able to **withdraw cryptocurrencies and digital currencies** on the platform **to external address / account**.
- As a **verified user**, I want to be able to **conduct the withdrawal of fiat currencies** from the platform **to a credit card or bank account**.
- As a **verified user**, I want to be able to **withdraw applicable assets** from the platform to **Stellar account**.
- As **verified user**, I want to be able to **manage the withdrawal details of cryptocurrencies, digital currencies, fiat currencies** as well as to **access information related to withdrawals**.

Corporate user

- As a **corporate user**, I want to be able to **withdraw cryptocurrencies and digital currencies** on the platform **to external address / account**.



- As a **corporate user**, I want to be able to **conduct the withdrawal of fiat currencies** from the platform **to a credit card or bank account**.
- As a **corporate user**, I want to be able to **withdraw applicable assets** from the platform to **Stellar account**.
- As **corporate user**, I want to be able to **manage the withdrawal details of cryptocurrencies, digital currencies, fiat currencies** as well as to **access information related to withdrawals**.

Transactions and operation management requirements

User

- As a **user**, I want to be able to **view the details of transactions associated with my account**.

Movements

alice@mail.com
General account

Show: Swiss franc (CHF)

Withdraw Deposit Send

Type	Operation	Date	Amount
Charged	Payment	June 24, 2019 at 18:05	-1 CHF
Matched	Sale closed	May 20, 2019 at 18:04	-200,000 CHF
Locked	Investment	May 20, 2019 at 18:03	-200,000 CHF
Issued	Issuance/deposit requested	May 20, 2019 at 18:01	1,000,000 CHF

Verified user

- As a **verified user**, I want to be able to **view** the transaction details **about outgoing payments**.
- As a **verified user**, I want to be able to **view** the transaction details **about incoming payments**..



- As a **verified user**, I want to be able to **view** the details **about deposit transactions**.
- As a **verified user**, I want to be able to **view** the details **about withdrawal transactions**.
- As a **verified user**, I want to be able to **view the details of transactions regarding asset selling**.
- As a **verified user**, I want to be able to **view the details of transactions regarding asset selling**.

Administrator

Fee requirements for administrator

- As a **fees administrator**, I want to be able to **manage details of fees related to asset trading**.

Fee management

Scope Global	Type Payment	Direction outgoing
Asset USD		

Lower bound	Upper bound	Percent fee	Fixed fee		
0.000000	100.000000	1.000000	0.000000	Update	Delete
100.000001	10000.000000	2.000000	0.000000	Update	Delete

Tokenized assets lifecycle management requirements



Tokenized assets trading

The screenshot displays the 'Trade' interface for a user named 'alice@mail.com'. It shows the current exchange rate for GLD/EUR as 15,128.71 GLD / 360,224.3214 EUR. Below this, there are buttons for 'Create buy order' and 'Create sell order'. A chart area shows price levels from 40 EUR to 48 EUR. The 'Open orders' section is divided into 'Asks' and 'Bids' tables. The 'Asks' table lists orders with columns for 'Want (GLD)', 'Order (EUR)', and 'Price (EUR)'. The 'Bids' table lists orders with columns for 'Want (GLD)', 'Order (EUR)', and 'Price (EUR)'. The 'Trade history' table at the bottom shows columns for 'Amount (GLD)', 'Price (EUR)', 'Total (EUR)', and 'Time'.

Want (GLD)	Order (EUR)	Price (EUR)
740.07	33,021.9234	44.62
1,481.81	66,044.2717	44.57
2,225.21	99,066.3492	44.52
2,970.29	132,088.7963	44.47

Want (GLD)	Order (EUR)	Price (EUR)
3,896.2	174,193.344	44.72
9,565.72	428,257.2844	44.77
14,348.68	643,103.3556	44.82
19,131.44	858,427.7128	44.87

Amount (GLD)	Price (EUR)	Total (EUR)	Time
887.66	44.72	39,696.1552	April 6, 2019 at 22:10
722.74	44.32	32,031.8368	April 6, 2019 at 22:10

Verified user

- As a **verified user**, I want to be able to **exchange one tokenized asset for another** without the risk of losing the first one.
- As a **verified user**, I want to be able to **trade tokenized assets** within the platform.
- As a **verified user**, I want to be able to **create orders** for buying and selling assets.
- As a **verified user**, I want to be able to **manage orders**.
- As a **verified user**, I want to be able to **sell / buy tokenized assets for cryptocurrencies and digital currencies**.
- As a **verified user**, I want to be able to **buy / sell tokenized assets for fiat currency**.



