Business Requirements Document

for

ABC Bank

Online Banking System

Prepared by:

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**Version:**

|  |  |
| --- | --- |
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**1. Summary/Overview**

ABC Bank, born during the techno-economic paradigm shift in Global Capital Market, is focusing all it synergies on providing Software solutions to manage this transformation, using cutting edge technology and deep rooted Domain experience. ABC Bank core strength lies in the wealth of talent it possesses in the form of its team. Culled from among the best in the industry, their raw dynamism and their devotion to progressive e-knowledge acquisition, coupled with incessant urge to evolve through innovation gives the company a definite edge over other players in the industry. The result - a high performance, high calibre team turning out top-of-line solution impacting global Capital Markets and Banking Industry! In short, delivering value to those we serve is what we strive for. Always. ABC Bank is certified for ISO 9001:2000 by KPMG for Quality Assurance. It has recently completed its 4th successful Surveillance Audit for continuous registration. Various aspects of quality control mechanisms are defined in SDG’s quality Management System (QMS) outlining the Quality framework, Organizational Structure, Quality policy, Quality objectives and QMS structure.

ABC Bank has about 200,000 customers for both personal and commercial banking account. The is located and caters to areas in the mid-west.

**2.    Business Objectives**

The main objective of the proposed solution is to be automated the various functions and activities of the bank through Internet. The solution will facilitate to the bank employees and the account holders with the different modules. This solution is very much necessary for the private sector banks and the corporate sector. The banking industry will take a new shape and explore like never before. Using the solution the bankers and account holders can generate various kinds of reports.

**3. Scope**

1. The Existing system can be accessed from any part of the world, as opposed to stand alone or manual system, and provides information at anytime, anywhere round the clock to the Users.
2. If you’re a customer of our Bank and if your Branch is enabled then you are on to becoming an e-customer.
3. The customer needs to register, by which he is given user name and password through which he can login and do the transactions whatever he wants to do. It provides easy to use and user friendly interface for the user.
4. The system provides freedom to the user to move freely around various screens and status of the system returned, as it was when he left the screen by expert personalities maintaining the web site.
5. The user can access the system at any time, because it’s 24-hour online from anywhere in the world.
6. Online banking through a website, which is accessed through a browser both system/mobile.
7. Feature available for both personal banking and commercial banking.
8. Current release is for online banking is to check balances and do transfers.

**Out of Scope**

1. Building a mobile application
2. Remittances

3. Home loans

4. Student loans

5. Car payment

**4 Business requirements**

**4.1 Online Account Registration**



|  |  |
| --- | --- |
| **Step No.** | **Process** |
| 1.0 | User clicks on New Registration button |
| 2.0 | User enters full account number |
| 3.0 | System validates account number |
| 3.1 | If validation fails – System shows error message |
| 4.0 | If validation passes- User enters desired username |
| 5.0 | System validates if Username is available |
| 5.1 | If validation fails – System shows error message and lets user ender alternate username |
| 6.0 | If validation passes- User enters desired password |
| 7.0 | System validates if password is acceptable |
| 7.1 | If validation fails – System shows error message and lets user ender alternate password |
| 8.0 | If validation passes- Home page is displayed |

**Business Requirements**

Business requirements describe the tasks the users must be able to accomplish with the product. Business requirements reflect business processes and are generally written in the format verb + object.

|  |  |  |
| --- | --- | --- |
| **BR #** | **Business Requirement** | **Priority** |
| **BR 1.1.0** | **New account registration** |  |
| BR 1.1.1 | User shall have New Registration button on home screen | 5/5 |
| **BR 1.2.0** | **New Registration page 1** |  |
| BR 1.2.1 | User shall have option to enter full Account Number |  |
| BR 1.2.2 | User shall have error message when Account Number is invalid | 5/5 |
| BR 1.2.3 | Allow user 3 chances to re-enter Account Number if they enter invalid Account number |  |
| **BR 1.3.0** | **New Registration page 2** |  |
| BR 1.3.1 | User shall have option to enter desired Username |  |
| BR 1.3.2 | User shall have error message when Username is not available |  |
| BR 1.3.3 | Allow user to re-enter Username if previous Username is unavailable |  |
| BR 1.3.4 | User shall have option to enter desired Password |  |
| BR 1.3.5 | User shall have error message when Password is not valid |  |
| BR 1.3.6 | Allow user to re-enter Password if previous Passwords invalid |  |

**4.2 User Login**

**See Email attachment for Flow Chart/Process steps**

**XXXXXXXXXXXXXXXXXXXXXXXXXXX**

**4.3 Bill Payment**

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|  |  |
| --- | --- |
| **Step No.** | **Process** |
| 1.0 | User clicks on Pay Bills button |
| 2.0 | New Payee page is displayed |
| 3.0 | User enters New Payee information |
| 4.0 | System Validates new payee information |
| 4.1 | If validation fails, Error message is displayed and user is redirected to step 3.0 |
| 5.0 | If validation passes, User enters Payment amount |
| 6.0 | System validates if sufficient funds are available to pay the bill |
| 6.1 | If validation fails, Error message is displayed and user is redirected to step 5.0 |
| 7.0 | If funds are available, User enters date when the payment needs to be made |
| 8.0 | System validates Date |
| 8.1 | If date is in the past or greater than 90 day is future, Error message is displayed and user is redirected to step 7.0 |
| 9.0 | If date is valid, User clicks submit |
| 10.0 | Confirmation message is displayed with payment information |

