Avengers - User Stories

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| **Title** | **Description** | **Acceptance Criteria** |
| Dashboard - Account Balances  [AVENGERS-8](https://petewachi.atlassian.net/browse/AVENGERS-8) | As a retail user, I want to view a section on the dashboard that displays my account balances for all linked accounts (checking, savings, credit, investment), so I can easily monitor my financial status. | **Acceptance Criteria**:   1. **Account Display**:    * The dashboard shows all linked accounts, categorized by type: Banking Accounts, Checking Accounts, Savings Accounts, Credit Card Accounts, and Investment Accounts.    * Each account displays the following information:      + Account product name.      + Partial account number (last 4 digits).      + Current balance, formatted as currency (e.g., C$1,234.56).    * **Balance Types**:      + **Banking and Investment Accounts**: Show normal balance.      + **Credit Card Accounts**: Show the balance owed (negative balance format if applicable). 2. **Account Priority and Display**:    * The dashboard displays up to 6 accounts after login, prioritizing in the following order:      1. Banking Accounts (Checking and Saving Accounts).      2. Credit Card Accounts.      3. Investment Accounts.    * If a user has more than 6 accounts, the first 6 are shown without user action, following the priority order. 3. **Real-Time Balance Updates**:    * The dashboard displays the last updated time for account balances (e.g., "Last updated: 2 minutes ago").    * Users can click a button to fetch updated balances without refreshing the entire webpage. (Out of scope) 4. **Navigation to View All Accounts**:    * A "View All Accounts" button is provided, allowing users to navigate to a page where they can see all their linked accounts, regardless of the number. 5. **Localization and Currency Formatting**:    * All account balances are displayed in the appropriate currency format (e.g., C$1,234.56) based on the user’s localization settings. |
| User Access Control (Log in)  [AVENGERS-23](https://petewachi.atlassian.net/browse/AVENGERS-23)  (Mock-up) | As a user, I want to log into the system using my username and password, so that I can securely access my account.  As a user, I want an option to reset my password if I forget it, so that I can regain access to my account.  As a system administrator, I want accounts to be locked after 3 failed login attempts, so that the system remains secure. | 1. **Login Process**:    * Users must enter their username and password to log in.    * If the credentials are correct, the user is directed to the dashboard/home screen.    * If the credentials are incorrect, an error message is displayed stating, "Invalid username or password. Please try again."    * The system must not reveal whether the username or password was incorrect for security reasons. 2. **Forgot Password**:    * A "Forgot Password" link is available on the login screen.    * Clicking the link opens a form where users can enter their username or registered email address.    * The system sends a password reset email with instructions for resetting the password.    * The password reset link must expire after 1 hour for security purposes. 3. **Account Lock After 3 Attempts**:    * After 3 consecutive failed login attempts, the user account is locked.    * A message is displayed saying, "Your account has been locked due to multiple failed login attempts. Please reset your password or contact support to unlock your account."    * Users cannot log in until the account is unlocked by either resetting their password or by contacting support. 4. **Security Considerations**:    * The system must store passwords securely using encryption (e.g., hashing with salt).    * Account lock duration should be indefinite until user action (e.g., reset password or admin unlock). |
| User Access Control (Log out)  [AVENGERS-26](https://petewachi.atlassian.net/browse/AVENGERS-26) | As a user, I want to be able to log out from any screen within the system, so that I can securely exit my account when I'm done. | **Acceptance Criteria**:   1. **Log Out Button Availability**:    * A clearly visible "Log Out" button is available on every screen (e.g., in the header or sidebar).    * Clicking the "Log Out" button immediately logs the user out and redirects them to the login page. 2. **Session Termination**:    * When the user logs out, their session is terminated, and they are no longer able to access any secured pages without logging in again. 3. **Confirmation of Logout**:    * After logging out, the user sees a confirmation message like, "You have been successfully logged out." 4. **Redirect to Login Page**:    * After logging out, users are always redirected to the login screen. Attempting to access any protected page will redirect them to the login page. 5. **Security Considerations**:    * The session token is invalidated after logout to prevent unauthorized access.    * Users must be required to log in again to access their account after logging out. |