Trade

A [alice@mail.com](#)
 General account

Exchange My Orders

Create buy order

Create sell order

GLD/USD ▾

15,128.71 GLD / 37,551.884 USD

Balances

Hour Day Month Year



Open orders

Asks

Bids

Want (GLD)	Order (USD)	Price (USD)	Want (GLD)	Order (USD)	Price (USD)
17,151.8	55,228.796	3.22	4,738.47	15,352.6428	3.24
34,410.46	110,457.5766	3.21	9,476.95	30,800.0875	3.25
51,776.99	165,686.368	3.2	14,215.43	46,342.3018	3.26
69,252.41	220,915.1879	3.19	18,953.91	61,979.2857	3.27

Trade history

Amount (GLD)	Price (USD)	Total (USD)	Time
20,454.26	3.23	66,067.2598	April 6, 2019 at 22:10
13,636.17	3.22	43,908.4674	April 6, 2019 at 22:10
6,818.08	3.21	21,886.0368	April 6, 2019 at 22:10
34,468.67	3.15	108,576.3105	April 6, 2019 at 22:10
17,179.79	3.16	54,288.1364	April 6, 2019 at 22:09
7,014.83	3.19	22,377.3077	April 6, 2019 at 22:09
3,507.41	3.18	11,153.5638	April 6, 2019 at 22:09
8,846.47	3.16	27,954.8452	April 6, 2019 at 22:09
4,423.23	3.15	13,933.1745	April 6, 2019 at 22:08
19,792.54	3.12	61,752.7248	April 6, 2019 at 22:08
13,195.03	3.11	41,036.5433	April 6, 2019 at 22:08
6,597.51	3.1	20,452.281	April 6, 2019 at 22:07

More

Asset creation



Administrator

Pre-issuance requirements for administrator

- As an **administrator**, I want to be able to **view and process requests for creating tokined assets**.

Preissuance Requests

Asset	Amount	Asset	Status	
All <input type="checkbox"/>	100.000000	PIA	Approved	<input type="button" value="Reject"/> <input type="button" value="Accept"/>
			More	

Issuance requirements for administrator

- As an **administrator**, I want to be able to **create tokenized assets** on the platform.
- As an **administrator**, I want to be able to **update configuration of a specific asset**
- As an **administrator**, I want to be able to **setup a system asset** that can be deposited from or withdrawn to **Stellar account(s)**..
- As an **administrator**, I want to be able to **view and process requests for issuance**.



Issuance

Receiver (email or address) _____

Reference _____

Amount _____ Asset **BTC** ▾

Available: 20,999,800.000000 BTC

Issue

History Requests

State	Asset	Value	Date	Requestor
Approved		1,000.000000 USD	11 Mar 2019 at 06:35:25	GBA4EX43M25UPV4WIE6RRMQOFTWXZZ...
		100,000.000000 USD	11 Mar 2019 at 06:54:16	GBA4EX43M25UPV4WIE6RRMQOFTWXZZ...
		100.000000 EUR	11 Mar 2019 at 06:55:28	GBA4EX43M25UPV4WIE6RRMQOFTWXZZ...

Identity requirements

User

- As a **user**, I want to be able to **provide my KYC data to change my account permissions.**
- As a **user**, I want to be able to **current state** of my **request for confirming KYC data.**

Unverified user



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- As an **unverified user**, I want to be able to **provide my KYC data to verify them and become verified user**.
- As an **unverified user**, I want to be able to **provide my KYC data to verify them and become corporate user**.

Verified user

- As a **verified user**, I want to be able to change (update) my KYC data.

Account management and access requirements

Platform owner

- As a **platform owner**, I want to be able to **perform the initial configuration** of the platform by **changing the initialization scripts**, namely: to configure the roles of users and administrators of the platform, system assets, trading pairs of assets.
- As a **platform owner**, I want to **have access to all transactions** conducted on the platform.

User (Unverified, Verified)

- As a **user**, I want to **have access to all transactions** associated with my account.