|  |  |  |
| --- | --- | --- |
| **BR #** | **Business Requirement** | **Priority** |
| **BR 3.1.0** | **Pay Bills Button** |  |
| BR 3.1.1 | User shall have pay bills button on home screen |  |
| **BR 3.2.0** | **New Payee page** |  |
| BR 3.2.1 | User shall have option to enter payee information:   1. Payee business category 2. Payee business name 3. Payee address |  |
| BR 3.2.2 | User shall be prompted with an error message when the payee information is invalid |  |
| BR 3.2.3 | User shall re-enter the payee information if they enter invalid information |  |
| BR 3.2.4 | User shall field to enter the amount |  |
| BR 3.2.5 | User shall enter the amount to be transferred to the payee |  |
| BR 3.2.6 | User shall be prompted with an error message when the funds are insufficient |  |
| BR 3.2.8 | User shall re-enter the amount if there is an error message displayed |  |
| BR 3.2.9 | User shall have an option to select the date from the calendar displayed in the screen |  |
| BR 3.2.10 | User shall be prompted with an error message when past date is entered |  |
| BR 3.2.11 | User shall re-enter the date if pervious date is invalid |  |
| BR 3.2.12 | User shall have a submit button on the payment screen |  |
| BR 3.2.13 | User shall be displayed with payment confirmation message which includes:  Payee business name  Payment amount  Payment date  Transaction code |  |

**4.4. Funds Transfer**

**See Email Attachment for flow chart/process steps.**

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

[ADD PROCESS STEPS AND BUSSINESS REQUIREMENT TABLE HERE]

Business Requirement Table

|  |  |
| --- | --- |
| Step No | Process |
| 1.0 | Fund Transfer Button |
| 2.0 | Enter Username and Password |
| 3.0 | Display Error Message |
| 4.0 | Username and Password Verified |
| 5.0 | Display Fund Transfer Homepage |
| 6.0 | Enter Input Balance of Fund Transfer |
| 7.0 | Display Money Transfer Page |
| 8.0 | Enter User Account |
| 9.0 | Display Error Message |
| 10.0 | Payment Details |
| 11.0 | Information Correct? |
| 12.0 | Transaction Success Message |
| 13.0 | User logout |

Functional Requirements Table:

|  |  |  |
| --- | --- | --- |
| BR # | Business Requirement | Priority # |
| 3.1.0 | Payments and Transfer button | 4/5 |
| 3.1.1 | Payment and Transfer button on Home Screen | 5/5 |
| 3.2.0 | Fund Transfer Page | 4/5 |
| 3.2.1 | Have option to enter new payee information or choose already registered payee | 5/5 |
| 3.2.2 | Error message when payee is invalid | 5/5 |
| 3.2.3 | Re-enter payee information when invalid | 2/5 |
| 3.2.4 | User shall field the entire amount | 4/5 |
| 3.2.5 | Enter the transaction amount to the transferred payee | 5/5 |
| 3.2.6 | Error message when funds are insufficient | 5/5 |
| 3.2.7 | Re-enter amount when funds invalid | 3/5 |
| 3.2.8 | Option to select date from calendar screen | 4/5 |
| 3.2.9 | Error message when past date is entered | 5/5 |
| 3.2.10 | Re-enter date if previous date was invalid | 3/5 |
| 3.2.11 | Shall have submit button on screen | 5/5 |
| 3.2.12 | Shall have payment confirmation on screen. | 5/5 |

1. **Gap Analysis/AS-IS – TO-BE**

Existing System: AS-IS

The existing process is a scenario where the User shall only do transaction from the branch. The process below is completely manual and happens with complete human interaction. The current process also puts a lot of stress on the bank resources and they are focussed on the bank services than sales and business improvement.

Proposed System: TO-BE

Identification Of Need: The Net Banking is a web-based application some of its features are pointed out here:

1. The proposed system can be accessed from any part of the world, as opposed to stand alone or manual system, and provides information at anytime, anywhere round the clock to the Users.
2. Even though it is a web-based application it will keep the details of its clients private and nobody is allowed to tinker with the details.
3. The User needs to register, by which he is given user name and password through which he can login and do the transactions whatever he wants to do. It provides easy to use and user friendly interface for the user.
4. The system provides freedom to the user to move freely around various screens and status of the system returned, as it was when he left the screen by expert personalities maintaining the web site.
5. The user can access the system at any time, because it’s 24-hour online from anywhere in the world.
6. The User can do all the work online without persisting him to go to the bank like he can deposit the money, transfer amount from account to another account, can get this available balance, able to see the transaction reports that has done etc to mention a few.
7. The User can save his money and time that is a valuable one in today’s day- to – day life.

**6.    Non- Functional requirements**

Searching Capabilities:

For the account holder’s convenience and on hand information, this solution provides certain searching and checking features for his account. The account holder can any time and any number of time can log on and search for various details as the account’s balance, details of transactions, interest amounts, debits / credits, etc. The account holder will have his unique id and password for logging on to the account’s information.

Usability: Users will be able to select an international bank transfer with the banking app for the first time without assistance.

Security: Account information data loss prevention with a cloud based operating recovery system.

Performance: Performance of selecting bank transfer money to bank account within one click that’s fast and efficient.

After the sign in, the landing page of the Online banking system shall open within 10 secs.

**7.    Assumptions**

1. The User shall have access to Internet.
2. The User shall have computer/laptop/smartphone which has a browser.
3. The User shall have knowledge of internet navigation.
4. The User shall have the necessary resources for internet navigation.

**8.    Limitations**

[LIMITATIONS TEXT]

Identify any limitations in terms of time, personnel, technical details, or other things that limit the scope, time, and cost of the project being discussed.

**9.    Risks**

[RISKS TEXT]

Every project has inherent risks that may cause delay or even failure of a project.  You must identify these risks to show you know what they are, and also identify ways in which you would mitigate those risks.

1. **Appendix A – Glossary of Terms**

[GLOSSARY TEXT]

Add a Glossary of Terms if there are a lot of technical terms that need defining to add clarity to the document.