

Online Banking System - Use Cases

Description:

- Banking online means accessing your bank account and carrying out financial transactions through the internet on your smartphone, tablet or computer.
- It's quick, usually free and allows you to do tasks, such as paying bills and transferring money, without having to visit or call your bank.
- It will typically connect to or be part of the core banking system operated by a bank to provide customers access to banking services in place of traditional branch banking.
- Online banking significantly reduces the banks operating cost by reducing reliance on a branch network, and offers greater convenience to customers in time saving in coming to a branch and the convenience of being able to perform banking transactions even when branches are closed.
- Internet banking provides personal and corporate banking services offering features such as viewing account balances, obtaining statements, checking recent transactions, transferring money between accounts, and making payments.

Actors:

- Admin
- User

Scenarios:

1. User Sign up Scenario:

Actors: User

Basic Flow:

- The User need to select the sign up option in User Entrance page.
- After that user then enters mobile number and password.
- After that a user account will be created and stored.
- Success message shows to the user after all above steps are done.

Alternate/Exception Flow:

- While creating a new account mobile number should be unique.
- Mobile number should contain 10 digits.

2. Login Scenario:

Actors: User

Pre Conditions: User should have their Mobile number and password.

Basic Flow:

- Need to select the Log in option in User Entrance page.
- After that user needs to enter their mobile number and password.
- If mobile number and password are correct then
 - if user account has CIF then user will navigate to user bank menu page.
 - else user needs to enter the details for creating CIF and Bank Account. After that user will navigate to user bank menu page.
- If mobile number and password are incorrect a notification will be shown like mobile number or password is incorrect. After that user will navigate to user entrance page.

Alternate/Exception Flow:

- Mobile number should be 10 digit numbers.

3. Creating a New Bank Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Accounts option in User Bank Menu page.
- After that user need to select create new account in My Accounts Page. Then user needs to choose the showed options.
- After that a new bank account is created then a successful notification message will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

4. User Profile Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select User Profile option in User Bank Menu page.
- After then select view profile in User Profile page.
- User profile details will be shown.

Alternate/Exception Flow:

- User must need to select the displayed options only.

5. User Profile Update Scenario:

Actors: User

Basic Flow:

- Need to select User Profile option in User Bank Menu page.
- Update name, mobile number, pin-code options will be shown in User Profile page.
- User will select required option .After that user will enter the new details.
- After that successful message will be displayed.

Alternate/Exception Flow:

- User must need to select the s displayed options only.

6. User Profile Update Scenario:

Actors: User

Basic Flow:

- Need to select User Profile option in User Bank Menu page.
- Update name, mobile number, pin-code options will be shown in User Profile page.
- User will select required option .After that user will enter the new details.
- After that successful message will be displayed.

Alternate/Exception Flow:

- User must need to select the s displayed options only.

7. Bank Account Passbook Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Accounts option in User Bank Menu page.
- After user need to select passbook option in My Accounts page.
- After that User should select the required account from the list of accounts displayed.
- Bank Account Passbook details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

8. Generate Cheque Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Cheque Services option in User Bank Menu page.
- After that select Generate Cheque option in Check services page.
- After that User should select the required account from the list of accounts displayed.
- After that user need to enter specified amount. After that
 - If account contains the specified amount goes to next step.
 - Otherwise, Insufficient Balance notification is displayed. After that user will navigate to Bank menu page.
- After that a cheque number is displayed. User needs to send that cheque number to receiver. By using that number receiver will do cheque deposit.
- After that a successful message is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Amount must be greater than zero.

9. Cheques Summary Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Cheque Services option in User Bank Menu page.
- After that select Cheques Summary option in Check services page.
- After that User should select the required account from the list of accounts displayed.
- All Cheques details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

10. Cheque Cancelation Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Cheque Services option in User Bank Menu page.
- After that select Cancel Cheque option in Check services page.
- After that User should select the required account from the list of accounts displayed.
- After that user will enter the required cheque number.
- That cheque number is verified.
 - If cheque number is available in the cheque book list that cheque is cancelled.
 - Otherwise, invalid cheque number message will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Cheque number should be 10 digit numbers.