Movements

A **alice@mail.com** ▼
General account

Show: Digital Gold (GLD) ▼

[Withdraw](#) [Deposit](#) [Send](#)

Type	Operation	Date	Amount	
 Matched	Offer	April 6, 2019 at 15:47	5,251.87 GLD	▼
 Matched	Offer	April 6, 2019 at 15:45	3,923.33 GLD	▼
 Matched	Offer	April 6, 2019 at 15:28	786.1 GLD	▼
 Matched	Offer	April 6, 2019 at 15:18	2,605.25 GLD	▼
 Matched	Offer	April 6, 2019 at 15:18	-2,597.41 GLD	▼
 Matched	Offer	April 6, 2019 at 15:18	-214.07 GLD	▼
 Matched	Offer	April 6, 2019 at 15:17	-2,108.61 GLD	▼
 Matched	Offer	April 6, 2019 at 15:17	-2,565.37 GLD	▼
 Matched	Offer	April 6, 2019 at 15:17	588.94 GLD	▼
 Matched	Offer	April 6, 2019 at 15:17	-1,924.02 GLD	▼

[More](#)





- As a **user**, I want to be able to **view other users' account identifiers**.

Movements

A **alice@mail.com** ▼
General account

Show: Swiss franc (CHF) ▼

[Withdraw](#) [Deposit](#) [Send](#)

Type	Operation	Date	Amount
 Charged	Payment	June 24, 2019 at 18:05	-1 CHF
<div style="border: 1px solid #ccc; padding: 5px;"> <p>Type: Charged</p> <p>Operation: Payment</p> <p>Date: June 24, 2019 at 18:05</p> <p>Amount: 1 CHF</p> <p>Source pays for destination: false</p> <p>Subject:</p> <p>Payment sender: alice@mail.com</p> <p>Payment recipient: bob@mail.com</p> </div>			
 Matched	Sale closed	May 20, 2019 at 18:04	-200,000 CHF
 Locked	Investment	May 20, 2019 at 18:03	-200,000 CHF
 Issued	Issuance/deposit requested	May 20, 2019 at 18:01	1,000,000 CHF

- As a **user**, I want to be able to **change the password** of my account.

Change password
✕

Current password 👁️

New password 👁️

Confirm new password 👁️

[Change password](#)


- As a **user**, I want to be able to **restore access to my account** in case its password is lost.



- As a **user**, I want to be able to **configure two-factor authentication** to increase account security.

Enable 2FA ×

Scan the QR with your 2FA app. We recommend Google Authenticator for most users. It doesn't require an internet connection or phone service to use, and is more secure than SMS due to being offline and local to your device.



Or manually set the secret code

Secret
WQVBLC2DPFIFEXIV 📄

And enter your 2FA code to continue

2FA code

Enable

- As a **user**, I want to be able to **view the balances** of my account.
- As a **user**, I want **to view the balances of my assets** as a catalog.

Assets

Explore assets My balances

C

CHF
Swiss franc
Balance: 799,999 CHF

E

EUR
EUR
Balance: 360,224.3214 EUR

R

RBL
Red Baloon
Balance: 1,000 RBL

U

USD
USD
Balance: 37,551.884 USD

T

TDT
TokenD Token
Balance: 99,999 TDT

P

PBP
PBP
Balance: 13,700 PBP

B

BTC
BTC
Balance: 0 BTC

S

BST
Blockspport Token
Balance: 0 BST

Asset details ✕

E

EUR
EUR

Balance	360,224.3214 EUR
Maximum	1,000,000,000 EUR
Issued	1,101,124 EUR
Available	998,898,876 EUR
Transferable	Yes
Withdrawable	Yes
Deposit method	Non-depositable
Asset type	Requires verification
Terms	No terms
Owner	Master

- As a **user**, I want to be able to **view the details of the fees details** for my account.
- As a **user**, I want to be able to **view the fees details for a particular asset** on the platform.

Fees

A
alice@mail.com ▾
General account

Asset: Digital Gold (GLD) ▾

Type	Direction	Fixed	Percent	Lower bound	Upper bound
Payment	Incoming	0 GLD	2%	0 GLD	100 GLD
Payment	Incoming	0 GLD	1%	100.000001 GLD	1,000 GLD
Payment	Incoming	2 GLD	0%	1,000.000001 GLD	9,223,372,036,854.775807 GLD
Payment	Outgoing	0.01 GLD	2%	0 GLD	100 GLD
Payment	Outgoing	0 GLD	1%	100.000001 GLD	1,000 GLD
Payment	Outgoing	1 GLD	0%	1,000.000001 GLD	9,223,372,036,854.775807 GLD



Verified user

- As a **verified user**, I want to be able to **create requests for changing limits** of my account.

