

Software Requirements Specification (SRS)

Banking Risk Analysis System

1. Introduction

This SRS describes the functional and non-functional requirements for developing the Banking Risk Analysis System, which will help the bank monitor, assess, and mitigate customer credit risk using integrated data and advanced analytics.

1.1 Purpose

Define the purpose, scope and intended audience of the system.

1.2 Scope

Integrate core banking, CRM and credit card data. Calculate customer risk scores. Segment clients. Provide dashboards, reports and alerts. Expose secure APIs.

1.3 Intended Audience

Project Sponsor, Business Owners, IT Team, QA, End Users.

2. Overall Description

The system will import data, calculate risk, provide dashboards, reports, alerts and secure APIs for integration.

3. Specific Requirements

Key functions:

- Data Ingestion
- Risk Scoring
- Segmentation
- Dashboards & Reporting
- Alerts & Notifications
- API & Integration
- User Management

3.1 Functional Requirements

Examples:

- Import data daily.

- Calculate and store risk scores.
- Segment clients into risk tiers.
- Provide dashboards with filters.
- Generate PDF/Excel reports.
- Send alerts for high risk.
- Expose REST APIs with OAuth2.

3.2 Non-Functional Requirements

Examples:

- 99.9% uptime
- Process 1M clients within 2 hours
- Encrypt data at rest and in transit
- Multi-factor authentication
- GDPR compliant

3.3 Interface Requirements

- ETL for core banking/CRM
- REST APIs
- Webhooks for alerts

3.4 Security Requirements

- Role-based access
- Encrypted data
- Secure audit logs

4. Approval

Prepared By: [Your Name]

Reviewed By: [Stakeholders]

Approved By: [Sponsor]