SMART Requirements:

1. The systems must allow users to log in with a username and a password and log in securely. The system should provide users with the ability to recover their passwords through a secure email involving verification. Login process must complete within 2 seconds. The system could have MFA to verify the user's login, and the user won't have other ways to sign in.

2. The ATM must process transactions such as deposits and withdrawals in real time. The ATM should allow users to set up and manage recurring payments for regular expenses and the system could freeze the account for any suspicious activity. The system won't have foreign transactions.

3. The system must accept debit and credit cards to validate at the ATM and the user must authenticate the account by entering their PIN. The ATM must be able to send out the exact amount for a withdrawal. The ATM should have assistance for handicapped people/visually impaired as well. The ATM could have an app that connects to your banking system so you wouldn't need to enter your card at the ATM it would be all an online transaction, and the ATM won't do currency exchanges since it is too complex to do on a basic ATM.

4. The customer must be able to update their personal information through both the bank (in person) and mobile app and have the information change be processed within 48 hours of when the request was made. Information changes must be logged into the internal user database for re-reference purposes & a notification through mail, email, or via the mobile app must be sent to the user to confirm that their information has been updated. This feature must be available by launch.

5. The customer should be able to request and download their banking statement online or via the mobile app in pdf format immediately. If the statement requested includes the day of request, then a custom-statement is generated for only that date until the official

monthly or weekly statement is processed. The statement should be within the selected date and watermarked to prevent tampering with, for official use. The following feature should be available by launch of the mobile application.

6. The customer will NOT be able to deposit or withdraw non-USD currencies, the customer also will NOT be able to transfer or bill-pay with non-USD currencies. This is done due to regulation and to avoid currency trading concerns. The following feature will not be available by launch.

7. The system must allow users to securely close their bank accounts through the website after confirming their identity. It should display warnings about pending transactions or negative balances before allowing the closure. The closure process could be completed within 30 seconds and provide a success message with a reference number and email confirmation. Users must be able to access this feature from both desktop and mobile browsers. The system won't allow users to close joint accounts online due to additional identity verification requirements.

8. The ATM must display clear, plain-language error messages (e.g., *"Insufficient funds"* instead of technical codes). Error messages should provide actionable guidance, such as suggesting a lower withdrawal amount or providing contact information. The system could display error messages within 1 second of the issue occurring. The ATM won't support on-site support; the system should include accessibility features, such as large, high-contrast text and optional audio prompts for visually impaired users.

9. The system must allow users to instantly lock or freeze their debit cards via the web or mobile app in case of suspected fraud or loss. The system must automatically notify users via SMS and email when a card is locked or unlocked. The system will allow users to set temporary locks for specific durations with automatic unlocking. The system Won't support locking of credit cards through this feature in the current release.

10. The system must allow users to deposit checks online by taking photos of the checks and uploading them through the website. Users should receive a confirmation within 30 seconds, and the deposited money could be added within 1–5 business days. The system Won't support deposits for foreign checks or checks not issued in USD.

11. The ATM must allow users to withdraw money safely using a debit or credit card and a secure PIN. Users should be able to select how much they want to withdraw. After the transaction, the system should update the user's balance immediately and offer the option to receive a receipt via print, SMS, or email. The ATM won't accept foreign cash.

12. The ATM could allow users to deposit cash or checks into their accounts by inserting a debit or credit card, entering a PIN, and selecting the account. After the deposit, the system will immediately provide a confirmation receipt via print, SMS, or email. The ATM won't support deposits without card verification.

13. The ATM and web services must be connected and updated in real time, changes in one should reflect to the other within 5 seconds.

14. The ATM deposit system Should be able to accept most checks, a goal of 90% accepted, and must have a system in place to properly reject checks that cannot be read / accepted.

15. The ATM and Web applications Could have a support chatbot in case service lines are busy.