Change limits ×

Operation type limit
Deposit ▾

Type	Limit
Daily Limit	100.000000
Weekly Limit	700.000000
Monthly Limit	3100.000000
Annual Limit	35600.000000

Request new limits

Daily Limit 100.000000	Weekly Limit 700.000000
Monthly Limit 3100.000000	Annual Limit 35600.000000

Note (optional)

0/250

Send request

- As a **verified user**, I want to be able to view the state of the request for changing limits.



Requests

Date	Request type	State	Asset	
August 6, 2019 at 16:40	Initial	Pending	GLD	Details

- As a **verified user**, I want **to receive information about the documents required for changing limits**.
- As a **verified user**, I want to be able to **upload the documents required for changing limits**.

Limits request details



Your request was submitted. Please wait until it is reviewed

Request type	Initial
Daily limit	1000.000000 GLD
Weekly limit	7000.000000 GLD
Monthly limit	31000.000000 GLD
Annual limit	356000.000000 GLD

Upload documents

- As a **verified user**, I want to be able to **view details of my account limits on asset transfers**.



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- As a **verified user**, I want to be able to **view details of my account limits on asset withdrawals.**
- As a **verified user**, I want to be able to **view details of my account limits on asset deposits.**

Limits

A
alice@mail.com ▾
General account

Explore limits
Change limits

Requests

Date	Request type	State	Asset	
August 6, 2019 at 16:40	Initial	Pending	GLD	Details

Current limits

GLD ▾

Operation type	Daily (left/total)	Weekly (left/total)	Monthly (left/total)	Annual (left/total)
Withdraw	200 / 200	1,400 / 1,400	6,200 / 6,200	70,000 / 70,000
Deposit	100 / 100	700 / 700	3,100 / 3,100	35,600 / 35,600
Payment	100 / 100	700 / 700	3,100 / 3,100	35,600 / 35,600

Administrator

- As an **administrator**, I want to be able to view **details of all the platform users' accounts.**



User index A admin_demo

Role Requestor

Email	Account ID	Role	State
pp@distributedlab.com	GAIG...HNQF	Unverified	Active
corporate@mail.com	GBZN...QXQC	Corporate	Active
qqq@qqq.qqq	GB3F...GTKI	Unverified	Active
bilbo@mail.com	GD5M...BHJ5	General	Active

- As an **administrator**, I want to be able to **view the list of all other platform administrators**.

Admin index A admin_demo

Admin list + New admin

	Role	Account ID	Weight	Identity
Dev admin	Super Administrator	GCNU...XT5D	1000	1
Super Admin (you)	Super Administrator	GCLD...M3AR	1000	0

- As an **administrator**, I want to be able to **view updates** associated with **platform administrators' accounts**.



Admin index

Manage administrator

Account ID
GCNUPUQ6HCPGLW4FIEEELVLJFXSCRRVJONJVU52IRBK5RCOXMPAXT5D

Name
Dev admin

Identity	Weight
1	1000

Signer role
License Admin

Able to manage system licenses

Update Delete

- As an **administrator**, I want to be able to **create platform administrators** using predefined templates.

Admin index

Add new administrator

Account ID

Name

Identity	Weight
Master	
Super Administrator	
✓ KYC/AML	
External Systems Administrator	
License Admin	

Add

- As an **administrator**, I want to be able to **update administrator accounts** on the platform.



- As an **administrator**, I want to be able to **delete platform administrators**.

Manage administrator

Account ID
GCNUPUQ6HCPGXLW4FIEEELVLJFXSCRRVJONJVU52IRBK5RCOXMPAXT5D

Name
Dev admin

Identity	Weight
1	1000

Signer role
Super Administrator ▼

Have full access to system administration functionality

Update
Delete

KYC/AML and identity requirements for administrator

- As an **administrator**, I want to be able to **view and verify users' KYC data**.

User details

Account information

Email	bob@mail.com
Account ID	GAEAJAIZAH5GHRTPYAWTF6CINPLYPY6KVVSS2ESG36NCYUWLKJ...
Account role	General
Account state	Active

Previous approved KYC Request

KYC information

Can be uploaded one of the documents:

- Valid Passport;
- Valid Identity card;
- Valid Residence permit;
- Driving license - full, not provisional, with a color photograph;

First name	Bob
Last name	Sponge
Date of birth	05 Aug 2019 at 01:04:01
Address Line 1	



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- As an **administrator**, I want to be able to **view history of KYC requests**.
- As an **administrator**, I want to be able to **view list of pending KYC requests**.
- As an **administrator**, I want to be able to **view pending new KYC requests**.
- As an **administrator**, I want to be able to **view update KYC requests of verified users**.
- As an **administrator**, I want to be able to **view pending new KYC requests of corporate users**.
- As an **administrator**, I want to be able to **view pending update KYC requests of corporate users**.

