**FinTrust Bank India**

**User Story**

**Project Overview**

The Online Banking System is a secure digital platform that enables customers to manage their bank accounts conveniently from any location. This system allows users to perform essential banking tasks such as account management, fund transfers, and transaction tracking, while ensuring security and ease of use.

**Features-**

**User Registration and Login**  
Users can create an online account and securely log in to access banking services.

**Account Overview Dashboard**  
View account balance, account summary, and recent activities.

**Fund Transfer**  
Transfer money to other accounts securely and efficiently.

**Transaction History**  
View previous transactions and download transaction statements.

**Profile Management**  
Edit personal details, change passwords, and update account settings.

**Backlog -**

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| **User Story ID** | **User Story** | **Acceptance Criteria** |
| US ID 01 | As a user, I want to register with my personal details so that I can access my digital bank account 24/7. | -User details should be valid and active bank account  -Password should meet security requirements (e.g., 8+ characters, special character, number) |
| US ID 02 | As a registered user, I want to login using user ID and Password so that I can access the account summary page | -User should have valid user ID and Password  - Registered users can log in using a valid username and password |
| US ID 03 | As a logged in user, I want to access my account summary page so that I can view my current balance | -Account Summary Page must load within 3 seconds.  - current balance updates as and when new transaction is done. |
| US ID 04 | As a logged in user, I want to view or edit my profile details so that I can verify my details to check if they are correct and update whenever necessary | - Not all data can be edited  - only email id can get updates nothing else all other is just for viewing purpose. |
| US ID 05 | As a logged in user, I want to view transaction made from my account so that I can have list of all transactions made. | - users must be able to view all transactions  - users can filter transactions based on these options:  Last 10 transactions  Last month transactions  Custom dates(user can choose to view between x and y dates by choosing them from the calender) |
| US ID 06 | As a Logged in user, I want to view and download my bank statements so that I have the record of my transactions in a pdf format. | -users can choose between options like:  View pdf  Download pdf  Email statement for the following period:  Last 6 months  Custom Dates  - Each Statements can be downloaded for maximum of 1 year time Period. |
| US ID 07 | As a Logged in user, I want to transfer funds to an account so that I can make payments to a payee account | - User must enter valid payee account details (e.g., account number, bank IFSC code). System should verify that the account exists before allowing transfer.  - User must enter a valid amount(cannot be zero or negative ) and must not exceed the available balance in their account.  - A final confirmation should be taken from the user showing the entered details.  System must prompt for an authentication step(e.g., OTP) before completing the transfer.  - Upon successful transfer , the user receives a success message/notification. If the transfer fails ( e.g., due to network or insufficient funds), the user receives an error message .  - The transaction gets updates in their payment history immediately. |