

eBanking Solution (EBS)

Synopsis

This Software Requirements Specification (SRS) specifies the requirements of the eBanking Solution (EBS), which will be used by the online customers of Federal Bank .

The eBanking Solution deals with the customers. It would facilitate the customers to perform a wide range of functions over the internet. This would reduce their pains to go to the bank each for each and everything. The Customer would no more be considered as the 'Customer of the Branch' but shall be considered as 'Customer of the Bank with No Geographical Limits'.

User Interface

The first page of EBS would be a login screen which would ask for the username and password of the customer and on successful verification would transfer the user to the main page where the user would be able to see all his/her linked accounts.

The user would then be able to use the different functionalities of the EBS as a menu driven system.

There would be a logout link, pressing which, the user would be logged of the EBS immediately.

Product Functions:

1. LOGIN

DESCRIPTION

This feature would be use by the Customer to Login into the EBS and create an user session. (Login is necessary for accessing the facilities of EBS- Login username and password exist in the DB)

FUNCTIONAL REQUIREMENTS

Purpose

To check the credentials of an user and to prevent any misuse of the product

Inputs

The input will be Username and Password combination

Output

The user will be transferred to the main page on successful validation and will be redirected to the Login Page if the validation is unsuccessful.

2. ACCOUNT SUMMARY REPORT

DESCRIPTION

This feature would display all the accounts linked with a customer id.

FUNCTIONAL REQUIREMENTS

Purpose

To display all the accounts linked with that cust id..

Inputs

No inputs are needed. Only successful validation of the account is needed, which is done in the Login step.

Output

The account numbers are displayed as Hyperlinks with Branch Name, Customer name and Available Balance.

3. TRANSACTION DETAILS

DESCRIPTION

This feature would display the transaction details of an account when the Account Number Hyperlink is clicked in the Account Summary page

FUNCTIONAL REQUIREMENTS

Purpose

To display the transactional details of an account

Inputs

The user has to click on the Account Number Hyperlink in the Account Summary page

Output

The transaction details (Sno, Date, Description, Dr / Cr, Transaction Amount) are displayed in a tabular format.

4. FUND TRANSFER

DESCRIPTION

This feature would enable the user to transfer funds to another account linked to his user id or to an account registered as a beneficiary .

FUNCTIONAL REQUIREMENTS

Purpose

To transfer funds to other accounts

Inputs

The Source Account Number , the Destination Account Number , Amount to be Transferred and the Transaction Password are the inputs.

Output

If all the fields are validated successfully, then amount will be transferred successfully or else an error message is displayed.

5. UPDATING USER PROFILE

DESCRIPTION

This feature would enable the user to update his personal profile like telephone number, mobile, email, password etc. (Assumed to be stored in the database)

FUNCTIONAL REQUIREMENTS

Purpose

To update the personal profile of the customer

Inputs Editable Personal info of the customer.

Output On validation of the data entered , the profile is updated and a message is displayed.

6. CHANGE USER PASSWORD

DESCRIPTION

This feature would enable the user to update his general password (the one which is used during the Login of EBS)

FUNCTIONAL REQUIREMENTS

Purpose

To change the user login password

Inputs

The Current Password and the New Password (with Confirmation)

Output

On validation of the data entered , the success message is displayed or else an error Message is displayed.

7. CHANGE TRANSACTION PASSWORD

DESCRIPTION

This feature would enable the user to update his Transaction password (the one which is used during the Fund Transfers in the EBS)

FUNCTIONAL REQUIREMENTS

Purpose

To change the user transaction login password

Inputs

The Current Transaction Password and the New Password (with Confirmation)

Output

On validation of the data entered , the success message is displayed or else an error message is displayed.

8. VIEW / DOWNLOAD ACCOUNT STATEMENT

DESCRIPTION

This feature allows the customer to view or download the transactions in any of his account linked to the cust id.

FUNCTIONAL REQUIREMENTS

Purpose

To view transactions over a period.

Inputs

Account No (LOV),Period of transaction required (From date,to Date)

Output

On input of the required data either the transactions for the period are displayed or can be downloaded depending on the option chosen.

9. ADD A BENEFICIARY

DESCRIPTION

This feature allows the customer to add a new beneficiary.

FUNCTIONAL REQUIREMENTS

Purpose

To add a beneficiary to transfer funds.

Inputs

Beneficiary Account No,Account Type,IFSC code,Beneficiary name,Email Id .

Output

Beneficiary is added to the cust ID after a period of 12 hours.An appropriate message to this effect to be displayed.

10. VIEW LIST OF BENEFICIARIES.

DESCRIPTION

This feature allows to list the beneficiaries in a report

FUNCTIONAL REQUIREMENTS

Purpose

To view all beneficiaries linked to the customer id

Inputs

The user has to click the view list of beneficiaries button or sub menu..

Output

Beneficiary Account No,Account Type,IFSC code,Beneficiary name,Email Id ,Status (Enabled / Disabled) in a tabular form.

11.OPEN FIXED DEPOSIT

DESCRIPTION

This feature would enable the user to open a FD account through EBS.

FUNCTIONAL REQUIREMENTS

Purpose To open a new Fixed Deposit account.

Inputs

From Account (LOV of all accounts linked to a cust id) , Deposit amount,Nature of Deposit (Monthly interest payout,Quarterly Interest Payout,Reinvestment of interest),Deposit Period .

Output

On validation of the data entered , the success message is displayed or else an error message is displayed.

12. LOGOUT SYSTEM (EBS)

DESCRIPTION

This feature would enable the user to successfully end his session and Logout of the EBS. After Logging Out , he/she would not be able to perform any of the EBS operations until he/she is again Logged In.

FUNCTIONAL REQUIREMENTS

Purpose

To successfully end the user session and Logout of the EBS.

Inputs N/A

Output On successful termination of the session, the Login Page is displayed