智产智融
Smart P&L

Smart P&L

Requirements Specification

Directory

1. Summarization

1.1 Project overview

With the rapid development of China's economy, the number of small and medium-sized enterprises is also growing rapidly, and they are playing more and more important roles in the country's economic aspect. According to the statistics data from the National Administration for Industry and Commerce of China, in 2013 the total amount of China's small and medium enterprises and individual industrial and commercial households registered has more than 15 million. By the end of 2016 the number will be more than 70 million. With the annual growth rate of more than 10%, it is estimated that by 2020, China's small and medium enterprises and individual industrial and commercial households will be more than 90 million. SMEs have accounted for more than 99% of the total number of enterprises. According to the guiding spirit of the 18th National People 's Congress, it is important to "promote public entrepreneurship innovation, and constantly cultivate new, new kinetic energy to promote sustained and healthy development of small and medium enterprises". With the implement of the next 5 year plan and the in-depth development of China's market economy, the number and size of small and medium enterprises will continue to develop.

While small and medium enterprises are booming, the financing environment for small and medium-sized enterprises is very bad. According to the data from Bank of China released in 2014, we found that by June 2013, the total number of small and medium

enterprises has reached 56.51 million yet less than 10% of them could obtain credit support from the bank. China's SME is currently facing problems in difficult financing processes, limited financing channels, high financing costs, and the problem is becoming increasing hard.

Based on this development background, "Smart p&l" SME financing platform firmly grasp the market development opportunities and access to SME financing market. We are committed to improving the financing of small and medium enterprises, reducing the financing costs of small and medium enterprises, and to provide convenient and standardized services in credit audit and risk assessment for SMEs financing.

1.2 The purpose of writing

This document defines the business and functions of the "Smart p&l" SME Financing Platform, including inter-firm lending, debt transactions, inter-firm guarantees, and loans to financial institutions. This document can be used as a reference for the system designers, testers and users.

1.3 Range

1.3.1 Range for the document

This specification applies to the preparation of the "system requirements specification" for team development projects.

1.3.2 Range for the system

The project is committed to the Windows platform, and the development of an efficient, robust and stable financing platform based on the partnership network.

1.4 Running environment

This project runs on Windows system computer, can access and request website data on each mainstream computer software system, and perform user operation such as login.

1.5 Assumptions and constraints

1) Developers will be involved in project development all the time.

2) Development environment works well and will not be catastrophic unexpected error.

3) The member can afford the funds.

4) This system does not violate any law, policy and industry practices.

5) Deadline: September 15, 2017
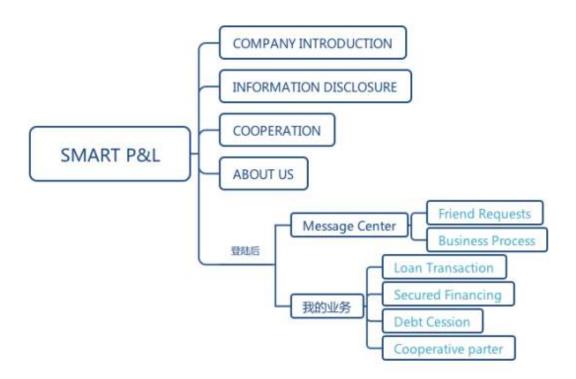
1.6 Term for the service

Term	Explanation
UC	Use case

1.7 References

Book' name	publishing house	author	Time
"Applying UML and Patterns"	Mechanical Industry Press	[US]Roger S.Pressman	April 2011
"Software Engineering: A Practitioner's Approach"	Mechanical Industry Press	[US]Craig Larman	September 2010
"Thinking in Java"	Mechanical Industry Press	[US] Bruce Eckel	June 2007
"Case Study - Java Web Integration Development"	Electronic Industry Press	Lei Zhiyu, Zheng Shengpu, Sun Hao and so on	April 2009
"Proficient in struct2-based MVC-based Java Web application development combat"	People Post Press	Chen Yunfang	July 2008
"Database management system - principle and design"	Tsinghua University Press	[US]Raghu Ramakrishnan Johannes Gehrke	March 2004
"JavaScript Advanced Programming" (third edition)	People Post Press	[US]Nicholas C. Zakas Li Songfeng, Cao Li translation	