11. Cheque Deposit Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Cheque Services option in User Bank Menu page.
- After that select Cheque Deposit option in Check services page.
- After that User should select the required account from the list of accounts displayed.
- After that user will enter the required cheque number.
- That cheque number is verified.
 - If cheque number is available in the cheque book list then specified amount is debited from issued account and is credit to deposit account.
 - Otherwise, invalid cheque number message will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Cheque number should be 10 digit numbers.

12. Withdraw Amount from (Savings/Current) Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fund Services option in User Bank Menu page.
- After that select withdraw option in Fund Services page.
- After that User should select the required account from the list of accounts displayed.
- After that user enter the required amount.
 - If specified amount is available in the account, then user goes to next step.
 - Otherwise, Insufficient Balance notification message is displayed. Then user navigates to Fund services page.
- After that a successful message is displayed with available balance.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Amount must be greater than zero.

13. Withdraw Amount using Credit Card Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fund Services option in User Bank Menu page.
- After that select Credit Card withdraw option in Fund Services page.
- After that :
 - If Credit Card is exist for this account, then goes to next step.
 - Otherwise, No credit cards exist with their account number message will be displayed. After that user navigates to Fund services page.
- After that User should select the required Credit Card from the list of Credit Cards displayed.
- After that user should enter credit card pin. After that pin is verified:
 - If pin is correct then user goes to next step.
 - Otherwise, invalid pin message is displayed. After that user navigates to Fund services page.
- After that card status is verified:
 - If card is active goes to next step.

- Otherwise, Credit Card is blocked message is displayed. After that user navigates to Fund services page.
- After that user enter the required amount.
 - If specified amount is available in the Credit Card, then user goes to next step.
 - Otherwise, Insufficient Balance notification message is displayed. Then user navigates to Fund services page.
- After that a Successful message is displayed with available balance.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Amount must be greater than zero.
- Card pin must be 4 digit numbers.

14. Deposit Amount to (Savings/Current) Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fund Services option in User Bank Menu page.
- After that select Deposit option in Fund Services page.
- After that User should select the required account from the list of accounts displayed.
- After that User enter specified amount. After that those specified amount is added to user account.
- After that a successful message is displayed with available balance.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Amount must be greater than zero.

15. Balance Enquiry for (Savings/Current) Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fund Services option in User Bank Menu page.
- After that select balance enquiry option in Fund Services page.
- After that User should select the required account from the list of accounts displayed.
- After that a successful message is displayed with available balance.

Alternate/Exception Flow:

- User must need to select the displayed options only.

16. Amount Transfer from one Account to other Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fund Services option in User Bank Menu page.
- After that select Amount Transfer option in Fund Services page.
- After that user enter the receiver account number. After that receiver account number is verified:
 - If receiver account number is exist. Then receiver details will be displayed. After that user goes to next step.
 - Otherwise, Invalid account number message is displayed. After that user navigates to Fund services page.
- After that User should select the required account from the list of accounts displayed.
- After that user enter the specified amount.
 - If specified amount is available in the user account, then user goes to next step.
 - Otherwise, Insufficient Balance notification message is displayed. Then user navigates to Fund services page.
- After that a Successful message is displayed with available balance.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Amount must be greater than zero.
- Receiver account number must be 10 digits numbers.

