

# User Stories

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## User authentication (login) system

### User Story 1: Successful Login

Card:

As a bank customer, I want to log into my account using my username and password so that I can access my banking services

Conversation:

- What fields should be required for login (username or card number, password, etc)?
- Should we implement security measures during login, what might that look like?

Confirmation:

- User can enter valid credentials and successfully login
- After successful login, user is directed to the dashboard/homepage
- Passwords are securely encrypted and stored

2 points

### User Story 2: Error Handling for incorrect input

Card:

As a bank customer, I want the page to notify me when my credentials are incorrect and allow me to re-enter them

Conversation:

- After how many login attempts should the user be locked out?
- What message should be displayed for incorrect credentials?

Confirmation:

- System displays an error message when incorrect credentials are entered
- After X failed attempts, the system locks out the user's account temporarily

1 points

## Account Balance Inquiry

### User Story 1: View current account balance

Card:

As a bank customer, I want to see my current account balance immediately after logging in.

#### Conversation:

- Should we show balances for all accounts or just the primary?
- How frequently should the account be updated?
- Should pending transactions be included in the balance?

#### Confirmation:

- User sees their current account balance on the dashboard immediately after login
- Balance is updated in real-time, changes made will update the balance
- System clearly distinguishes between available balance and pending transactions

2 points

### User Story 2: Detailed Transaction History

#### Card:

As an account holder, I want a detailed view of my recent transactions so that I can track my spending

#### Conversation:

- How many transactions should that user be able to see at once?
- What information should be included for each transaction?
- Should we offer a sorting option for the transactions?

#### Confirmation:

- The user can see at least 30 transactions recent transactions by default
- The transaction shows the date, amount, type of transaction, what account it came from, and where it went to (vendor name)
- User can sort the transactions by date, amount, or type

2 points

## Deposit functionality (taking in money)

### User Story 1: Transfer Deposits

#### Card:

As a customer, I want incoming money to be deposited into the correct account so that my funds are properly managed and easily accessible.

#### Conversation:

- How will the system identify and route incoming deposits to the correct account?
- What happens if there's an error in routing the deposit?
- Should customers be able to set preferences for where certain types of deposits go?

#### Confirmation:

- Incoming deposits are correctly routed to the specified account based on account number or other unique identifiers
- System double-checks routing information before finalizing deposit
- Transaction history clearly shows the incoming deposit in the correct account
- If there's an error in routing, the system flags it for review and notifies both the customer and bank staff
- Email notification

2 points

## Withdrawal Functionality (sending money)

### User Story 1: Simple Money Transfer

Card:

As a bank customer, I want to transfer money from my account to another person's account so that I can pay friends, family, or service providers.

Conversation:

- What information does the user need to provide to initiate a transfer?
- Should there be limits on transfer amounts?

Confirmation:

- The user can initiate a transfer by entering the recipient's account details and the transfer amount
- System verifies sufficient funds before processing the transfer
- User receives an immediate on-screen confirmation of the transfer initiation
- Transaction appears in the user's account history immediately
- Email notification

3 points

### User Story 2: Scheduled Recurring Transfers

Card:

As a bank customer, I want to set up recurring transfers so that I can automatically send money at regular intervals for rent, bills, or savings.

Conversation:

- What options should be available for transfer frequency (e.g., weekly, monthly)?
- How far in advance can transfers be scheduled?
- Can users edit or cancel scheduled transfers?
- How will users be notified of upcoming and completed scheduled transfers?

Confirmation:

- User can set up recurring transfers by specifying recipient, amount, frequency, and start/end dates
- System allows weekly, bi-weekly, or monthly recurring transfers
- Sends email confirmation

- Can cancel scheduled transfers up to 6 hours before scheduled transfer
- Scheduled transfers appear in a separate section of the user's dashboard

3 points

## Password Encryption

### User Story: Secure Password Encryption

Card:

As a security-conscious bank customer, I want my password to be encrypted so that my account remains secure even if the database is compromised.

Conversation:

- What encryption method should we use?
- Should we implement additional security measures like salting?

Confirmation:

- Passwords are never stored in plaintext in the database
- Passwords are hashed using a strong, industry-standard algorithm like bcrypt or Argon2
- Each password is salted with a unique, random salt before hashing
- Salt is associated with the account in the database

3 points

## Transaction History Logging

### User Story: Transaction Logging

Card:

As a customer, I want all my account transactions to be accurately logged and easily accessible so that I can review my financial activity and track my spending.

Conversation:

- What details should be included in each transaction log?
- How far back should the transaction history be available?
- How will the system ensure the integrity and security of the transaction logs?
- How can I find a particular transaction

Confirmation:

- Every transaction is logged in real-time
- Each log entry includes: Date and time of transaction, type, amount, balance after transaction, description, transaction number
- sort transactions

4 points