The screenshot shows a web application interface with a dark blue header. On the left, there are two tabs: "Index" and "Queue". On the right, there is a user profile icon with the letter "A" and the text "admin_demo". Below the header, there is a white filter bar with four dropdown menus: "Role to set", "State" (set to "Waiting for review"), "Pending tasks", and "Requestor".

Pre-issuance requirements for administrator

- As an **administrator**, I want to be able to **view and process requests for pre-issuance**.

The screenshot shows a web application interface with a dark blue header. On the left, there are three tabs: "Pre-issuance", "Change asset issuer", and "Pre-issuance requests". On the right, there is a user profile icon with the letter "A" and the text "admin_demo". Below the header, there is a white content area titled "Preissuance Requests". Under the title, there is a dropdown menu for "Asset" set to "All". Below that, there is a table with the following data:

Amount	Asset	Status
100.000000	PIA	Approved

At the bottom right of the table, there are two buttons: "Reject" (red) and "Accept" (blue).



Issuance requirements for administrator

- As an **administrator**, I want to be able to **view all assets** on the platform.
- As an **administrator**, I want to be able to **view requests for issuing tokenized assets**.

The screenshot shows the 'Issuance' tab in the Tokend interface. At the top, there are navigation tabs: 'System assets', 'Asset requests', 'Issuance', 'Asset pairs', and 'Withdrawals'. Below the tabs is the heading 'Manage assets'. A filter bar contains 'Request type' (set to 'Create'), 'State' (set to 'Approved'), 'Requestor', and 'Asset code'. Below the filter bar is a table with three rows of asset requests.

	State	Requestor
BST	Approved	GBMNRAXCI6UNH4K5G...
FBT	Approved	GBMNRAXCI6UNH4K5G...
PIA	Approved	GAI4JPE7LS2ML3SOVPY...

- As an **administrator**, I want to be able to **view** the entire **history of events** related to **asset issuance**.

Manage assets

Request type

Create ▼

Pending

Canceled

✓ Approved

Rejected

Permanently rejected

Requestor

Asset code

	State	Requestor
BST	Approved	GBMNRAXCI6UNH4K5G...

- As an **administrator**, I want to be able to **view pre-issuance files**.
- As an **administrator**, I want to be able to **approve requests for asset issuance**.
- As an **administrator**, I want to be able to **reject requests for asset issuance**.

System assets
Asset requests
Issuance
Asset pairs
Withdrawals

Manage assets

Request type

Create ▼

State

Pending ▼

Requestor

Asset code

	State	Requestor
ETH	Pending	GBRIJ4O6KJH7E4U4RW...
TDT3	Pending	GBZNAXDKJW6PFJLBXJ...



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- As an **administrator**, I want to be able to **sign and upload pre-issuance files** on the platform.

Pre-issuance Change asset issuer Pre-issuance requests

Upload preissuance

Select file(s) with preissued asset and click **Upload**.
Note: you cannot upload the same preissuance twice
[Learn more about pre-issuance](#)

Select File(s)

Fees requirements for administrator

- As an **administrator**, I want to be able to **view and manage fees** on the platform to fulfill regulatory and business requirements.
- As an **administrator**, I want to be able to **view detailed fees configurations** for a particular account type, a particular asset, and a particular account.
- As an **administrator**, I want to be able to **manage fees** for a **particular asset**.
- As an **administrator**, I want to be able to **manage fees** for a **particular account type**.
- As an **administrator**, I want to be able to **manage fees** for a **particular account**.



Fee management

Lower bound	Upper bound	Percent fee	Fixed fee	
0.000000	100.000000	1.000000	0.000000	<input type="button" value="Update"/> <input type="button" value="Delete"/>
100.000001	10000.000000	2.000000	0.000000	<input type="button" value="Update"/> <input type="button" value="Delete"/>
10000.000001	9223372036854.775807	0.500000	0.000000	<input type="button" value="Update"/> <input type="button" value="Delete"/>
0	0 <input type="button" value="↑"/>	0	0	<input type="button" value="Create"/>

Filters: Scope: Global, Account type, Account; Type: Payment; Direction: outgoing; Currency: USD

Limits requirements for administrator

- As an **administrator**, I want to be able to **view and manage limits** on the platform to fulfill regulatory and business requirements.
- As an **administrator**, I want to be able to **manage limits** for a **particular account type**.
- As an **administrator**, I want to be able to **manage limits** for a **particular account**.