17. (Savings/Current) Account Statements Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fund Services option in User Bank Menu page.
- After that select Account statements option in Fund Services page.
- After that User should select the required account from the list of accounts displayed.
- After that select duration in durations menu.
- After that a list of transactions with in specified duration will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

18. Apply Loan Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select loans option in User Bank Menu page.
- After that select Apply loan in loan services page.
- After that user need to select the source account from the displayed list of accounts to deposit the loan amount.
- After user select the loan type and the enter the required amount:
 - If specified amount is in the limit user goes to next step.
 - Otherwise, user needs to enter amount within the specified limit.
- After that user select loan duration in months from the list of specified months.
- After that loan account is created.
- A successful message and loan passbook details is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

19. Paying Loan Amount Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select loans option in User Bank Menu page.
- After that select Pay Loan amount option in loan services page
- After that:
 - If loan account exists for this user account, user goes to next step.
 - Otherwise, No loan accounts exist with this user account message will be displayed and user navigates to loan services page.
- After that User should select the required loan account from the list of displayed loan accounts.
- After that select the option in type of paying.
- After that specified amount is displayed to pay. After that enter the confirmation:
 - If confirmation is yes user goes to next step.
 - Otherwise, user navigates to Loan services page.
- After that User should select the required account from the list of accounts displayed.
- After that confirmation the displayed amount is verified in the selected account:
 - If specified amount is available in the selected account, then user goes to next step.
 - Otherwise, Insufficient Balance notification message and available balance is displayed. Then user navigates to Loan services page.
- After that specified amount is debited from the selected account.
- After that a successful message is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

20. Loan Accounts Summary Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select loans option in User Bank Menu page.
- After that select Loan Account Summary option in loan services page.
- After that:
 - If loan accounts exist for this user account, user goes to next step.
 - Otherwise, No loan accounts exist with this user account message will be displayed and user navigates to loan services page.
- All Loan Accounts details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

21. Loan Account Passbook Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Loans option in User Bank Menu page.
- After that select Loan Account passbook option in loan services page.
- After that:
 - If loan account exists for this user account, user goes to next step.
 - Otherwise, No loan accounts exist with this user account message will be displayed and user navigates to loan services page.
- After that User should select the required loan account from the list of displayed loan accounts.
- Loan Account Passbook details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

22. Loan Account Statements Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Loan option in User Bank Menu page.
- After that select Loan Statements option in loan services page.
- After that:
 - If loan account exists for this user account, user goes to next step.
 - Otherwise, No loan accounts exist with this user account message will be displayed and user navigates to loan services page.
- After that User should select the required loan account from the list of displayed loan accounts.
- After that a list of transactions will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

23. Loan Account Interest Details Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Loan option in User Bank Menu page.
- After that select Loan Interest Details option in loan services page.
- After that a Loan Interest Details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

24. Apply Fixed Deposit Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Fixed Deposit option in User Bank Menu page.
- After that select Create FD account option in FD services page.
- After that select Fixed Deposit duration in months from the list of months displayed.
- After that user enter nominee aadhar number:
 - If aadhar number is available in CIF's, user goes to next step.
 - Otherwise, Invalid aadhar number message is displayed and user navigates to RD services page.
- After that user need to select the source account from the displayed list of accounts to withdraw Fixed deposit amount.
- After that user enter the amount for Fixed deposit. After that amount is verified:
 - If specified amount is available in the selected account, then user goes to next step.
 - Otherwise, Insufficient Balance notification message and available balance is displayed. Then user navigates to FD services page.
- After that Fixed Deposit Account is created and a successful message will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Amount must be greater than zero.
- Nominee Aadhar number must be 12 digits numbers.

25. Withdraw Fixed Deposit Amount Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Fixed Deposit option in User Bank Menu page.
- After that select withdraw FD option in FD services page.
- After that:
 - If FD account exists for this user account, user goes to next step.
 - Otherwise, No FD accounts exist with this user account message will be displayed and user navigates to FD services page.

- After that User should select the required FD account from the list of displayed FD accounts.
- After that user need to select the source account from the displayed list of accounts to deposit Fixed deposit amount.
- After that Mature amount is calculated and is added to the selected account.
- After that a successful message will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

26. Fixed Deposit Accounts Summary Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fixed Deposit option in User Bank Menu page.
- After that select FD accounts summary option in FD services page.
- After that:
 - If FD account exists for this user account, user goes to next step.
 - Otherwise, No FD accounts exist with this user account message will be displayed and user navigates to FD services page.
- All FD Accounts details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

27. Fixed Deposit Account Interest Details Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Fixed Deposits option in User Bank Menu page.
- After that select FD interest details option in FD Services page.
- After that FD interest details is displayed based on the duration.

