[Priority: HIGH][Story points: 8]

Administrator accounts that can view all balances and modify their values.

[Priority: MEDIUM][Story points: 3]

New VIP Accounts can withdraw money without fees. Admins can make accounts VIP.

[Priority: MEDIUM][Story points: 3]

Send money to other bank clients.

[Priority: LOW][Story points: 5] Automatic/Scheduled money transfers.