



FIGURE D-1 The new abstract actors: Customer and loan department employee

Actor Specification

Actor name: Customer **Abstract:** Yes

Description: A customer is someone who uses the services of the bank. For the purposes of this user interface, the customer is a loan applicant. A customer does not have the privileges of a loan department employee. As a result, while this actor requires authentication, it does not require the intense security of its counterpart, the loan employee.

Actor Specification

Actor name: Loan department employee **Abstract:** Yes

Description: A loan department employee is an employee of the bank, more specifically of the loan department. As a result, a loan department employee has access to information (applications, credit history, loans) unavailable to customers.

Identify Transactions in Use Cases

Use case name:	Submit loan request
Unique use case ID:	UC-100
Primary actor(s):	Applicant
Secondary actor(s):	Loan assistant, credit bureau, accounts management system
Preconditions:	The system presents a loan request.

Flow of events:	<p><i>Transaction UC-100-1</i></p> <ol style="list-style-type: none"> 1. The applicant completes the online loan request and submits it to the bank via the Internet. 2. In preparation for evaluating the loan request: <ol style="list-style-type: none"> 2.1. The system validates the information on the loan application, checking that it is correct and as complete as possible. This event includes determining that all mandatory fields are completed and that basic information, such as zip codes, state codes, and account numbers, is correct. 2.2. The system forwards a request to an external credit bureau for a credit report on the applicant. The request includes the applicant's name, social security number, and current and previous addresses. 2.3. The system retrieves the applicant's account history (if any) from the accounts management system. 2.4. The system calculates the applicant's credit score based on credit reports and the applicants's history with the bank. 3. The applicant is informed via e-mail that the loan request has been received, supporting materials are complete, and the loan is in the process of being evaluated. 4. The loan request status is set to "Initial credit check complete." 5. The system then forwards the loan request to a loan assistant for reference validation.
Postconditions:	The loan request is ready to be evaluated.
Priority:	High
Alternative flows and exceptions:	<ul style="list-style-type: none"> • Based on bank policy, the applicant's credit history is below the acceptable level for further processing, the applicant is informed of the reasons via letter, and the loan request is marked as disapproved. <p><i>Transaction UC-100-2</i></p> <ul style="list-style-type: none"> • The data on the application is incomplete or incorrect, the application is returned to the applicant for completion, and the loan request process is suspended until the updated application is received. • No external credit information exists for applicant, the loan request is declined, the applicant is notified, and the loan request is marked as disapproved.
Nonbehavioral requirements:	<ul style="list-style-type: none"> • Only the loan officers and loan clerks of the bank should have access to credit information. • The system should be able to handle 200 loan requests per day.
Assumptions:	The accounts management system will have current account information on the applicant if the applicant is a customer of the bank.
Issues:	<ul style="list-style-type: none"> • What are the business rules for calculating a credit score? • What information needs to be on the application to complete the loan request?
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