

USE CASE 1 — Process Loan Application

Use Case ID: UC-01

Use Case Name: Process Loan Application

Primary Actor: Loan Officer

Supporting Actors: Customer, Credit Manager

Goal: Validate and prepare a submitted loan application for managerial decision

Preconditions

- Customer account exists
- Loan application submitted with initial documents

Postconditions

- Application forwarded to Credit Manager for decision
- OR request for more information sent to customer

Trigger

Customer submits loan application

Main Success Scenario

1. System receives loan application
 2. Loan Officer registers application in system
 3. System assigns application reference number
 4. Loan Officer reviews application details
 5. Loan Officer performs eligibility and credit checks
 6. Loan Officer records assessment notes
 7. Loan Officer submits recommendation
 8. System forwards application to Credit Manager
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Alternate Flow A — Missing Information

- 4a. Loan Officer identifies missing/incomplete data
 - 4b. System sends request for additional information to Customer
 - 4c. Customer uploads required information
 - 4d. Process resumes at Step 4
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Business Rules

- Application must have mandatory documents before forwarding
 - Only Loan Officer can register application
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USE CASE 2 — Approve or Reject Loan

Use Case ID: UC-02

Use Case Name: Approve/Reject Loan

Primary Actor: Credit Manager

Supporting Actors: Loan Officer, Customer, Finance Officer

Goal: Make final decision on loan application

Preconditions

- Application reviewed and recommended by Loan Officer

Postconditions

- If approved → Finance instructed for disbursement
- If rejected → Customer notified

Trigger

Application received for approval

Main Success Scenario (Approval)

1. Credit Manager reviews application details
 2. Credit Manager reviews risk assessment
 3. Credit Manager approves loan
 4. System records approval decision and timestamp
 5. System notifies customer of approval
 6. System sends disbursement instruction to Finance Officer
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Alternate Flow — Rejection

- 3a. Credit Manager rejects application
 - 3b. Manager records rejection reason
 - 3c. System notifies customer of rejection
- End use case
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Business Rules

- Only Credit Manager can approve loans
 - Decision must include reason and audit timestamp
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USE CASE 3 — Record Loan Repayment

Use Case ID: UC-03

Use Case Name: Record Loan Repayment

Primary Actor: Finance Officer

Supporting Actors: Customer, Payment Gateway

Goal: Record customer payment and update loan balance

Preconditions

- Loan account exists
- Loan status = Active

Postconditions

- Balance updated
- Loan closed if fully paid

Trigger

Customer makes repayment

Main Success Scenario

1. Customer initiates payment
 2. Payment gateway confirms payment
 3. Finance Officer records repayment
 4. System updates outstanding balance
 5. System updates repayment history
 6. System sends payment confirmation to customer
 7. If balance > 0 → schedule next installment
 8. If balance = 0 → close loan account and notify customer
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Alternate Flow — Partial Payment

- 4a. Remaining balance recalculated
- 4b. New repayment schedule generated

Business Rules

- Payment must be confirmed before recording
- Loan closes automatically when balance reaches zero