**Business Requirement Document**

**The Current Business Problem:** Currently **FinTrust Bank** is providing in-branch services only. Customers need to visit the branch in-person for banking purposes like –

* Registration (New Account Opening)
* Checking Account Balance
* Transfer Funds
* Requesting Transaction details

This leads to high manual workload, increased operational costs, long queues at branch leading to poor customer experience. Hence, customers are switching to digital banks.

**The Proposed Solution:** We propose developing an online banking system to serve customers efficiently. This solution will:

* Enable customers to manage their accounts anytime, anywhere (24x7).
* Eliminate the need to visit a branch for most banking activities.
* Provide greater flexibility and control over account management.

This will significantly improve the customer experience and reduce operational costs.

**Systems Impacted:** A new customer facing online banking website will be developed and integrated with FinTrust’s Core Banking and User Authentication systems.

**Assumptions/Dependencies:** N/A

**Business Requirements:**

1. **Digital Profile Management –** Ability for users to Register, Login, Change Password, Retrieve Password
2. **Dashboard Management –** Ability for user to view quick profile details, account summary, current balance, transaction history
3. **Accounts Management –** Ability for user to view full profile details, edit profile details, view account statements, download account statements
4. **Funds Management –** Ability for user to add a recipient, pay an added recipient, view payment history