Mission

As an ING customer one should see one’s transaction history. One should be able to see highlights, trends and personalized offers based on transactions and account state. One should be able to leverage analytics to know the trends and statistics. This all will help to understand finance better and will help customers in better planning. This will also enable the bank to advertise it’s products to customers.

You are not required to implement every aspect of the application. For example, assume authentication and authorization is being developed by another team, to be integrated at a later date.

General Requirements

1. **Make and Receive Payment:**

As an ING customer, I want to enter payment details so that I can make or receive payments.

* 1. **Acceptance Criteria**
     1. Given the Payment detail page, when I enter payment details such as *Transaction Description, Spend Category, Amount, Date, Payment Type* (Make/Receive Payment) and submit, then the payment details should be saved
     2. Given the payment detail page, when I enter the invalid inputs, then an appropriate error message should be displayed.
     3. Given the payment details page, when I enter amount more than the available customer debit balance and select payment type as “make payment” then appropriate error message should be displayed.
     4. Given the payment details page, when I select Spend Category I should be able to choose from Grocery (*Medical, Travel, Loans, Utility Bills, Education, Shopping, Misc*)

1. **Transactions:**

As an ING customer, I want to see the transactions.

* 1. **Acceptance Criteria**
     1. As a customer, I want to select the Category from a list, so that I can view the transaction data based on the selection. (*Current/Monthly/Periodically*).
     2. Given that I have selected *Current*, then I should be able to see most recent transactions.
     3. Given that I have selected *Monthly*, then I should have option to select last six months.
     4. Given that I have selected *Periodically*, then I should have option to select *from date* and *to date*.
     5. As a customer I want to be able to filter the transactions based on spend categories. (*Medical, Travel, Loans, Utility Bills, Education, Shopping, Misc*)

1. **Discover/Analytics:**

As an ING customer, I want to see the analytics based on my transactions.

* 1. **Acceptance Criteria**
     1. As a customer, I want to see average monthly balance which will be used further.
     2. As a customer, I want to see average monthly *inflow* and average monthly *outflow*, Based on the average I want to see whether I saved more or spent more this week.
     3. As a customer, I want to see offers for me.
        1. Given that average monthly balance is greater than 1,00,000/- INR for almost six months then I should get home loan up to 10,00,000/- INR at interest rate on 10% P.A
        2. Given that average monthly balance is greater than 60,000/- INR and customer’s income in greater than 40,000/- INR monthly then I should get instant loan offer up to 5,00,000/- INR at interest rate of 9% P.A.
     4. As a customer, I want to see category wise expenditure, for (*current month*/*last six months*/*last year*).
  2. **Nice to have**
     1. As a customer, I want to see graphical representation of category wise expenditure for (*current month*/*last six months*/*last year*).

General directions:

1. **Mandatory**
   1. Proper validation of the fields.
   2. Basic performance related consideration to handle large data.
   3. Fully Integrated working solution with front-end properly communicating to back-end.
   4. Give thought to write unit test for at least few parts (Based on priority)
2. **Nice to Have**
   1. CSS customizations and design principles.
   2. Graphical representation as described in point (3.2.1. above)
3. **Out of scope**
   1. User validation and login is out of scope.
   2. While making transaction user can select date, this can be of past date.
4. **Guidelines**
   1. It’s better to demonstrate one thing working well, than it is to demonstrate everything half-complete
   2. Use your product owners
   3. Be open and honest with your stakeholders and yourselves; if you’re not going to make it, change direction or negotiate scope with your product owners.
   4. Testing is important, Pipe line the tasks and reduce dependency.

Review

Don’t underestimate the importance of preparing for the review. Each team will have 15 minutes to demonstrate what they have done. Consider finishing development 15 minutes before reviews are scheduled so you have time to do a practice run.