Alternate/Exception Flow:

- User must need to select the displayed options only.

28. Apply Recurring Deposit Account Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Recurring Deposit option in User Bank Menu page.
- After that select Apply RD option in RD services page.
- After that user enter nominee aadhar number:
 - If aadhar number is available in CIF's, user goes to next step.
 - Otherwise, Invalid aadhar number message is displayed and user navigates to RD services page.
- After that select Recurring Deposit duration in months from the list of months displayed.
- After that user need to select the source account from the displayed list of accounts to withdraw Recurring deposit amount.
- After that user enter the amount for Recurring deposit. After that amount is verified:
 - If specified amount is available in the selected account, then user goes to next step.
 - Otherwise, Insufficient Balance notification message and available balance is displayed. Then user navigates to RD services page.
- After that Recurring deposit account is created successfully. After that Recurring deposit account details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

29. Paying RD Amount Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Recurring Deposit option in User Bank Menu page.
- After that select Pay RD amount option in RD services page.
- After that:
 - If RD account exists for this user account, user goes to next step.
 - Otherwise, No RD accounts exist with this user account message will be displayed and user navigates to RD services page.
- After that User should select the required RD account from the list of displayed RD accounts.

- After that specified RD monthly amount is displayed to pay. After that user needs to enter the confirmation:
 - If confirmation is yes user goes to next step.
 - Otherwise, user navigates to RD services page.
- After that user need to select the source account from the displayed list of accounts to withdraw Recurring deposit amount.
- After that confirmation the displayed amount is verified:
 - If specified amount is available in the selected account, then user goes to next step.
 - Otherwise, Insufficient Balance notification message and available balance is displayed. Then user navigates to RD services page.
- After that the specified amount is debited from the selected account.
- After that a payment successful message and remaining RD month's duration will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

30. Withdraw RD Amount Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password

Basic Flow:

- Need to select Recurring Deposit option in User Bank Menu page.
- After that select Withdraw RD account option in RD services page.
- After that:
 - If RD account exists for this user account, user goes to next step.
 - Otherwise, No RD accounts exist with this user account message will be displayed and user navigates to RD services page.
- After that User should select the required RD account from the list of displayed RD accounts.
- After that specified RD account is verified;
 - If RD account crosses minimum month's duration, user goes to next step.
 - Otherwise, wait up to particular date will be displayed. After that user navigates to RD services page.
- After that user need to select the source account from the displayed list of accounts to deposit Recurring deposit amount.
- After that Mature RD amount is displayed. Those specified amount is added to selected account.
- After that a successful message and available balance in selected account is displayed.

Alternate/Exception Flow:

User must need to select the displayed options only.

31. Recurring Deposit Account DetailsScenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Recurring Deposit option in User Bank Menu page.
- After that select RD account details option in RD services page.
- After that:
 - If RD account exists for this user account, user goes to next step.
 - Otherwise, No RD accounts exist with this user account message will be displayed and user navigates to RD services page.
- After that User should select the required RD account from the list of displayed RD accounts.
- After that RD account details is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

32. RD Accounts Summary Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Recurring Deposit option in User Bank Menu page.
- After that select RD accounts Summary option in RD services page.
- After that:
 - If RD account exists for this user account, user goes to next step.
 - Otherwise, No RD accounts exist with this user account message will be displayed and user navigates to RD services page..
- After that RD accounts Summary details is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

33. Recurring Deposit Interest Details Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Recurring Deposit option in User Bank Menu page.
- After that select RD Interest details option in RD services page.
- After that RD Interest details is displayed based on the duration.

Alternate/Exception Flow:

- User must need to select the displayed options only.

