Based on the work required to update the payment system in the e-commerce application, here is the assessment of the impact or change in terms of scope, change schedule, cost, and quality, along with the level of change for each: 1. The integration of new payment options, updating the user interface, and enhancing the overall payment experience require significant changes across multiple components of the system. While the work can be planned and executed in an iterative manner, the need to coordinate with external payment providers and thoroughly test the new functionality will require a reasonable amount of time to complete. Ensuring the reliability, security, and seamless user experience of the new payment options is crucial for the success of the e-commerce application.2.3.4.