Banking Application

## Team Members

* Salmon(Project Manager)
* Pakiso
* Tanille
* Jade
* Sithiembiso
* Norku
* Thipe

### Pointers to take note of

* Customer side, Cheque Account Holders and Home Loans
* Look at the FNB Online Banking Website
* Analyse Opening an Online Account with ABSA, Standard Bank etc to see other functionalities

### Home Loan Rules

* A Home loan is fully dependant on a Cheque Account
* Customer Questions :
  + How much do you want to pay?
  + Validate on qualification- Do you qualify against added Criteria?
* Must Have FICA documents ,copy of ID and Salary to qualify for a Home Loan (Look at Capitec)
* No more than 35% of NET income can go towards a home loan(Cannot apply for more)

### Client Functionalities

* Register Online
* Login
* Apply for a home loan
* Add a Recipient
* Pay a Recipient- verify if Recipient Exists with that Bank and Account Number
* Select the bank account you want to pay from
* Add a reference
* Transfer Money
* View Recipients
* View Transaction History
* Retrieve your Bank Statement / View Balances online
* Remove a Recipient
* Update a Recipient
* Download / Print Statement
* View Your Bank accounts

## Project Must Haves!

* Draw up a Plan
* BRS- Business requirement specification
* UAT- User Acceptance Testing
* Documentations
* RATE each team member-Evaluate with reason

Marked on

* Database integration and correct fields and FK/PK
* Functionality
* look and feel