SomniumHQ – User Stories

K. makes a single purchase on a certain day at a grocery store. The total is $3.75. This transaction is recorded in K.'s bank account transaction history. Somnium pings K.'s bank account and obtains transactions by K. for the day. Each (positive) transaction of the day is rounded up to the nearest dollar then summed. The summed amount is withdrawn from K.'s bank account and deposited in a Somnium holding account. The amount and date of withdrawal is persisted in the database under K.'s account.

A. would like to sign up to Somnium to make donations to her favorite charity. A. provides Somnium with her bank account information, name, address, bank name, account number, routing information, and selects a charity from participating non-profits to be the beneficiary of her donation. All of the information is persisted to the database and starting immediately all purchases by A. are subject to the donation process.

At the end of a charitable period (monthly or yearly), Somnium sums donation amounts for each charity and transfers the total to the non-profit's accounts. In addition, Somnium provides the charity with the name and address of the donation originator. The non-profit provides tax information to the donor (needs to be researched).

B. decides she no longer wants to participate in Somnium. She uses her Somnium application to withdraw from the program. Somnium records her status (non-participant) in its database. Her information is kept in case B. decides to become a participant again at a future date and to hold her donation information for past transactions.

K. wants to log onto Somnium to view his donation history. K. opens the Somnium application and enters his name and password. Once logged in, he clicks his donation history. A graph along with donation amounts is displayed. K. then presses the log-out button.

At 3:00 AM MST Somnium Pings each account in its database. Somnium records the daily rounding totals for each user account. Somnium withdraws this amount from each account and transfers it to the Somnium bank account.