"Proficient in CSS + DIV page style and layout"	People Post Press	Zeng Shun	March 2012
"Software Testing" (Second Edition)	Mechanical Industry Press	[US]Ron Patton Zhang Xiaosong, Wang Yu, Cao Yue and other translations	August 2007
"Vue.js authoritative guide"	Electronic Industry Press.	Zhang Yaochun, Huang Yi, Wang Jing, Su Wei, Wang Jin, Yin Xianyong	October 2011

2. Overview of system functions

2.1 System Function Structure Figure

2.2 The Client

1) Register and login

- Users need to use real-name registration when register on the system for the first time , fill in the registration email and business information and contact information, and upload some of the company's documents for review.
- After the success of the registration, investors can log on with the mailbox and password to browse personal history, fill in business information and publish it after it is matched to get the right partner.

2) Modify information

- Modify password

- Modify the enterprise information
- Modify the enterprise contact information

3) Partnership

Users can build a business circle through a partner, and see the business news released by partners and see the platform industry news.

4) lending business

The user can fill out the loan information, get the matching partner and synchronize the release to the enterprise friends dynamic circle.

5) Bond trading

Users can fill out the creditor information, simultaneously released to the enterprise friends dynamic circle, and can go to the debt market to buy debt.

6) Guarantee business

The user can fill in the guarantee information, get the matching partner and synchronize the release to the enterprise friends dynamic circle

7) Message Center

Users can view the application and business application related information in this page, to avoid missing important information

3.Overview of Requirements Use Case

3.1 List of use cases

Case number	Case name	Functions	Participants
UC001	User registration	The user registers the account with the information through the platform	User
UC002	User login	The user enters the platform through the account number and password	User
UC003	Introduction	Users can see the platform's business characteristics on this page	User

UC004	Information disclosure	Users in the page you can see on the platform have bad history of the enterprise	User
UC005	about us	Users on this page can see the object of cooperation with the platform	User
UC006	Cooperation	Financial institution users see specific ways to work with the platform on the page	User
UC007	My business	Users click into the specific user specific business fill	User
UC008	Partner	Users in this page to build business friends circle	User
UC009	Borrowing business	The user performs the process of borrowing on the page	User
UC010	Bond trading	The user operates the process of dealing with the bond on this page	User
UC011	Guarantee business	The user performs a guaranteed process on the page	User
UC012	Message Center	Users can view information about friends and business applications on this page	User

3.2 Detailed analysis of use case

UC001 User register

Number of use case	UC001
Name of use case	User register
Level	User goals
Use case description	The registration operation of customers when using the system
Participants	Users
Precondition	User must be able to use the internet, and enter the register page
Post condition	Registered success, the system save all the information of the registered user, users can login the system with this message

Basic Flow	1. User enter the register page
	2. User fill in the registered information according to the prompt
	3. User confirm this message and submit
	4. Registered successfully, create an account and save all the information into database
	5. Jump to the login page
Extension Points	Registration fails:
	Account information to complete is not valid: the system will prompt error and ask the user to re-fill.
	Conflict account: the system prompts the user to re-fill.
Additional Remarks	The computer must be able to use the internet

UC002 User register

Number of use case	UC002
Name of use case	User login
Level	User goals
Use case description	User enter the login page, input the user name and password, login the system
Participants	Users
Precondition	User must be able to use the internet, and enter the register page
Post condition	Enter the website successfully
Basic Flow	1.User enter the login page
	2.User fill in the account and password and click login
	3.Login is successful. And go to the home page
Extension Points	The following types of operations will lead to login failures. The system will prompts an error message and refresh the page:
	1.User name does not exist: the system will prompt the user does not exist.
	2.Password error: The system will prompt for password error.
	3.When a user name and password are empty: Incomplete

	information will be prompted.
Additional Remarks	When operating recover password, the system will automatically send an e-mail to user to prompt password and password protection answer. User with password-protected, the password-protected answer can be empty. Login page has a "retrieve password" operation.

