

# **60 Sample User Story and Acceptance Criteria for Reference**

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### **1. User Story: Login to Application**

As a user, I want to log in to the mobile banking application so that I can access my bank account securely.

#### **Acceptance Criteria:**

Given I am on the login screen

When I enter a valid username and password

Then I should be logged in and directed to the home dashboard.

### **2. User Story: Biometric Authentication**

As a user, I want to log in using biometric authentication so that I can access my account quickly and securely.

#### **Acceptance Criteria:**

Given I have enabled biometric authentication on my device

When I attempt to log in

Then the app should prompt me to use fingerprint or face recognition for login.

### **3. User Story: Forgot Password**

As a user, I want to reset my password so that I can regain access to my account if I forget my credentials.

**Acceptance Criteria:**

Given I am on the login page and select “Forgot Password”

When I provide my registered email or phone number

Then I should receive a password reset link via email or SMS.

**4. User Story: View Account Balance**

As a user, I want to view my account balance so that I can see how much money I have.

**Acceptance Criteria:**

Given I am logged into the app

When I navigate to the accounts page

Then I should see the balance of all my linked accounts.

**5. User Story: View Transaction History**

As a user, I want to view my transaction history so that I can track my spending.

**Acceptance Criteria:**

Given I am on the account page

When I select a specific account

Then I should be able to view the last 30 days of transaction history.

## **6. User Story: Transfer Money Between Accounts**

As a user, I want to transfer money between my linked accounts so that I can manage my funds.

### **Acceptance Criteria:**

Given I am logged in and on the transfer screen

When I select the source and destination accounts and enter an amount

Then the money should be transferred immediately.

## **7. User Story: Transfer Money to External Accounts**

As a user, I want to transfer money to an external bank account so that I can pay others or move funds.

### **Acceptance Criteria:**

Given I am on the transfer screen

When I select an external bank account, enter the details, and confirm the transfer

Then the transfer should be initiated, and I should receive a confirmation.

## **8. User Story: Add Payee for Money Transfer**

As a user, I want to add a payee so that I can easily transfer money in the future.

**Acceptance Criteria:**

Given I am on the payee management screen

When I enter the payee's bank details and save it

Then the payee should be added to my list of payees.

**9. User Story: View Scheduled Payments**

As a user, I want to view my scheduled payments so that I can manage my upcoming transfers.

**Acceptance Criteria:**

Given I am on the transfers page

When I select the "Scheduled Payments" option

Then I should see a list of my upcoming payments with details.

**10. User Story: Pay a Bill**

As a user, I want to pay my utility bills through the app so that I can manage payments conveniently.

**Acceptance Criteria:**

Given I am on the bill payment screen

When I select a biller, enter the amount, and confirm payment

Then the bill should be paid immediately, and a confirmation should be displayed.

### **11. User Story: Set Payment Reminder**

As a user, I want to set reminders for bill payments so that I never miss a payment deadline.

#### **Acceptance Criteria:**

Given I am on the bill payment screen

When I schedule a reminder for a bill

Then I should receive a notification on the reminder date.

### **12. User Story: Set Spending Limit Alerts**

As a user, I want to set spending limit alerts so that I can manage my expenses better.

#### **Acceptance Criteria:**

Given I am in the account settings

When I set a spending limit

Then I should receive a notification when my spending exceeds the set limit.

### **13. User Story: View Account Statements**

As a user, I want to download my account statements so that I can review my financial records.

**Acceptance Criteria:**

Given I am on the accounts page

When I select the “Download Statement” option

Then I should be able to download a PDF of my last 6 months of transactions.

**14. User Story: Block Debit Card**

As a user, I want to block my debit card so that I can protect my account if my card is lost or stolen.

**Acceptance Criteria:**

Given I am on the card management screen

When I choose to block my debit card

Then the card should be blocked immediately, and I should receive confirmation.

**15. User Story: Request New Debit Card**

As a user, I want to request a new debit card so that I can continue accessing my funds if my card is lost or damaged.

**Acceptance Criteria:**

Given I am on the card management screen

When I select “Request New Card” and confirm my details

Then a new card should be ordered, and I should receive confirmation.

## **16. User Story: Manage Debit Card PIN**

As a user, I want to change my debit card PIN so that I can ensure my account is secure.

### **Acceptance Criteria:**

Given I am on the card management screen

When I choose to change my debit card PIN

Then I should be able to enter a new PIN and receive confirmation of the change.

## **17. User Story: Set Up Two-Factor Authentication**

As a user, I want to set up two-factor authentication (2FA) so that my account is more secure.

### **Acceptance Criteria:**

Given I am in the security settings

When I enable 2FA and choose a method (SMS, email, or authenticator app)

Then I should be prompted for a second form of verification during future logins.

