**FinTrust Bank India User Story**

**Project Overview**

The Online Banking System is a secure digital platform that enables customers to manage their bank accounts conveniently from any location. This system allows users to perform essential banking tasks such as account management, fund transfers, and transaction tracking, while ensuring security and ease of use.

**Features**

 **User Registration and Login**  
Users can create an online account and securely log in to access banking services.

 **Account Overview Dashboard**  
View account balance, account summary, and recent activities.

 **Fund Transfer**  
Transfer money to other accounts securely and efficiently.

 **Transaction History**  
View previous transactions and download transaction statements.

 **Profile Management**  
Edit personal details, change passwords, and update account settings.

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| User Story ID | User Story | Acceptance Criteria |
| US ID 01 | As a user, I want to register with my personal details so that I can access my digital bank account 24/7 | - User details should be valid and the account should be active.  Password should meet security requirements (e.g., 8+ characters, special character, number). |
| US ID 02 | As a registered user, I want to login using user ID and Password so that I can access the account summary page | - User should have valid user ID and Password.  - Registered users can log in using a valid username and password. |
| US ID 03 | As a logged in user, I want to access my account summary page so that I can view my current balance | - Account Summary page must load within 3 seconds after logging in.  - Current Balance updates in real-time. |
| US ID 04 | As a logged in user, I want to view or edit my profile details so that I can verify that the details are correct and update them if needed | - Only Email id can be updated by the customer.  - For updating other details customer needs to visit the branch. |
| US ID 05 | As a logged in user, I want to view transactions so that I can have a list of all transactions made from my account | - User must be able to view transactions made from their account.  User can filter transactions based on one of these options:-  1. Last 10 transactions  2. Last Month transactions  3. Custom Dates transactions (user can choose to view transactions between x and y dates by choosing them from the calendar) |
| US ID 06 | As a logged in user, I want to view and download my statements so that I can have a record of the transactions saved on my device | - User can choose between options like:-  1. View Statement  2. Download PDF Statement  For the following period:-  1. Last 6 Months  2. Custom Dates  - Each Statement can be downloaded for a maximum of 1 year time period |
| US ID 07 | As a logged in user, I want the ability to transfer funds so that I can make payments to a payee account | - User must enter valid payee account details (e.g., account number, bank IFSC code). System should verify that the account exists before allowing transfer.  - User must enter a valid amount (cannot be zero or negative) and must not exceed the available balance in their account.  - A final confirmation should be taken from the user showing the entered details.  - System must prompt for an authentication step (e.g., OTP) before completing the transfer.  - Upon successful transfer, the user receives a success message/notification. If the transfer fails (e.g., due to network or insufficient funds), the user receives an error message.  - The transaction gets added in their payment history and account balance updated immediately. |