

User Story

- **Title:** Updating Email and Password via Website
- **Persona(s):** Banking Customer
- **Description**
 - **Who:** as a banking customer
 - **What:** I want to be able to change my email and password through the bank's website.
 - **1.** Change my registered email address.
 - A. require current password for verification.
 - B. send a confirmation email to the current email.
 - C. change the information using the link sent to the original email.
 - D. send a confirmation to the new email to ensure it's the correct email address.
 - **2.** Change my account password.
 - A. require current password for verification
 - B. demand password meets 'Strong Password' criteria
 - C. send confirmation email to the registered email address.
 - **3.** Receive immediate email alerts on all log in attempts to help secure or change the account information if needed.
 - **Why:** so that I can secure my bank account and my personal information and receive security alerts
- **Acceptance Criteria**
 - **Scenario:** Successful Email Update
 - **Given** I'm logged into my account,
 - **When** I enter a valid new email and confirm my current password,
 - **Then** the system should alert my old email address,
 - **And** once I confirm the change via the old email address, the system should update my email and confirm the new email.
 - **Following scenario:** Password Change with 'Weak Password'
 - **Given** I'm on the password change step,
 - **When** I enter a password that doesn't meet the 'Strong Password' criteria,

- **Then** the system should reject the typed password and demand a stronger password,
- **And** show which requirement needs to be met for a 'Strong Password'

- **Following scenario:** Unauthorized Change Attempt
 - **Given** I'm logged in but entered an incorrect password 3 times,
 - **When** the attempts are logged to the system,
 - **Then** the system should immediately send a security alert to my current email address,
 - **And** log the account out before other unauthorized changes are attempted.

- **Additional details***
 - Security alerts will always be sent to the current phone number as a text message regardless of the email address on file.
 - Additionally, the mobile app can be used to lock the account or log out of all active session.
 - All log changes will be tracked in the internal database for security purposes.

Status: Active

Points: 5

User Story

- **Title:** Requesting Banking Statements
- **Persona(s):** Banking Customer
- **Description**
 - **Who:** as a banking customer,
 - **What:** I want to be able to request and receive my account statement(s) via the bank's main website through different mediums.
 - **1.** Select a specific account and date range.
 - **2.** Choose the statement format
 - A. preview the statement for the specific format before making a request via...
 - Mail, for official use in non-court related scenarios.
 - Email, for quick access and unofficial uses.
 - Sealed (court) for court usage, delivered directly to the courthouse.
 - **3.** Access past statement of up to 5 years
 - A. be able to request statements from an archive that contains all statements that are over 1 year old.
 - **Why:** so that I can review and track my transactions and provide proof & records when needed for official purposes.
- **Acceptance Criteria**
 - **Scenario:** Successful Statement Request
 - **Given** I'm logged into the account,
 - **When** I select an account date range, and format,
 - **Then** the system pulls the statement and processes it based on the format requested,
 - **And** give an expected date on when a mailed or sealed statement will be received in the mail or in the courthouse.
 - **Following scenario:** Invalid Date Range
 - **Given** I enter a future date or a date old than 5 years
 - **When** I attempt to submit the pull request
 - **Then** the system displays a message to enter the correct date range.

- **And** show a prompt that has the entire date range that can be accessed.
- **Additional details***
 - Mailed statement will contain the bank's watermark in them.
 - For security purposes, all requests will require a password verification.
 - Estimated mailing time is determined by the mailing priority & mailing services and NOT the bank.

Status: Pending

Points: 7

User story

- **Title:** Automatic logout from ATM systems
- **Persona(s):** Bank customer
- **Description**
 - **Who:** As a bank customer
 - **What:** I want to be able automatically logged out of the ATM
 - 1. Login to user's bank account
 - 2. Use the ATM however is needed
 - 3. After a successful use (withdrawal or deposit) or 5 minutes of inactivity, log the user out
 - 4. Return to the login credentials screen.
 - **Why:** so that my account remains secure
- **Acceptance criteria**
 - **Scenario:** Successful logout
 - **Given** I am logged into my account on the ATM
 - **When** I am finished using the ATM
 - **Then** the system will automatically log me out.
 - **And** the system will return to the login screen
 - **Scenario:** Inactivity logout
 - **Given** I am logged into my account on the ATM
 - **When** I am inactive for 5 minutes
 - **Then** the ATM will automatically log me out

Status: Active

Points: 8

User story

- **Title:** Depositing funds to an ATM
- **Persona(s):** Bank customer
- **Description**
 - **Who:** As a bank customer
 - **What:** I want to be able to deposit different payments into an ATM
 - 1. Login to user's bank account
 - 2. Choose the method of payment to insert
 - A. Check
 - B. Cash
 - 3. Select which personal account they want to deposit into
 - 4. Insert the payment method into the ATM
 - 5. See an updated balance after the deposit is complete
 - 6. Be given the option to receive a receipt, either digital or printed.
 - **Why:** so that I can have the money accessible in my account.
- **Acceptance criteria**
 - **Scenario:** Successful deposit
 - **Given** I am logged into my account on the ATM
 - **When** I select deposit
 - **Then** the system should prompt me to select deposit type
 - **And** I should be prompted to choose the account I want to deposit to.
 - **Then** after the payment is inserted and accepted an updated balance is shown
 - **And** the user will be prompted to receive a receipt and it will either email or text it, or print it directly from the atm.

Status: Active

Points: 3

User Story: Mobile Check Deposit via Website

Title: Check Deposit via Website

Description:

As a user, I want to deposit checks using the website so that I can add funds to my account without visiting a bank.

Acceptance Criteria:

- User navigates to the bank website
- User can log in securely to the website
- Website has a clear “Deposit a Check” button
- User can choose the account to deposit into
- User can enter the check amount manually
- User is prompted to endorse the back of the check with:
 - Their signature
 - “For Mobile Deposit Only”
 - (Optionally) the bank name
- User can upload images of the check (front and back)
- System verifies the image quality
- System confirms that the deposit amount matches the check
- User receives confirmation of the deposit
- Deposit receipt shows:
 - Deposit to (account)
 - Date/time of deposit
 - Fund availability date
 - Confirmation code
- User receives confirmation via email or SMS
- System flags issues with the deposit (e.g., blurry image, incorrect amount)
- Deposit history is updated and viewable
- Funds are added to the account once cleared

Status: In Process

Points: 2

User Story: ATM Withdrawal

Title: Cash Withdrawal via ATM

Description:

As a user, I want to withdraw money from an ATM so that I can access cash for my expenses.

Acceptance Criteria:

- User inserts debit card into ATM
- User can securely enter their PIN
- Options displayed include “Withdraw”
- User selects account (checking/savings)
- User enters withdrawal amount
- System checks for sufficient balance
- ATM dispenses the correct amount
- A printed or digital receipt is provided
- Screen displays transaction summary:
 - Amount withdrawn
 - Account used
 - Updated balance
- Failed transactions (e.g. insufficient funds, wrong PIN) show appropriate error messages
- Transaction is recorded in user’s account history

Status: In Process

Points: 2

1. Title: Close Account via Website

User Story:

As a user, I want to close my bank account through the website so that I don't have to visit a branch in person.

User Story Description:

The user should be able to securely close their account online after confirming their identity. The system should guide them through the process, warn about pending transactions, and provide a confirmation once completed.

Acceptance Criteria:

1. Account Closure Flow:
 - A "Close Account" option is available in the account settings menu.
 - The system checks for pending transactions or negative balances before allowing closure.
 - Confirmation steps with clear warnings (e.g., "Closing this account will cancel scheduled payments").
2. Security & Verification:
 - Requires password re-entry or multi-factor authentication (MFA) to confirm closure.
 - Displays a success message with a reference number and sends an email confirmation.
3. Error Handling:
 - If closure fails (e.g., due to pending transactions), show a helpful error message with next steps.
4. Accessibility:
 - The closure flow supports screen readers and keyboard-only navigation to accommodate visually impaired users.

Non-Functional Requirements:

- Process completes within 30 seconds.
- Complies with financial regulatory standards for online account closure.

Story Points: 5

Status: To Do

Assignee: Developer Team C

2. Title: ATM Error Messages (Human-Friendly)

User Story:

As an ATM user, I want clear, helpful error messages when something goes wrong so that I can resolve issues without confusion.

User Story Description:

The ATM should display plain-language errors (no codes like "Error 12E") and guide users on how to fix common issues (e.g., insufficient funds, card retention).