## **18. User Story: Receive Transaction Alerts**

As a user, I want to receive alerts for all transactions so that I am immediately notified of any account activity.



**Acceptance Criteria:**

Given I have enabled transaction alerts in settings

When any transaction occurs in my account

Then I should receive an SMS or email with the details.

**19. User Story: Enable International Transactions**

As a user, I want to enable international transactions on my debit card so that I can use it abroad.

**Acceptance Criteria:**

Given I am in the card management screen

When I toggle on the option for international transactions

Then my debit card should allow international purchases.

**20. User Story: View Loan Details**

As a user, I want to view the details of my loan so that I can track my loan repayment schedule and balance.

**Acceptance Criteria:**

Given I have a loan with the bank

When I go to the loans section of the app

Then I should see my loan balance, EMI amount, due date, and remaining tenure.

## **21. User Story: Apply for Loan**

As a user, I want to apply for a personal loan so that I can meet my financial needs.

### **Acceptance Criteria:**

Given I am on the loans section

When I fill out the loan application form and submit it

Then I should receive a confirmation message that the loan application is submitted for review.

## **22. User Story: View Fixed Deposit Details**

As a user, I want to view the details of my fixed deposits so that I can track my investments.

### **Acceptance Criteria:**

Given I have a fixed deposit with the bank

When I go to the fixed deposits section

Then I should see the maturity date, interest rate, and total amount.

## **23. User Story: Create Fixed Deposit**

As a user, I want to create a fixed deposit online so that I can grow my savings.

**Acceptance Criteria:**

Given I am on the fixed deposit creation screen

When I select the amount, duration, and confirm the deposit

Then the fixed deposit should be created, and I should receive confirmation.

**24. User Story: Request Cheque Book**

As a user, I want to request a cheque book so that I can write cheques for payments.

**Acceptance Criteria:**

Given I am on the cheque book request page

When I confirm my request

Then the cheque book should be ordered, and I should receive a notification.

**25. User Story: Stop Cheque Payment**

As a user, I want to stop a cheque payment so that I can prevent unauthorized or incorrect transactions.

**Acceptance Criteria:**

Given I am on the stop cheque payment screen

When I enter the cheque number and submit the request

Then the cheque payment should be stopped, and I should receive confirmation that the cheque has been voided.

Given I enter an invalid or already cleared cheque number

When I attempt to stop the payment

Then I should receive an error message indicating that the cheque cannot be stopped.

## **26. User Story: Update Contact Information**

As a user, I want to update my contact information so that I can receive notifications and communications at my preferred address or phone number.

### **Acceptance Criteria:**

Given I am logged in and on the profile settings page

When I enter a new phone number or email and submit the update

Then I should receive a confirmation message, and the updated information should be reflected immediately.

## **27. User Story: View Branch Locator**

As a user, I want to view the nearest branches and ATMs so that I can visit a physical location if needed.

### **Acceptance Criteria:**

Given I am on the branch/ATM locator screen

When I enter my current location or allow location access

Then I should see a map with the nearest branches and ATMs, along with their contact information and hours of operation.

## **28. User Story: Request a Credit Card**

As a user, I want to apply for a new credit card through the app so that I can have access to credit when needed.

### **Acceptance Criteria:**

Given I am on the credit card section

When I select “Apply for Credit Card” and fill out the application form

Then I should be able to submit the form, and a confirmation of the application submission should be displayed.

## **29. User Story: Activate New Credit Card**

As a user, I want to activate my new credit card so that I can start using it for transactions.

### **Acceptance Criteria:**

Given I have received a new credit card

When I navigate to the card activation screen and enter the card details

Then the card should be activated, and I should receive a notification confirming activation.

## **30. User Story: View Credit Card Transactions**

As a user, I want to view my credit card transactions so that I can track my spending and payments.

**Acceptance Criteria:**

Given I am on the credit card section of the app

When I select my credit card account

Then I should be able to view the most recent transactions, including charges and payments.

**31. User Story: Pay Credit Card Bill**

As a user, I want to pay my credit card bill through the app so that I can clear my dues on time.

**Acceptance Criteria:**

Given I am on the credit card bill payment screen

When I select a payment source (bank account or another credit card) and confirm the amount

Then the payment should be processed, and I should receive a confirmation message.

**32. User Story: View Rewards Points**

As a user, I want to view my credit card rewards points so that I can redeem them for offers and discounts.

**Acceptance Criteria:**

Given I am on the credit card section of the app

When I select the “Rewards” option

Then I should be able to see the total available points and any redemption options.

### **33. User Story: Redeem Rewards Points**

As a user, I want to redeem my credit card reward points so that I can get discounts or offers.

#### **Acceptance Criteria:**

Given I have sufficient rewards points

When I choose a redemption option and confirm the details

Then my rewards points should be deducted, and I should receive a confirmation of the redemption.

