Core Banking Application Requirements Gathering

Notes:

*Use Debit/Credit instead of Deposit/Withdrawal as its more generic to both Savings and Credit Card Accounts*

Database: account (primary)

Field: ID (Unique Primary Key)

Field: double balance

Field: Account type

Field: Account No (master field)

Field:String Name

Field: String Address

Database: transaction

Field: ID (unique)

Field: Date

Field: WithDraw’Deposit

Field link to: Account No

StackHolders to be involved

1. Consumers
2. Employees
3. Government
4. Shareholders -> Investors, Business Partners
5. Regulatory Bodies

**General**

Display Branch Locations

Display Contact Us -> Phone Nos

Managing Digital Token

To register/replace Digital Token

**Account (Generic)**

Balance Amount

Account Creation

1. Account username
2. Account password
3. Account ID number
4. Account creation date-time
5. Branch which created Account
6. Management of Profile (reset/change above and the following fields)
   1. Full Name
   2. Phone Number
   3. Address

Account Termination

Transactions

* Credit
* Date
* Amount
* Debit
* Date
* Amount
* Display Transaction History
  + To auto generate monthly statements for e viewing
  + **Report**
    - Main Transaction history
    - Credit facility Transaction history
    - Fixed Dep Transaction history
    - Current Account Transaction history
* To set Account Limits (for example, below limits to be sorted into appropriate accounts)
  + Local transfer limits
  + Overseas transfer limits
  + Atm/debit card limits
  + Bill payment limits
  + Enets transfer limits

**Saving Accounts**

Transactions

Debit

1. Deposit
2. Cheque deposits

Credit

1. Withdrawal
2. Remittance
3. Cheque withdrawals
4. Transfers
5. Bill payments

Calculation/application of monthly compounding interest receivable

**Current Account**

Cheque book

Transaction

Debit

1. Cheque deposits
2. Transfers deposit

Credit

1. Cheque-withdrawals
2. Transfers withdrawal
3. Min Initial Deposit

**Credit Cards**

debit/credit

Type of Credit Card / No / Pin

Card Expiry Date: Month/Year

Token Registered ID

Cvv No

Contact No

Monthly compounding interest payable

Credit Limit

Current Balance Limit

Transactions

Monthly Statements

Annual Fee

Minimum Monthly Payment by Due Date

Bill Payments

Card & Cashline Services

Activate Card

Cancel Card or Cashline Account

Change Card Limit

Change Card Linkage

Check Credit Card Transaction

Increase Credit Limit Temporarily

Redeem Rewards

Request for Credit Balance Refund

Request for Fee Waiver

Reset Card PIN

Update Income Information

View Card & Cashline Application Status

Enable disable overseas usage

Terms & Conditions

Fixed Deposit

Debit

1. Deposit
2. Cheque deposits

Credit

1. Withdrawal

Account creation

1. Account username
2. Account password
3. Account ID number
4. Account creation date-time
5. Settings for auto renew/generate reminder emails to renew deposit

Yearly compounding interest receivable

For future references: