Mini Banking Domains

* Authentication
  + Online Registration
  + Login
  + Reset password
* Users
  + Customer
  + Admin
* Account
  + Saving
  + Checking
  + Fixed
  + Joint (optional)
* Transaction
  + Deposit
  + Withdraw
  + Transfer
* Interest calculation

**🧑‍💼 Epic: Customer Account Management**

As a **customer**, I want to register and manage my bank accounts online so that I can securely handle my finances (deposits, withdrawals, and transfers) without visiting the bank.

**✅ User Stories (High-Level and Action-Oriented)**

**🧾 1. Online Registration**

**As a** new customer,  
**I want to** register using my personal details (name, email, phone, password),  
**So that** I can create an online banking profile.

**🔐 2. Login and Secure Access**

**As a** customer,  
**I want to** log in with my credentials,  
**So that** I can securely access my banking dashboard.

**💳 3. Open a New Bank Account**

**As a** logged-in customer,  
**I want to** open a new account (savings/checking/fixed),  
**So that** I can start managing my money.

**💰 4. Deposit Money**

**As a** customer,  
**I want to** deposit money into my account,  
**So that** I can increase my balance for future use.

**💸 5. Withdraw Money**

**As a** customer,  
**I want to** withdraw money from my account (within allowed limits),  
**So that** I can access my funds when needed.

**🔄 6. Transfer Money Between Accounts**

**As a** customer,  
**I want to** transfer money from one of my accounts to another or to someone else's account,  
**So that** I can manage funds and make payments.

**📜 7. View Transaction History**

**As a** customer,  
**I want to** view my account's transaction history,  
**So that** I can track my spending and deposits over time.

**🔒 8. Logout**

**As a** customer,  
**I want to** log out securely from the system,  
**So that** my account remains safe from unauthorized access.

**🧠 Optional Enhancements Later:**

* **"As a customer, I want to receive an email or SMS notification when a transaction is made."**
* **"As a customer, I want to set a monthly savings goal."**
* **"As a customer, I want to be notified before my fixed deposit matures."**

Would you like these converted into **Agile format** for a sprint backlog, or want a diagram (like a user journey or flowchart)?