### **34. User Story: Enable/Disable Credit Card for Online Transactions**

As a user, I want to enable or disable my credit card for online transactions so that I can control where my card is used.

#### **Acceptance Criteria:**

Given I am in the card management section

When I toggle the option for enabling/disabling online transactions

Then my credit card should either allow or block online purchases based on the selected option.

### **35. User Story: Set Credit Card Transaction Limit**

As a user, I want to set a limit on the amount that can be spent on my credit card so that I can manage my expenses.

#### **Acceptance Criteria:**

Given I am in the card management section

When I enter a transaction limit and save the changes

Then the app should enforce the transaction limit on future purchases.

### **36. User Story: Enable Travel Notifications**

As a user, I want to enable travel notifications for my credit card so that I can use it abroad without restrictions.

#### **Acceptance Criteria:**

Given I am on the travel notification page

When I enter my travel dates and countries

Then my credit card should be allowed for international transactions during that period.

### **37. User Story: Apply for a Home Loan**

As a user, I want to apply for a home loan through the app so that I can get funding for my property purchase.

#### **Acceptance Criteria:**

Given I am on the loan application page



When I fill out the home loan form with my details and submit the application  
Then I should receive a confirmation that my application is under review.

### **38. User Story: Manage Standing Instructions**

As a user, I want to set up standing instructions for recurring payments so that I don't miss any future payments.

#### **Acceptance Criteria:**

Given I am on the standing instructions page

When I enter the payment details and set the frequency

Then the recurring payment should be set, and I should receive a confirmation.

### **39. User Story: Set Custom Alerts for Transactions**

As a user, I want to set custom alerts for transactions so that I can receive notifications based on my preferences.

#### **Acceptance Criteria:**

Given I am on the alerts setting page

When I select specific transaction types (e.g., above a certain amount)

Then I should receive alerts for those types of transactions.

#### **40. User Story: View Investment Portfolio**

As a user, I want to view my investment portfolio so that I can track the performance of my investments.

##### **Acceptance Criteria:**

Given I have investments linked to my account

When I go to the investment section

Then I should be able to see the current value, profit/loss, and performance of my portfolio.

#### **41. User Story: Invest in Mutual Funds**

As a user, I want to invest in mutual funds through the app so that I can grow my wealth.

##### **Acceptance Criteria:**

Given I am on the mutual funds section

When I select a fund, enter the amount, and confirm the purchase

Then my investment should be processed, and I should receive confirmation.

#### **42. User Story: Apply for Pre-Approved Loan**

As a user, I want to apply for a pre-approved loan so that I can get funds quickly.

##### **Acceptance Criteria:**

Given I have been offered a pre-approved loan

When I accept the offer and submit the required information

Then the loan should be disbursed into my account immediately.

#### **43. User Story: Update Beneficiary Details**

As a user, I want to update my beneficiary details so that I can ensure my funds are transferred to the correct person.

##### **Acceptance Criteria:**

Given I am on the beneficiary management screen

When I update a beneficiary's details (name, account number)

Then the changes should be saved, and I should receive a confirmation.

#### **44. User Story: Set Auto-Sweep for Savings Account**

As a user, I want to set up an auto-sweep for my savings account so that any excess balance is moved to a fixed deposit.

##### **Acceptance Criteria:**

Given I am on the auto-sweep configuration page

When I set a minimum balance and confirm the setup

Then any excess funds should automatically be moved into a fixed deposit, and I should receive a notification.

#### **45. User Story: Download Tax Statements**

As a user, I want to download my tax statements so that I can file my taxes easily.

##### **Acceptance Criteria:**

Given I am on the account page

When I select the “Download Tax Statement” option

Then I should be able to download a PDF of my tax statement for the chosen financial year.

#### **46. User Story: Set Up Joint Account Access**

As a user, I want to set up joint account access so that my partner can access the account as well.

##### **Acceptance Criteria:**

Given I am on the joint account setup page

When I enter my partner's details and authorize their access

Then they should receive a notification and have access to the account.

#### **47. User Story: Set Spending Categories**

As a user, I want to set spending categories for my transactions so that I can better track and manage my expenses across different categories (e.g., food, travel, utilities).

**Acceptance Criteria:**

Given I am on the spending categories settings page

When I select categories for different types of transactions

Then each transaction should be automatically categorized based on merchant type or user selection.

Given I review my transaction history

When I manually reassign a transaction to a different category

Then the transaction should be updated and reflected in the appropriate spending category report.

**48. User Story: View Spending by Category**

As a user, I want to view my spending by category so that I can understand where my money is going.

**Acceptance Criteria:**

Given I have categorized my transactions

When I navigate to the "Spending Summary" screen

Then I should see a breakdown of my expenses by category (e.g., food, travel, utilities) with total amounts for each category.

