F1: Feature: Stopping negative withdrawals (omni account)  
 **In order to** prevent negative withdrawals being made  
 **As a** customer with an omni account  
 **I need to** only allow successful withdrawals when there is enough money

F2: Feature: Stopping negative withdrawals (everyday account)  
 **In order to** prevent negative withdrawals being made  
 **As a** customer with an everyday account  
 **I need to** only allow successful withdrawals when there is enough money

F3: Feature: Stopping negative withdrawals (investment account)  
 **In order to** prevent negative withdrawals being made  
 **As a** customer with an investment account  
 **I need to** only allow successful withdrawals when there is enough money

F4: Feature: Stopping overdrafts being taken out (everyday account)  
 **In order to** prevent overdrafts being taken out where unavailable  
 **As a** customer with an everyday account  
 **I need to** only allow overdrafts to be taken out for accounts where it is available

F5: Feature: Stopping overdrafts being taken out (investment account)  
 **In order to** prevent overdrafts being taken out where unavailable  
 **As a** customer with an investment account  
 **I need to** only allow overdrafts to be taken out for accounts where it is available

F6: Feature: Allow overdrafts to be taken out (omni account)  
 **In order to** allow overdrafts to be taken out where available  
 **As a** customer with an omni account  
 **I need to** only allow the maximum overdraft to be taken out for accounts where it is  
 available

F7: Feature: Bank staff have reduced fees on all accounts with failed transactions  
 **In order to** have the correct fees applied to accounts  
 **As a** bank staff customer with an open account  
 **I need to** have a 50% reduction applied to all transaction fees

F8: Feature: Normal customers must have fees applied to failed transactions  
 **In order to** have the correct fees applied to accounts  
 **As a** normal customer with an open account  
 **I need to** have a full price fee applied to all transaction fees

F9: Feature: Stopping transactions between accounts where negative values remain  
 **In order to** stop customers making transactions between accounts with not enough  
 funds  
 **As a** normal customer with two open accounts  
 **I need to** only allow transactions that only create a positive or neutral balance in both  
 accounts

F10: Feature: Allow transactions between accounts where positive values will remain  
 **In order to** allow customers to make transactions between accounts where enough funds   
 are available  
 **As a** normal customer with two open accounts  
 **I need to** allow transactions where positive or neutral values will remain in both accounts

F11: Feature: Add interest to account  
 **In order to** add interest to an open account  
 **As a** customer with an open account  
 **I need to** add 4% of the available balance to the existing balance

F12: Feature: Deposit funds to an open account  
 **In order to** deposit funds to an existing, open account  
 **As a** customer with an open account  
 **I need to** add the number of funds to be added to the existing account’s balance

F13: Feature: Adding new customer  
 **In order to** add a new customer  
 **As a** bank administrator  
 **I need to** enter the details of a customer and have a unique ID set

F14: Feature: Adding new account  
 **In order to** add a new account for a customer  
 **As a** customer or bank administrator  
 **I need to** have a customer account

F15: Feature: Editing customer details  
 **In order to** edit a customer’s details  
 **As a** customer  
 **I need to** have an active customer account