Module	Depends on	Requirement ID	User Story				Notes
			As a	I want to	So that	Mobile App or	
Users and Information Managment System (Customer on-boarding process)	-----	1	client	open the sign up page	I can have a new online banking account	Both	
	1	2	client	choose if I have an account or not	I can choose whether to create a new account or to	Both	some clients may don't have a bank account and they want to be clients
	2	3	client	enter my bank account number	I can start using or creating an online account	Both	
		4	client	be able to put my E-signature	I can pass the authorization test	Both	a way to verify that the person opening the online banking account is the
	4	5	banker	be able to verify the client's signature	I can avoid illegal activities and unauthorized access	Both	
	19	6	banker/admin	set personal questions about the client	i can make sure that this person is authorized to open	Both	for example questions like favourite color or favourite pet
	6 / 19	7	client	answer personal information question	I can pass the authorization test	Both	
	7	8	banker/admin	be able to verify that an immediate photo of the client match the photo	I can avoid illegal activities	Both	
	4 / 3 / 7 / 8 / 23	9	banker	verify that the client is the owner of the account	I can avoid illegal activities	Both	
	2	10	client	be able to open a new account	I can have an online bank account	Both	if the client wants an online banking account and don't have a bank
	10 / 1	11	client	receive an OTP	I can activate my account	Both	
	10 / 11 / 18	12	client	Set my new password	I can log in whenever I want	Both	
	1 / 2	13	client	be able to log in with my username and password	I can do the operations I want on my account	Both	the client already have a bank account
	1	14	admin	add a new banker	the banker can satisfy the client's needs	Online Banking	if there is a new employee as an admin i can add his username to the
	8 / 9	15	admin	block/unblock an account	to avoid tax evasion and theft from happening	Online Banking	
		16	admin	update the terms and condition of account types	the system can provide higher security	Online Banking	
	16	17	admin	update mailing lists	updates on the system reach the client	Online Banking	
		18	admin	implements password standards	The passwords are secure enough to protect the	Online Banking	for example put constraints that the password should be long and contain
	23	19	admin	set security questions	If the client is making a new decision we can confirm	Online Banking	
Users and Information Managment System (Opening a new account)	10 / 12	20	admin	Reset the password	if the client's password expired we can change it	Online Banking	
	10	21	client	choose account type that i want to open	I get to know the features and the documentation I	Online Banking	
	21	22	client	submit my personal documents and information	I can intialize the account	Online Banking Website	
		23	banker/admin	set an authorization test for the client	i can take the clients request in opening a new account into consideration	Both	
	23	24	client	pass the authorization test	i wont get blocked	Both	
	21	25	client	read and agree on the terms and conditions	i can know more information about the bank's terms and my account features	Both	
	21	26	client	submit the request of opening a new account	my account can be reviewed	Both	
	26	27	client	recieve confirmation that my request is accepted	i can have access to my account	Both	
	26	28	banker	approve an application submitted by the client	the account is created	Both	
Users and Information Managment System (Client-bank communication and announcements)	1 / 10	29	client	recieve welcome email/notification	i can be provided with an overview of the features i can get specifically for my account type	Both	
	96 / 113 / 86	30	client	recieve transaction alerts	i can keep track of my account activity	Both	
	83 / 86 / 94 / 95	31	client	recieve low balance alerts	i can prevent my account's balance from being less than a certain threshold	Both	
	86	32	client	recieve security alerts	i can be alarmed from potential security hazards	Both	
	77 / 78 / 86 / 101	33	client	recieve loan payment reminders	so that i can be reminded by the amount due	Both	
	94 / 86 / 95 / 98 / 101 / 102 / 103 / 104	34	client	recieve account update alerts	i can be notified if anything changed	Both	
	46 / 86	35	client	recieve credit card limit notifications	to be able to track if limit exceeded	Both	
	86	36	client	recieve feedback surveys	i can recommend how will they provide better service	Both	
	86	37	client	recieve promotional offers	i can know about new promotions	Both	the promotions offered by the bank for example a new certificate that is issued in the bank
	86	38	client	recieve notification about suspicious activity	i could change my password if my account was hacked	Both	
	94 / 86	39	client	recieve deposit alerts	i can know my new balance after the deposit	Both	
	117 / 86	40	client	receive a reminder when a bill payment is due	i can cover the bill on the right time	Both	
	86 / 117	41	client	receive an alert when the date of paying a bill is passed	i can pay the bills before charging higher fees for paying late	Both	
	36	42	admin	Take customer feedback	The bank can improve its system and take actions if needed	Both	
	36	43	admin	provide analytics	we can suggest system improvments	Both	analyse all tha activity on the software and how long the clients takes to do what he wants or what are the frequent mistakes of the clients so they can be avoided

Module	Depends on	Requirement ID	As a	I want to	So that	Mobile App or	Notes
				User Story			**Notes**
			As a	**I want to**	**So that**	**Mobile App or**	
Credit Cards and Loans [Credit card application]		44	client	navigate to the card application section easily	I can fill out the application form to apply for a credit card	Both	