#### **49. User Story: Enable/Disable Push Notifications for Transactions**

As a user, I want to enable or disable push notifications for transactions so that I can control the notifications I receive on my phone.

##### **Acceptance Criteria:**

Given I am on the notifications settings page

When I toggle the push notification option for transactions

Then I should start or stop receiving notifications for each transaction in real-time.

#### **50. User Story: Lock/Unlock Debit Card**

As a user, I want to temporarily lock and unlock my debit card so that I can prevent its use if it's misplaced without permanently blocking it.

##### **Acceptance Criteria:**

Given I am on the card management screen

When I toggle the option to lock my card

Then my card should be immediately locked, preventing all transactions.

Given I find my card again

When I toggle the option to unlock my card

Then my card should be unlocked, allowing transactions to resume.

#### **51. User Story: Set Up Direct Debit for Recurring Payments**

As a user, I want to set up direct debit instructions for recurring payments (e.g., subscriptions) so that my bills are automatically paid from my account.

**Acceptance Criteria:**

Given I am on the direct debit setup page

When I provide the payment details and authorize the direct debit

Then my payments should be automatically deducted on the due date.

**52. User Story: View and Download Loan Amortization Schedule**

As a user, I want to view and download my loan's amortization schedule so that I can track the repayment breakdown over time.

**Acceptance Criteria:**

Given I have an active loan

When I navigate to the loan section and select "Amortization Schedule"

Then I should be able to view and download the full schedule showing principal and interest breakdown for each month.

**53. User Story: Enable Auto-Saving Feature**

As a user, I want to enable an auto-saving feature that rounds up transactions to the nearest dollar and transfers the difference to my savings account.

**Acceptance Criteria:**

Given I am on the auto-saving settings page

When I enable the feature and link a savings account

Then all future transactions should be rounded up, and the difference transferred to my savings account.

Given I review my savings transactions

When I check the auto-saving details

Then I should see a breakdown of the round-up amounts and total transferred.

#### **54. User Story: Set Up Investment Goal Tracking**

As a user, I want to set up investment goals (e.g., retirement, education) so that I can track my progress toward specific financial objectives.

##### **Acceptance Criteria:**

Given I am on the investment goal tracking setup page

When I enter my goal details (e.g., amount, timeline, type of goal)

Then I should be able to track my progress, with recommendations for contributions to meet the goal.

#### **55. User Story: Schedule a Call with Customer Service**

As a user, I want to schedule a call with customer service so that I can get help at a time convenient for me.

##### **Acceptance Criteria:**

Given I am on the customer service page

When I select the option to schedule a call and choose a date and time

Then I should receive a confirmation, and customer service should call me at the scheduled time.



## **56. User Story: Enable/Disable NFC Payments**

As a user, I want to enable or disable NFC payments (e.g., contactless payments) so that I can control when my card is used for touchless transactions.

### **Acceptance Criteria:**

Given I am on the card settings page

When I toggle the NFC payment option

Then my card should either allow or block contactless payments based on my selection.

## **57. User Story: View Real-Time Exchange Rates**

As a user, I want to view real-time exchange rates so that I can convert currency for international transactions.

### **Acceptance Criteria:**

Given I am on the currency converter or international transaction page

When I select a currency pair (e.g., USD to EUR)

Then I should see the current exchange rate and be able to proceed with the transaction using that rate.

## **58. User Story: Set Spending Restrictions for Family Accounts**

As a user, I want to set spending restrictions for supplementary family accounts (e.g., children's accounts) so that I can manage their spending.

**Acceptance Criteria:**

Given I am the primary account holder

When I navigate to the family account management section and set spending limits or restrictions

Then the supplementary account should adhere to the defined limits.

**59. User Story: Apply for a Foreign Currency Account**

As a user, I want to apply for a foreign currency account so that I can hold and transact in multiple currencies.

**Acceptance Criteria:**

Given I am on the account creation page

When I select the option to open a foreign currency account and specify the currency

Then my application should be processed, and the account should be created with the selected currency.

**60. User Story: View and Manage Subscriptions**

As a user, I want to view and manage all my active subscriptions (e.g., Netflix, Spotify) so that I can track my recurring expenses and cancel if needed.

**Acceptance Criteria:**

Given I am on the subscriptions management page

When I view my active subscriptions and select an option to cancel

Then the selected subscription should be canceled, and I should receive confirmation of the cancellation.

## **61. User Story: Report a Fraudulent Transaction**

As a user, I want to report a fraudulent transaction so that the bank can investigate and take necessary action.

### **Acceptance Criteria:**

Given I notice a suspicious transaction in my account

When I select the option to report it as fraud

Then the transaction should be flagged, and I should receive confirmation that the report has been submitted to the bank for investigation.