Project Name :

Credit Card Application Onboarding Customer

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## **Functional Requirements Document (FRD)**

### **Online Credit Card Application System**

### **1. System Overview**:

A comprehensive online platform enabling users to apply for a credit card. The system will collect relevant data, perform credit checks, and relay the application's status to the user.

### **2. User Roles & Capabilities**:

1. Guest Users:
   * View credit card advertisement.
   * Initiate the application process.
2. Registered Users:
   * Login to the application system.
   * Retrieve saved application data.
   * View application status.
3. System Admin:
   * Manage user accounts.
   * Monitor application processing.
   * Generate reports on application metrics.

### **3. Functional Requirements**:

#### **3.1 User Interface**:

1. Homepage:
   * Display credit card advertisement with a clear CTA.
   * Option to navigate to login/registration.
2. Registration & Login:
   * Input fields for necessary details.
   * CAPTCHA or security check.
   * Error messages for incorrect credentials.
3. Application Form:
   * Multi-step form to collect personal and financial details.
   * Option to save and retrieve application data.
   * Feedback upon successful submission.
4. Application Status Page:
   * Display application status: Approved, Rejected, Under Review.
   * Provide details on the decision, like credit limit if approved.

#### **3.2 Backend Functionality**:

1. User Management:
   * Create, update, and delete user accounts.
   * Encrypt and store user passwords.
2. Credit Check Integration:
   * Interface with external credit check service.
   * Fetch credit score and history.
3. Decision Engine:
   * Evaluate application using credit score, income data, and other business logic.
   * Store the decision outcome in the database.
4. Notification System:
   * Send automated emails on application status.
   * Generate and send application and customer IDs for approved applications.

### **4. System Outputs**:

1. User Notifications:
   * Real-time feedback on the web interface.
   * Email notifications about application status.
2. Reports:
   * Generate metrics on application numbers, approval rates, user demographics, etc.
   * Allow system admins to view and export these reports.

### **5. Error Handling**:

1. Display user-friendly error messages for common issues like network errors, missing inputs, etc.
2. Backend logs for system errors, to aid in debugging and problem resolution.

### **6. Performance Requirements**:

1. Load times for all pages should not exceed 3 seconds.
2. The system should handle up to [X number of] concurrent users without degradation in performance.