	44	45	client	choose the credit card type	to choose which features i want	Both	
	44 / 45	46	client	review the credit card conditions	to know my limitations and the card features	Both	
	35 / 36	47	client	submit the credit card application	it can be revised and approved	Both	
	45 / 46 / 47	48	banker	review the credit card application submitted by the client	i can approve or reject the application	Both	
	47	49	client	send a request to the bank to activate the credit card	i can start using it	Both	
	47 / 49	50	banker	can automatically accept to activate the card	the customer can use it	Both	
Credit Cards and Loans [Credit card(s) payment and history:]	119	51	client	view my bills	I can know my debt	Both	
	117	52	client	notified with my debt before the payment deadline	Avoid the late payment penalty	Both	
		53	client	be able to increase my credit limit	I can fulfil my needs	Both	
	59	54	client	be able to cancel my credit card	if I do not use it, I do not pay extra charge for it	Both	
		55	client	able to review my credit card points (score / rewards)	I can know how much savings I have to reach my goal of saving	Both	
	55	56	client	view the collaborations with entities	I can plan when to redeem my points	Both	offers that are given to this credit card users. for example, beong able to buy a mobile phone with a percentage discount because the client is using this credit card or to gain points on ypur card that you can use them later
	94 / 95	57	client	be able to view my transactions for the past 3 months	I can trace my spending	Both	
Credit Cards and Loans [Credit card Theft Management]	59	58	client	be able to block/unblock my credit card	I can avoid getting stolen	Both	
	58 / 60 / 54	59	client	to report money stolen from the card	the bank can take the required action	Both	
	59	60	client	to be able to cancel my credit card	to avoid being stolen from	Both	
	54 / 60	61	banker	approve a cancellation over a card	I keep my customers' money secured	Both	
	59	62	banker	check that the card has been stolen	I can return the money to the customer	Both	
		63	banker	have the ability to block or freeze the card	i can save the money from being stolen	Both	
Credit Cards and Loans [Loan application]		64	client	be able to request a loan	I can buy something I want/pay bills/ start a start-up	Both	
	64	65	client	be able to specify the amount of loan I need	I can choose the amount that suits my requirements	Both	
	64 / 65	66	client	provide my documents	I be able to take the loan	Both	
	64 / 65 / 66	67	client	submit the request of taking the loan	I can buy something I want/pay bills/ start a start-up	Both	
	66	68	banker/admin	be able to revise the customer documents	accept / reject the requested loan	Both	
	66	69	banker/admin	be able to verify the documentation submitted by the client	I can guarantee that the documents submitted are legal and that the customer is worthy	Both	
	64 / 65 / 66	70	banker	be able to decide the suitable amount of loan that meets the client's guaranteed documents	that I avoid putting myself and my client in a high risk	Both	
	65	71	client	choose the type of loan guarantee	I can choose what suits me (eg. morgage)	Both	
	67	72	client	receive loan confirmation/rejection	I can know my future plans	Both	
	65 / 66 / 67	73	banker/admin	send loan confirmation/rejection	the client can recieve the money and start choosing the payment plan	Both	
Credit Cards and Loans [Loan payment]		74	client	navigate to the loan payment section	to select the loan account I want	Both	
	74	75	client	choose the payment type (recurring/one-time)	i can plan my future expenses	Both	
		76	client	choose the payment source	the money can be drawn from	Both	
		77	client	verify my payment details	no money can be drawn from a wrong account	Both	
		78	client	view the previous installments paid	i can track the loan payment progress	Both	
		79	client	set up automatic payment (Optional)	dues can be paid automatically	Both	
	79	80	banker	charge the client for late insatllments	the client will receive a penalty for the late payment and will pay on time in the next installments	Both	
		81	banker/admin	be able to search(by name) for a certain client's personal information (email and phone number)	I can notify them on late payments if they didn't respond to the system notifications	Both	
		82	banker/admin	change interest rates	it matches the government's standards	Online Banking Website	
FInancial Management [		83	client	to be able to check my balance		Both	
		84	client	view my personal information (eg. name, email, phone number)	i can check which email i will be communicated with	Both	
	84	85	client	Update my personal information (eg. name, email, phone number)	i can update my info if needed or correct wrong ones	Both	
		86	client	set up my alerts	which aspects i want to be notified about	Both	
		87	client	find Help and support	i can see the FAQs and ask if i need anything	Both	
		88	client	have explanatory tutorials	i can navigate through the software easily	Both	
	87	89	banker/admin	post explantory videos to the clients	the clients can deal with the software easily	Both	

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Acc Details]		90	client	view my beneficiary list	i can update it anytime	Both	the beneficiary list is a list of the trusted accounts that the owner of this account give them the authority to handle his account in case something happened to him
		91	client	edit the language i veiw the system in	i can understand all the features	Both	
		92	client	find a way to complain	i can report any problem within the software	Both	
		93	admin	be able to grant access to certain employees based on hierarchy	The client's data is only with the employees who need to see them	Both	