Acceptance Criteria:

1. Common Errors:
 - Insufficient Funds: "Your account doesn't have enough money for this withdrawal. Try a lower amount or check your balance."
 - Card Swallowed: "For security, your card was retained. Please call [phone number] or visit a branch."
2. User Guidance:
 - Errors include a quick-action button (e.g., "Try Again" or "Cancel and Return Card").
 - Technical details (e.g., logs) hidden from users but accessible to staff.
 - A confirmation message appears with next steps after the error is handled.
3. Accessibility:
 - Messages appear in large, high-contrast text with optional audio prompts for visually impaired users.
 - Supports screen readers and keyboard-only navigation.

Non-Functional Requirements:

- Error messages display within 1 second.
- Supports 10+ languages based on ATM location.

Story Points: 5

Status: To Do

Assignee: Developer Team D

Title: Account Balance Dashboard

User Story:

As a user, I want to view all my account balances in one place so that I can manage my finances better.

User Story Description:

The user will be provided with a centralized dashboard where all account balances such as checking, savings, credit cards, and loans are aggregated. This dashboard should offer a clear, intuitive overview of financial standings and allow quick navigation to detailed views for each account. The system should ensure data security and real-time updates to empower users in making informed financial decisions.

Acceptance Criteria:

- Dashboard Visibility:
 - Upon successful login, the user is automatically directed to the dashboard displaying all linked accounts.
 - Each account is represented with a clear label Checking, Savings, Credit Card.
- Real-Time Data & Refresh:
 - The dashboard must display real-time or near real-time balances.
 - A Refresh button is available for the user to manually update the account balances.
 - Auto-refresh functionality triggers every 5 minutes to ensure data is current.
- Detailed Account View:
 - Clicking on an individual account directs the user to a detailed view with transaction history and account-specific insights.
- Security and Privacy:
 - All account information is displayed only after secure authentication.
 - Data is transmitted and displayed using industry-standard encryption.
- Usability & Performance:
 - The dashboard is accessible via both web and mobile devices.
 - The dashboard should load within 2 seconds under normal network conditions.
 - The design must comply with accessibility standards to ensure usability for all users.
- Error Handling:
 - If account data fails to load, an appropriate error message is displayed with an option to retry.

Story Points: 8

Status: To Do

Assignee: Developer Team B

2.

Title: Secure Account Login

User Story:

As a user, I want to log in to my account securely so that I can access my financial information.

User Story Description:

The user should be able to access their account through a secure login interface using a valid username and password. The system should incorporate security features like encryption, multi-factor authentication, and lockout policies to prevent unauthorized access.

Acceptance Criteria:

- Login Form:
 - The login page includes fields for username/email and password.
 - Forgot Password? link is available.
- Security:
 - Passwords are hashed and never stored in plain text.
 - The system uses HTTPS for all communications.
 - Multi-factor authentication (e.g., SMS or app-based) is required after password entry.
 - After 5 failed attempts, account is temporarily locked with a message shown to the user.
- Successful Login:
 - On correct credentials and successful MFA, the user is taken to the dashboard.
 - Session is securely stored and timed out after 15 minutes of inactivity.

- Accessibility:
 - Login form supports screen readers and keyboard-only navigation.

Non-Functional Requirements:

- System response time must be under 2 seconds.
- The login feature must comply with OWASP security best practices.
- 99.9% uptime for authentication service.

Story Points: 5

Status: To Do

Assignee: Developer Team A

3.

Title: Online Account Registration

User Story:

As a user, I want to sign up for an account through an online form so that I can start banking immediately.

User Story Description:

The user should be able to create a new account by filling out an online registration form. The form should be easy to navigate, validate data in real-time, and guide users through a secure and compliant onboarding process.

Acceptance Criteria:

- Form Accessibility:
 - Sign Up link is available on the homepage and login page.
 - The form includes fields for full name, date of birth, contact info, email, password, SSN, and address.
- Validation:
 - Real-time validation of input fields like email format, password strength, required fields

- Duplicate account checks using SSN or email.
- Security:
 - Passwords are hashed and never stored in plain text.
 - CAPTCHA or bot protection is enabled.
 - The registration form uses HTTPS and adheres to data privacy laws.
- Post-Sign-Up Actions:
 - Successful sign-up redirects the user to a welcome screen and prompts for account setup.
 - Confirmation email is sent with a verification link.
 - User must verify email before full access is granted.

Non-Functional Requirements:

- Form must be mobile-friendly and load in under 2 seconds.
- must comply with KYC/AML standards where required.
- Accessible to users with disabilities.

Story Points: 8

Status: To Do

Assignee: Developer Team B