



## BRD- **Business Requirements** Document

**1. The Current Business Problem:** Currently, FinTrust Bank is providing in-branch services only. Customers need to visit the branch for banking purposes like registration, to check balance , transfer funds , request transaction details , etc which leads to high manual workload, poor customer experience, increased operational cost, long queues at branch, slower service and no-self service option. All these issues leads to customer switching to digital banks.

**2. The Proposed Solution:** We are offering online banking services to manage all customers efficiently by solving the current issues and thereby improving customer experience. Customer can manage their account 24/7 and there is no need of visiting the branch physically to solve any of their issues. It gives the customer better flexibility to handle their own account.

**3. System Impacted:** A new customer-facing online banking website will be developed and integrated with FinTrust's core banking and user authentication systems.

**4. Assumptions/Dependencies:** N/A

### **5. Business Requirements:**

#### **5.1 Digital Profile Management**

- 5.1.1 Ability for users to register
- 5.1.2 Ability for user to login
- 5.1.3 Ability for user to set password
- 5.1.4 Ability for user to change password

#### **5.2 Dashboard Management**

- 5.2.1 Ability for user to view profile information
- 5.2.2 Ability for user to view current balance
- 5.2.3 Ability for user to account summary
- 5.2.4 Ability for user to view transactions done

#### **5.3 Account Management**

- 5.3.1 Ability for user to edit profile
- 5.3.2 Ability for user to view profile details
- 5.3.3 Ability for user to view account summary
- 5.3.4 Ability for user to view bank statements
- 5.3.5 Ability for user to view current balance
- 5.3.6 Ability for user to manage their banking details

#### **5.4 Funds Management**

- 5.4.1 Ability for user to transfer funds
- 5.4.2 Ability for user to view transaction history