**User requirements**

* **User Authentication and Authorization:** The system should provide secure user authentication through methods such as passwords, PINs, or biometrics. It should also allow administrators to manage user roles and permissions effectively.
* **Account Management:** Users should be able to open new accounts, close accounts, and perform various transactions such as deposits, withdrawals, transfers, and balance inquiries. The system should support different types of accounts such as savings, checking, and loans.
* **Transaction History:** Users should have access to their transaction history, including details such as date, time, amount, and transaction type. They should be able to view this information online or request statements periodically.
* **Online Banking Services:** The system should offer online banking services, allowing users to access their accounts, make transactions, pay bills, and manage their finances from anywhere with internet access. This includes features like fund transfers between accounts, bill payments, and account alerts.
* **Security Features:** The system should implement robust security measures to protect user data and transactions from unauthorized access and fraud. This may include encryption of sensitive information, monitoring for suspicious activities, and multi-factor authentication for high-risk transactions.
* **Customer Support:** Users should have access to customer support services, including online chat, email support, and a helpline for assistance with account-related queries, technical issues, and fraud prevention.
* **Integration with External Systems:** The system should integrate seamlessly with external systems such as payment gateways, credit bureaus, and regulatory authorities to facilitate transactions, compliance reporting, and information exchange securely and efficiently.