

Banking App Requirements Document

Req. ID	Name	Requirement Description	Acceptance Criteria
REQ-001	Manage Existing Account	Users should be able to manage any existing accounts they have.	Users can view a list of their existing accounts and be able to update and manage accounts.
REQ-002	Create New Accounts	Users should be able to create new accounts if they don't already have one of each type.	Users are able to create new accounts. Users will be informed that they are unable to create a new account if they already have an existing account of the same type. Account creation or delineation will be declared to the user.
REQ-003	Prompt for Account Creation	System should prompt user to create an account, if a user does not have any accounts	System will prompt users who don't have an account to create one. Users can choose to accept or decline the prompt..
REQ-004	Account Restrictions on Two-Signatories	Ensure restrictions are placed on all accounts that require two signatories.	System enforces restrictions on two-signatories accounts and ensures authorisation from both signatories are received before approving transactions and account changes.
REQ-005	Overdraft Facilities	Small Business, Community and Client accounts can have overdraft facilities of £1,000, £2,500, and £1,500	Correct overdraft limits are applied to each account type and users cannot exceed the overdraft limit on their account.
REQ-006	Account Type Options	The system should allow users to choose account type from the following: Small Business, Community, Client Accounts.	Users will be prompted to select from account types when creating an account. The system restricts account creation to only these specific types.
REQ-007	Account Transactions	Users should be able to check their balance, make withdrawals, deposits and transfers to other accounts they own.	Users are able to check their accounts and be able to switch between them if they have different account types in order to view real-time balance updates, withdraw funds (within limits), deposit money and transfer funds between owned accounts.