34. Recurring Deposit Statements Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Recurring Deposit option in User Bank Menu page.
- After that select RD account statements option in RD services page.
- After that:
 - If RD account exists for this user account, user goes to next step.
 - Otherwise, No RD accounts exist with this user account message will be displayed and user navigates to RD services page.
- After that User should select the required RD account from the list of displayed RD accounts.
- After that RD statements will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

35. Apply Credit Card Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Credit Card option in User Bank Menu page.
- After that select Apply Credit Card option in Credit Card services page.
- After that user need to select the reference account from the displayed list of accounts.
- After reference account is verified:
 - If reference account has no credit card, then user goes next step.
 - Otherwise, already credit card available for this Account message is displayed. Then user navigates to Credit card services.
- After that user enter new pin number.
- After that new credit card is created for the reference account.
- New credit card details will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.
- Credit card pin must be 4 digit numbers.

36. Pay Credit Card Bill Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Credit Card option in User Bank Menu page.
- After that select Pay Credit Card Bill option in Credit Card services page.
- After that:
 - If credit card exists for this user account, user goes to next step.
 - Otherwise, No Credit Cards exist with this user account message will be displayed and user navigates to Credit Card services page.
- After that User should select the required Credit Card from the list of displayed Credit Cards.

- After that specified Bill amount is displayed. After that user needs to enter the confirmation:
 - If confirmation is yes user goes to next step.
 - Otherwise, user navigates to Credit Card services page.
- After that user need to select the source account from the displayed list of accounts to pay Credit Card Bill amount.
- After that confirmation the displayed amount is verified:
 - If specified amount is available in the selected account, then user goes to next step.
 - Otherwise, Insufficient Balance notification message and available balance is displayed. Then user navigates to Credit Card services page.
- After that the specified amount is debited from the selected account.
- After that a payment successful message will be displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

37. Credit Card statements Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Credit Card option in User Bank Menu page.
- After that select Credit Card statements option in Credit Card services page.
- After that:
 - If credit card exists for this user account, user goes to next step.
 - Otherwise, No Credit Cards exist with this user account message will be displayed and user navigates to Credit Card services page.
- After that User should select the required Credit Card from the list of displayed Credit Cards.
- After that Credit Card statements list is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

38. View Virtual Credit Card Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Credit Card option in User Bank Menu page.
- After that select Virtual Credit Card option in Credit Card services page.
- After that:
 - If credit card exists for this user account, user goes to next step.
 - Otherwise, No Credit Cards exist with this user account message will be displayed and user navigates to Credit Card services page.
- After that User should select the required Credit Card from the list of displayed Credit Cards.
- After that Virtual Credit Card is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

39. Change Credit card Pin Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Credit Card option in User Bank Menu page.
- After that select change Credit Card pin option in Credit Card services page.
- After that:
 - If credit card exists for this user account, user goes to next step.
 - Otherwise, No Credit Cards exist with this user account message will be displayed and user navigates to Credit Card services page.
- After that User should select the required Credit Card from the list of displayed Credit Cards.
- After that user enter Credit card CVV code and that code is verified:
 - If CVV code is correct, user goes to next step.
 - Otherwise, invalid CVV code message is displayed and user navigates to Credit Card Services.
- After that user needs to enter new Card Pin. Those Pin is updated as Credit card pin.
- After that successful message is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

40. Block\Unblock Credit Card Scenario:

Actors: User

Pre Conditions: User should login with their Mobile number and password.

Basic Flow:

- Need to select Credit Card option in User Bank Menu page.
- After that select Change Credit Card block/Unblock option in Credit Card services page.
- After that User should select the required Credit Card from the list of displayed Credit Cards.
- After that:
 - If credit card exists for this user account, user goes to next step.
 - Otherwise, No Credit Cards exist with this user account message will be displayed and user navigates to Credit Card services page.
- After that user needs to enter the confirmation:
 - If confirmation is yes user goes to next step.
 - Otherwise, user navigates to Credit Card services page
- After that Card is verified:
 - If card is blocked, then Card is set to Unblock.
 - Otherwise, if card is Unblocked, then card is blocked.
- After that a successful message is displayed.

Alternate/Exception Flow:

- User must need to select the displayed options only.

