***Software Requirements Specification (SRS) Document***

**1. Introduction**

**1.1 Purpose**

The purpose of this document is to provide a comprehensive overview of the requirements for the development of the Banking System Application.

**1.2 Scope**

The Banking System Application aims to provide users with a secure and user-friendly platform to perform various banking transactions, manage accounts, and interact with customer support.

**1.3 Document Conventions**

- Use of UML for diagrams (Use Case, Class, etc.).

- IEEE Standard 830 for SRS document format.

**2. System Overview**

**2.1 System Description**

The Banking System Application is designed to offer a suite of banking services, including account management, transaction processing, and customer support, to both individual and joint account holders.

**2.2 System Architecture**

The system will be built using the MERN stack, with a modular architecture to ensure scalability and maintainability.

**3. Functional Requirements**

**3.1 Administrator**

1. **Manage Users:**

- Add, edit, and delete user accounts.

- Reset user passwords.

2. **Configure System Settings:**

- Set transaction limits.

- Define system parameters.

3. **Generate Reports:**

- Generate user activity reports.

- Create financial reports.

4. **System Maintenance:**

- Perform routine system maintenance tasks.

**3.2 Bank Employee**

1. **Handle Customer Inquiries:**

- Respond to user inquiries and issues.

- Provide support for account-related queries.

2. **Process Transactions:**

- Facilitate deposits and withdrawals.

- Execute internal fund transfers.

3**. Manage User Accounts:**

- Verify and update user information.

- Handle account closures.

4. **Provide Customer Support:**

- Assist users with technical issues.

- Resolve general inquiries.

**3.3 Customer Support**

1. **Assist with Account Issues:**

- Provide support for account-related problems.

- Guide users through troubleshooting steps.

2. **Provide Technical Support:**

- Assist users with technical difficulties.

- Collaborate with other teams for issue resolution.

3**. Handle General Inquiries:**

- Answer general questions about the banking system.

- Provide information about services.

**3.4 User Account Holder (Regular and Joint)**

1. **Account Management:**

- Register and log in/log out.

- Update personal information.

- Change account passwords.

2. **Transaction Operations:**

- View account balance.

- Deposit and withdraw funds.

- Transfer funds internally.

- Request account statements.

3. **Security Measures:**

- Change transaction PIN.

**3.5 Transaction History**

1. **View Detailed Transaction History:**

- Access a detailed log of all transactions.

- Filter transactions by date and type.

- Export transaction history in standard formats.

**3.6 Bill Payment (External)**

**1. Add Payee:**

- Add external entities for bill payments.

**2. Make Bill Payments:**

- Initiate bill payments to external payees.

- Schedule recurring payments.

- Set payment reminders.

3. **View Payment History:**

- Access a history of all bill payments made.

**4. Non-Functional Requirements**

**4.1 Performance**

- The system should handle a minimum of 1000 concurrent users.

- Transactions should be processed within 5 seconds.

**4.2 Security**

- User authentication and authorization should follow industry best practices.

- All data transmission should be encrypted using SSL/TLS.

**4.3 Usability**

- The user interface should be intuitive and user-friendly.

- The system should support accessibility standards.

**5. System Interfaces**

**5.1 User Interfaces**

- The application will have web-based interfaces for both desktop and mobile users.

**5.2 External Interfaces**

- Integration with external systems for bill payment services.

**6. System Constraints**

- The application should be compatible with modern web browsers (Chrome, Firefox, Safari).

**7. Appendices**

Include any additional information or supporting documents.

**8. Glossary**

Define any technical terms or acronyms used in the document.