

Project Design Phase-II
Solution Requirements (Functional & Non-functional)

Date	10 October 2022
Team ID	PNT2022TMID45335
Project Name	AI Based Discourse for Banking Industry
Maximum Marks	4 Marks

Functional Requirements:

Following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	Banking in Saving Account and Current Account Properties	<ul style="list-style-type: none">• Account maintenance• Personal Checks• Verifications Details• Minimum Balance• Interest Rate• ATM use• Debit Card
FR-2	Business Account Properties	<ul style="list-style-type: none">• Type of Industries and Company• Check our Personal Details• Unique Identifications• Location and Enrolment
FR-3	Loan and Credit Decisions Properties	<ul style="list-style-type: none">• Type of Loan• Loan amount limitations• Loan term• Credit score• Credit History in CIBIL• Joint loan
FR-4	Customer Experience	<ul style="list-style-type: none">• Simplify and Expedite Account Opening Process• Provide Fast Online Payment• Flexible to change updates and Open Banking
FR-5	Normal Banking Queries	<ul style="list-style-type: none">• Working Schedule• Types of Branches• Security Facility• Conversion of Various Currency Facility
FR-6	Online Banking Properties	<ul style="list-style-type: none">• Login Procedure• Online Banking Password• Verification Code• Fund Transfer• Beneficiary Policy

Non-functional Requirements:

Following are the non-functional requirements of the proposed solution.

FR No.	Non-Functional Requirement	Description
NFR-1	Usability	Chatbot transforming banking by automating all processes. Chatbots ,as conversational AI ,are capable a wide range of customer support duties, freeing up the time of human agents .Banking chatbot also help to automate monotonous tasks Chat bots helps customers manage their finance, reduce the fraud financial and improve security, increase customer satisfaction
NFR-2	Security	Chatbots is developed by AI ,which gives a trusted conversion with customer. It gives a standard efficient communication with the user
NFR-3	Reliability	Chatbots using AI may assist customers in many ways .The most common use scenario for chatbots in bank customers service is the automation of repetitive mundane tasks
NFR-4	Performance	Chatbots are highly efficient and passed out the limitations of the humans .If we need to check the account balance within seconds, the chatbots check their account balances.AI assistants may also asses account balance and alert customers, if their accounts are going to fall below a specific limit. Customers can better manage their accounts without having to log into their e-banking account or call their bank
NFR-5	Availability	The chatbot are available 24 hours a day , seven days a week. It is used to improved the efficiency of the banking personnel used to guide the customer. It saves a lot of time for the customers by fetching all the data and processing the payments quickly. Chatbots also help customers by reminding them of the due payments or bills
NFR-6	Scalability	Chatbot is a best part of customer service which their ability to help business grow and scale their performance and make them satisfy at the time