Functional requirements

1.3 admin shall be able to register and approve new loans between customers
2.3 Customers shall be able to check loan account to see amounts loaned to other customers
5.2 customers should be able to specify that transfer amount is a loan
6.6 account shall contain and show loan amount outstanding
6.7 account shall contain and show loan amounts due
10. Customers shall be able to loan up to a specified amount (micro loans) to other customers

Non- functional requirements

3. Usability: customer UX shall be uncomplicated and easy to understand
4. Banking related activities of the app will meet standards set by the financial conduct authority (uk) or other relevant banking authority within a a respective region or country.