Limits management

Asset
Digital Gold (GLD) ▼

Scope
✓ Global
Account type
Account

Payment limits	Withdrawal limits	Deposit limits
Daily <input type="text" value="100.000000"/>	Daily <input type="text" value="Not set"/>	Daily <input type="text" value="Not set"/>
Weekly <input type="text" value="1000.000000"/>	Weekly <input type="text" value="Not set"/>	Weekly <input type="text" value="Not set"/>
Monthly <input type="text" value="10000.000000"/>	Monthly <input type="text" value="Not set"/>	Monthly <input type="text" value="Not set"/>
Annual <input type="text" value="100000.000000"/>	Annual <input type="text" value="Not set"/>	Annual <input type="text" value="Not set"/>

- As an **administrator**, I want to be able to **manage user's requests for changing limits**.
- As an **administrator**, I want to be able to **manage requests for changing limits with documents uploading**.
- As an **administrator**, I want to be able to **view details of verified users' accounts**.
- As an **administrator**, I want to be able to **view details of corporate users' accounts**.



Back

Request information

Request date & time	11 Mar 2019 at 06:58:40
Account role	Corporate
Request type	Initial
Account email	corporate@mail.com
Account ID	GBZNAXDKJW6PFJLBXJUZZLLVDF2GII2UCWWBW5FF33UBWBYZGZHNOQXQC
Note	—
Limits for asset	USD
Operation type limits	deposit

Current limits

daily limit	9223372036854.775807
weekly limit	9223372036854.775807
monthly limit	9223372036854.775807
annual limit	9223372036854.775807

Desired limits

daily limit	100
weekly limit	1000
monthly limit	10000
annual limit	10000

Approve

Request docs

Reject

Security requirements for administrator

- As an **administrator**, I want to be able to **view details of user accounts**.
- As an **administrator**, I want to be able to **monitor users' actions** on the platform to detect security policy threats.
- As an **administrator**, I want to be able to **ban user accounts** to comply with platform security policy.
- As an **administrator**, I want to be able to **unban user accounts** to restore user access to platform services..



User details

Account information

Email	corporate@mail.com
Account ID	GBZNAXDKJW6PFJLBXJUZLLVDF2GII2UCWWBW5FF33UBWBYZGZ...
Account role	Corporate
Account state	Active

An error occurred. Please try again later.

Corporate user details

Name	TokenD
Headquarters	Kharkiv
Homepage	https://tokend.io
Industry	IT
Team size	50
Company	TokenD

Block user

Reset to unverified

Operations

Type	Date	Source	Counterparty
Manage asset	10 Jun 2019 at 06:15:33	GBZNAXDKJW6PFJLBXJUZLLV...	-
Check sale state	20 May 2019 at 06:04:33	Master	-

Applications requirements

User

- As a **user**, I want my wallet to **store all transactions associated with me**.
- As a **user**, I want to be able to **manage my account and assets via web application**.
- As a **user**, I want to be able to **manage my account and assets via mobile wallet**.



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- As a **user**, I want to be able to **access my wallet from any device at any time** convenient for me.
- As a **user**, I want to be able to **restore access to my account** in case my password is lost.
- As a **user**, I want to be able to log out of the platform.

Administrator

- As an **administrator**, I want to be able to **manage operations via web application**.
- As an **administrator**, I want to be able to **log out of the platform**.
- As an **administrator**, I want to be able to **generate keys file on offline device**.
- As an **administrator**, I want to be able to **log in on offline device with password**.
- As an **administrator**, I want to be able to **create pre-issuance file on offline device**.
- As an **administrator**, I want to be able to **review details of pre-issuance file on offline device**.
- As an **administrator**, I want to be able to **log out of application on offline device**.

Ledger synchronization and auditing requirements

- As a **platform owner**, I want to be able to perform the **initial configuration of the platform** by changing the initialization scripts, namely: **to configure the roles of users and administrators of the platform, system assets, trading pairs of assets**.
- As a **platform owner**, I want to be able to **distribute maintaining history between several parties** with possible **real-time synchronization** between them.



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.

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