



Commonwealth Bank of Australia

Requirements Gathering Report

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Executive summary

The report aims to gather requirement for upcoming features requested by CBA. The objective to clarify the requirements between departments, understand the needs of end users, anticipate edge cases, develop user stories and develop the basis for a successful implementation of the feature

Understanding the need for the feature

The task is to implement a new saving feature into the iOS app which allows the users to contribute regularly to the savings account and know when the savings target had been achieved.

Proposed Requirements by CEO:

1. User can set up regular targets with custom timeframe
2. Account can be named after what they saved for
3. User must be notified when target is met
4. Must be simple to use
5. Stop the user from spending if the spending is going to affect the savings target

Benefits of the Proposed feature:

1. Increases the functionality of banking app and attracting more users that wished for more banking tools.
2. Following the current trend around self-discipline and self-control.
3. Increase the healthiness of CBA client's credits, making them less riskier borrowers and increases their threshold towards borrowing,

Identify language confusion

1. “Saving Plan vs Savings account”

The use interchangeably between the savings plan and savings account is bit confusing, the team must decide whether the money is saved in preexisting account or is there a new account being saved up.

2. “Modified arrow”

The use of modified arrow might confuse the end users and developers on what the key features to be. While the team have identified that the arrow represents moving money to the saving goal, there remains the confusion on “buttons” and “arrows” where both could yield the same results yet used in certain predefined scenarios that could be confusing to the team.

3. Notification recommendation

The iOS app product owner mentioned that SMS cost money to send, thereby the SMS notification feature needs to be approved by the CEO. However, he and the lead mobile engineer never concluded whether to use the “phone notification” or the “remote notification”. This might confuse the developers to which direction the feature implementation.

Edge cases

Although the features are well defined and understood by the team, there remains edge cases that needed to be considered. This includes:

1. Money transfer: which account should the money be drawn from?
2. Insufficient funds: what happens if there is not enough money for automatic transfer?
3. Automatic deduction: if there occurs an automatic deduction from the savings account towards an expenditure. Will the money be removed from the saving goal if there is insufficient credit in the saving account?

User stories

1. As a **User** I want to save up periodically, so that I can afford a special purchase.
2. As a **User** I want to be notified when I saved targeted amount, so that I can use that credit for my purchase.
3. As a **User** I want to pause my automatic deduction, so that I can manage my finances during periods of financial difficulty.
4. As a **User** I want to set up my saving goal with ease, so that I don't have to spend too much time setting up my finances.
5. As a **User** I want to be able to change my saving goal, so that my savings goal is better adapted to my priorities.

Definition of done

Given: I selected my saving goal

When: I tap the up arrow

Then: My savings grow my \$5

Given: I selected my saving account settings

When: I savings goal

Then: I'm allowed to setup my saving goals

Given: I selected my saving goal settings

When: I selected automatic deduction

Then: My savings can grow automatically without my intervention

Given: I selected my saving goal

When: I tap the cancel my goal

Then: My current credit in my savings goal will be transferred to my bounded savings account.

Given: I select the adjust savings amount

When: I tap 10 dollars

Then: My tap to arrow will grow my savings my \$10.