| Display Feature Navigation  [AVENGERS-11](https://petewachi.atlassian.net/browse/AVENGERS-11)  (Mockup on functional) | As a user, I want easy access to core banking features from the dashboard, so that I can perform tasks like viewing account details, making transfers, and paying bills. | 1. The dashboard provides navigation links/buttons for the following core features:    1. Account details for each account    2. Transfer/send money    3. Bill Payment    4. User settings    5. Log Out 2. Each navigation link is clearly labeled and accessible within one click from the dashboard. 3. Placeholder icons or buttons represent functionalities that are out of the current development scope (e.g., bill payments), guiding user expectations for future updates. |
| Dashboard - Rearranging Account List  [AVENGERS-25](https://petewachi.atlassian.net/browse/AVENGERS-25)  (Mock-up) | As a user, I want to be able to rearrange my account list in the "My Account" page, so that I can prioritize my most important accounts at the top of the dashboard. | 1. **Account Reordering Functionality**:    * Users can drag and drop accounts in the "My Account" page to rearrange the order of accounts. (Out of scope for challenge)    * The rearranged order should persist when the user navigates back to the dashboard or logs in again. 2. **Dashboard Account Display**:    * The dashboard reflects the user's chosen account order, with the most important accounts displayed at the top.    * The account order applies to all account types (checking, savings, credit, investment). 3. **Save Confirmation** (Out of scope for challenge):    * After the user rearranges the accounts and clicks "Save," a confirmation message appears (e.g., "Your account order has been updated successfully").    * If no changes are made, clicking "Save" does not trigger a confirmation message. 4. **Default Order**:    * If the user has not manually rearranged the accounts, the default order (checking, savings, credit, investment) is used, and accounts are displayed by type. 5. **Accessibility** (Out of scope for challenge):    * The reordering functionality must be accessible via keyboard navigation and screen readers, ensuring compliance with accessibility standards. 6. **Persistence Across Sessions**:    * The system saves the custom order across sessions, ensuring that the user’s account order preference is retained after logging out and logging back in. |
| Financial Insights (Top Expense & Cashflow)  [AVENGERS-10](https://petewachi.atlassian.net/browse/AVENGERS-10)  (Mock-up) | As a user, I want to view a visualization of my spending by category, so that I can understand how much I spend on each category (e.g., groceries, utilities, entertainment). | 1. **Spending Categories Display**:    * The dashboard includes a section that shows a visual breakdown of spending by category.    * Categories include but are not limited to:      + Groceries      + Utilities      + Entertainment      + Transportation      + Housing      + Other 2. **Visualization Format**:    * The spending by category is displayed as a pie chart or bar chart for easy visualization.    * Each category is represented by a distinct color for clear differentiation. 3. **Category Amounts**:    * The chart displays the total amount spent in each category.    * When hovering over a section of the chart, the exact amount and percentage for that category are displayed (e.g., “Groceries: C$500, 20% of total spending”). 4. **Time Period Selection**:    * Users can select different time ranges for the visualization (e.g., “Last 7 Days,” “This Month,” “Last 3 Months”).    * The chart updates dynamically based on the selected time range. 5. **Data Update**:    * The spending data displayed is automatically updated in real-time or when the user refreshes the dashboard. |
| Recent Transactions Snapshot  [AVENGERS-9](https://petewachi.atlassian.net/browse/AVENGERS-9)  (Mock-up) | As a retail user, I want to see a snapshot of my recent transactions on the dashboard, so that I can monitor my recent spending and deposits. | 1. The dashboard displays the up to last 10 transactions for all accounts combined, showing the date, transaction name, amount, and transaction category. 2. Categories are assigned to transactions (e.g., "Groceries," "Utilities") and displayed alongside each transaction. 3. Transactions are sorted by date, with the most recent transaction displayed at the top. |