UC003 Introduction to the platform

Number of use case	UC003
Name of use case	Introduction to the platform
Level	User goals
Use case description	Users can see the platform's business characteristics on this page.
Participants	Users
Precondition	Users must be able to use the Internet
Post condition	Users successfully enter the site, and develop a simple understanding of the characteristics of the platform and the role
Basic Flow	Users must be able to use the Internet under the premise of access to the root of the site

UC004 Information disclosure

Number of use case	UC004
Name of use case	Information disclosure
Level	User goals
Use case description	Users can see enterprise that has a bad history on the platform.
Participants	Users
Precondition	Users must be able to use the Internet
Post condition	Users successfully enter the root of the site, and develop a

	simple understanding of the enterprise that has a bad history on the platform.
Basic Flow	Users must be able to use the Internet under the premise of access to the site
Extension Points	
Additional Remarks	

UC005 About us

Number of use case	UC005
Name of use case	About us
Level	User goals
Use case description	Users can see the platform partners on this page
Participants	User
Precondition	Users must be able to use the Internet
Post condition	Users successfully enter the site, and develop a simple understanding of the partner of the platform.
Basic Flow	Users must be able to use the Internet under the premise of access to the site

UC006 Cooperation

Number of use case	UC006
Name of use case	Cooperation
Level	User goals
Use case description	Financial institution users can see specific ways to work with the platform on the page
Participants	Users
Precondition	Users must be able to use the Internet
Post condition	Users successfully enter the site, and develop a simple understanding of the specific ways to see cooperate with the platform.
Basic Flow	Users must be able to use the Internet to access the site

	under the premise
Extension Points	
Additional Remarks	

UC007 My business

Number of use case	UC007
Name of use case	My business
Level	User goals
Use case description	Users click into the specific user specific business fill
Participants	Users
Precondition	1. The user must log on to the platform site 2. The user must be a user who is approved by registration 3. Computer with Internet access
Post condition	
Basic Flow	1, The user must log on to the site 2, Enter the "my business" interface
Extension Points	
Additional Remarks	Users who have not been approved by registration can not do this

UC008 Partner

Number of use case	UC008
Name of use case	Partner
Level	User goals
Use case description	Users can build business friends circle in this page.
Participants	Users
Precondition	1. The user must log on to the platform site 2. The user must be a user who is approved by registration 3. Computer with Internet access
Post condition	
Basic Flow	1, The user must log on to the site 2, Enter the "my business" interface 3, Click on the top of the tab, enter the partner interface
Extension Points	
Additional Remarks	Users who have not been approved by registration can not

	do this

UC009 Borrowing business

Number of use case	UC009
Name of use case	Borrowing business
Level	User goals
Use case description	The user performs the process of borrowing on the page
Participants	Users
Precondition	1. The user must log on to the platform site 2. The user must be a user who is approved by registration 3. Computer with Internet access
Post condition	
Basic Flow	1, the user must log on to the site 2, into the "my business" interface 3, Click on the top of the tab, enter the lending business interface
Extension Points	
Additional Remarks	Users who have not been approved by registration can not do this

UC010 Bond trading

Number of use case	UC010
Name of use case	Bond trading
Level	User goals
Use case description	The user operates the process of dealing with the bond on this page
Participants	Users
Precondition	1. The user must log on to the platform site 2. The user must be a user who is approved by registration 3. Computer with Internet access

Post condition	
Basic Flow	1, The user must log on to the site
	2, Into the "my business" interface
	3, Click on the top of the tab, enter the debt trading interface
Extension Points	
Additional Remarks	Users who have not been approved by registration can not do this

UC011 Guarantee business

Number of use case	UC011
Name of use case	Guarantee business
Level	User goals
Use case description	The user performs a guaranteed process on the page
Participants	Users
Precondition	Users must be able to use the Internet and must be a registered user of the system
Post condition	
Basic Flow	1, The user must log on to the site
	2, Into the "my business" interface
	3, Click on the top of the tab, enter the security business interface
Extension Points	
Additional Remarks	

UC012 Message center

Number of use case	UC012
Name of use case	Message center
Level	User goals
Use case description	Users can view information about friends and business applications on this page
Participants	Users
Precondition	Users must be able to use the Internet and must be a registered user of the system
Post condition	
Basic Flow	1, The user must log on to the site
	2, Click on the top of the button, enter the message center

	interface
Extension Points	
Additional Remarks	