Software Business Requirements

PERSONAL ONLINE BANKING CX
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Epic	Online Banking Account List
Document Status	DRAFT
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Background
- ATB Financial is a financial institution and Crown corporation wholly owned by the Province of Alberta. Originally established as Alberta Treasury Branches in 1938, ATB Financial operates only in Alberta and provides financial services to over 770,000 Alberta residents and businesses. Headquartered in Edmonton, ATB has over 170 branches and over 140 agencies serving over 240 communities in Alberta. Wealth management services are offered by ATB Wealth (formerly known as ATB Investor Services or ATBIS). ATB has transformed to become the largest Alberta-based financial institution, with assets of nearly $55.6 billion, deposits of $32.7 billion, loans of $44.1 billion, and a net income of $274.6 million.

- ATB personal online chequing accounts package is designed for a variety of life stages and styles of money management. Customers can use their money the way they want to—conveniently and securely: In-branch. Online. Unlimited. Basic. Student. Retiree. Regardless of their banking needs and stage of life, customers can find a chequing account that fits.

Business Problem
- When customers go on their ATB online banking webpage, the sites are slow and takes a few minutes to open which makes transaction processes slower to process - in which customers don not see their deposits in real time. Several other features that customers complain about includes: resending verification email links as an added

security protection measure on deposited funds, detailed views of loan accounts, investment accounts, and Mastercard accounts.

Requirements Owner: Busayo Akintade

Goals
- To transform online banking website into a fully functional customer experience website with feature parity

Assumptions
- Users will primarily access ATB online banking website from a personal computer (PC), tablet, or mobile device with Windows/Mac OS
- Users will be able to transfer funds to/from loan, investment, and Mastercard accounts

Areas of System Affected

Areas of System Affected	Y/N	Comments
Accounts Page	Y	This is a new feature where customers will see a list of all the accounts they have with ATB. When a choice account is selected, they will be able to scroll up/down to view their transactions

Actors and Personas

Actor	Persona	Comments
Online Customer	**Maya McKenzie** - 21 years old - Lives at home with parents - Recent graduate of California State University, LA, Bachelor of Arts (Music) - Got her first-time job as a music associate in XYZ company, Orange CA - $50,000/year personal income - $120,000 owed in student debt Maya is ok with living at home for now because it gives her the chance to go out with her friends, and helps cushion her student loan payments. She grew up watching her parents struggle with money and knows how stressful it can be. Maya is becoming better at saving, because she wants to make sure she has enough to do what she wants…and that means travelling, and not being trapped by owning a car or a condo.	Maya will be using ATB online banking loans accounts page to pay her loans, see her interest, and make other daily transactions

ATB Team Member	**Michelle Seymour**	Michelle will be using ATB online banking to access customer account details and helping a client with a loan or personal banking matter
	ATB team member of 5 years, focused on helping customers with day-to-day financial transactions with guidance on personal and student loan topics. Michelle grew up in Saskatoon and moved to Calgary in 2005. Graduated from the University of Saskatchewan with a Master of Professional Accounting in 2006. She also holds a Bachelor of Commerce and Bachelor of Science. Michelle has a passion for providing great client service.	

Non-Functional Requirements

Non-functional Requirement Category	Non-functional Requirement
Software requirement	The Homepage will run on Oracle database and designed by HTML for basic capabilities
Performance Requirements	It can be accessed using IE 10.0 and above, Fire Fox 31 and above and Google Chrome for optimum performance
User Experience Requirements	Users should be able to use their PC, Laptop and Tablets with ease of navigation.
Availability Requirement	Users should be able to access the ATB Online website 24 hours/day to view and conduct transactions
Concurrency Requirement	The internet banking homepage should be able to accommodate 60,000 users at the same time

Functional Requirements

Requirement ID	User Story	Requirements
#1	As an ATB customer with online banking access, I want to see list of all my accounts, so that I can select a loan to view its details	The system shall display a clickable text "My Accounts" on the top left side of the page The system shall display the clickable heading "Loan Accounts" on the center top of the page

		The system shall display a clickable image with text "Norton secured"
		The system shall display a welcome tab showing text "Hi, Maya McKenzie"
		The system shall display image with text "MM"
		The system shall display clickable tabs. The options are: • Account Overview • My Loans • My Payments • My Debts • Change Password • Address Book • Payment Methods • Contact Preferences • MasterCard Account • Other Linked Accounts • Where's my Loan Cycle to date • My Auto Payments • How do I make more payments? • Need Help? • Sign out
		The system shall display a sub header Text "My Balance Owing"
		The system shall display text "You currently have $118,000 owing"
		The system shall display text "Link another auto payment account"
		The system shall display a clickable tab with text "View my Payments till Date"
		The system shall display text "NEED HELP?"
		The system shall display clickable options. The options are: • Order Issues FAQ • Returns FAQ
		The system shall display clickable options at the footer of the page. The Options are- • ATB Homepage • Terms & Conditions • Privacy Policy
		The system shall display the text "© ATB 2021" at footer of the page

Business Requirements

Requirement ID	Description	Rationale
1	The URL of the Online Banking Welcome page shall be https://www.atbonline.com/atb/login.aspx	Easy to remember and branded
2	Top navigation bar should be "Welcome to ATB Online", Personal, Business, Username, Password	Navigation bar needs to be consistent throughout the site
3	Top navigation link titled Home shall keep the user at the Home page (https://www.atbonline.com/atb/login.aspx)	Navigation bar needs to be consistent throughout the site
4	Recommended Login link should look like a blue horizontal bar	Usability tests shows this is viewed as clickable more often than text only
5	Clicking the blue "Login" bar will take the user to view their online account list	Allows user to view account list and select choice account for detailed transaction info
6	The text about the company shall have no grammar or spelling mistakes	Looks unprofessional if it does