FInancial Management [Acc. History and activity]		94	client	track my deposits history	i can keep track of my balance changes	Both	
		95	client	track my withdrawals history	i can check the sources i spent my money in	Both	
		96	client	receive a confirmation email after any transaction	i can make sure that the transaction was completed successfully	Both	
	94 / 95 / 47 / 98	97	client	track all the details of transactions happened in this account	i can be able to know when money is spent or recieved	Both	
		98	client	track my interest earned from my certificates	i can know my investments progress	Both	
		99	client	know the maturity date of my certificates	i can renew the duration of the certificate	Both	
		100	client	know the login activity on my account	i can know who accessed my accounts	Both	
		101	client	know my loans activtiy	i can know my loan balance record and the due date of paying the installment	Both	
FInancial Management [Bank Transfers:]		102	client	transfer money from my bank account to different account inside the same bank	I can easily manage my finances and pay my bills on time	Both	
		103	client	transfer money from my bank account to another account of my own within the same bank	I can pay my bills /pay fees	Both	
		104	client	transfer money from my bank to another account in a different bank	I can pay my debts /pay others	Both	
		105	client	currency transfer from my account to an account owned by the same client	I can pay my bills /pay fees	Both	
		106	client	currency transfer from my account to another account owned by a different client	I can pay my debts /pay others	Both	
	102 / 103 / 104 / 105 / 106	107	banker/admin	Block a transaction	to avoid suspicious transactions	Both	
FInancial Management [Cheque submission:]		108	client	scan a cheque	I can validate that the information is true (eg.verify the signature)	Mobile App	
	108	109	client	request from bank if I can withdraw the money before the day written on the cheque	I can withdraw the money before the day written on the cheque	Both	
	4	110	banker/admin	validate that the cheque is written correcly	check the numbers written in a correct way (correct numbers , signature)	Both	
		111	banker/admin	send a message to the cheque editor	the banker could validate that the cheque is truly owned by the editor	Both	
	111	112	client	to admit/reject the ownability of the cheque	to avoid false transactions	Both	
Bill Payment and Donations [Pay Bills]	115	113	client	pay my bills using registered billers	i can directly settle my billls to the right billers	Both	
		114	client	navigate through the payment section easily	i can choose which bills to pay	Both	
		115	client	add biller /third party information	the money is transferred to the right source	Both	
	124	116	client	be able to specify the account that i want to cover my bills from	i won't spend from another account	Both	
		117	client	be able to specify certain dates to cover my bills	the transaction be automated	Both	
		118	client	receive a bill summary before the payment transaction	i can confirm the information of the bill	Both	
	120	119	client	be able to check the bill status	i can track if the bill is paid / pending	Both	
		120	banker	be able to see the bill status of a client's bills	i can send a notification to the client about the status	Both	
	113	121	admin	set charges for allowing the transaction between my client and a third party	i receive my money for providing the service and connecting between them	Both	
	115	122	client	pay for my online subscribtions	i can have access to the websites that needs subscribtion	Both	
	122 / 113	123	client	receive a receipt when any bill is paid	i can have documents for my expenses	Both	
		124	client	to have the ability to choose if i want to pay using my bank account or my credit card	i can make sure their is enough money to cover the bill	Both	
	115	125	client	view all the data of my billers and third parties	i can check that the money i send is delevired to te right person	Both	
	117	126	banker	charge the client for paying the bills late	the client will pay for the bills on the right time	Both	
		127	client	navigate to charity section	i can view the charity details such as the name of the charties	Both	

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			As a	I want to	So that	Mobile App or	
	127	128	client	choose the desired charity institution	i can donate to them	Both	
		129	client	choose the desired account to pay the donation	to sepecify which blance of the specificed account that will be deducted from	Both	
	129	130	client	specify the amount of donation	i can notify the institution receiving the donation	Both	
	127	131	client	choose if the donation is one time or recurring	the process can be frequent (on regural basis) or one time	Both	
Bill Payment and Donations [Donate to Charities]	129 / 130 / 128	132	client	recieve a donation summary	i can revise all the date before completing the process	Both	
		133	admin	be able to set the service fees	i can receive money for my services	Both	
	132	134	client	receive a receipt with my donation to the charity	i can apply for a tax deduction	Both	
		135	client	navigate through my past donations details	i can know which charities i donetd for and the amounts	Both	
		136	client	have the ability to specify a date for my donations with a specified amount	my donation will be on regular basis and automated	Both	
	128 / 130	137	banker/admin	have the authority to check the destination of the donations before completing the transaction	i can verfiy that the donation is delivered to a legal charity institution	Both	
	138	138	banker/admin	have the authority to cancel a donation	i can prevent the client from losing the money	Both	