Scenario-based Financial Instrument Learning Tool

Author (s): Peter Mahhov, Mathilde Simoni, Lachlan Pham Date: <u>25.03.22</u> Version: 1

Pay Off Loan USE CASE TYPE **USE CASE NAME:** USE CASE ID: **Business Requirements:** PRIORITY: Medium PRIMARY BUSINESS User ACTOR: OTHER None **PARTICIPATING** ACTORS: **OTHER INTERESTED** None STAKEHOLDERS: SHORT DESCRIPTION: The user tries to pay back a portion of a loan. If they can pay the amount, the user's cash and debt decrease accordingly. The system is currently in a scenario. There is at least one instance of a loan PRE-CONDITION: present in the scenario. The user has taken a loan in at least one active timeline. TRIGGER: The user tries to pay back a portion of a taken loan in a specific timeline by clicking the corresponding button.. TYPICAL COURSE **Actor Action System Response** OF EVENTS: Step 1: The user enters a number value into the 'pay back loan' input form Step 2: The user clicks the 'pay Step 3: The system checks that the user back' button has enough available cash and amount entered does not exceed existing loan Step 4: The system updates user loan and cash details **Step 5**: The system displays the updated information to the user Step 4 and 5: If the user doesn't have enough available cash to pay the entered ALTERNATE COURSES: amount, the system displays the error message "Not enough cash available" If the amount entered does exceed the existing loan amount, the system displays the error message "Amount entered exceeding the debt". CONCLUSION: The user has paid off a portion of the loan in a timeline. If the loan is paid off in full, a new loan can now be taken in that timeline. POST-CONDITION: The system has updated the user cash and debt in the chosen active timeline. **BUSINESS RULES:** N/A **IMPLEMENTATION** N/A **CONSTRAINTS AND SPECIFICATIONS: ASSUMPTIONS:** N/A **OPEN ISSUES:** N/A