**User Stories Document – Customer Onboarding Automation**

**Project:** Intelligent Automation of Customer Onboarding  
**Version:** 1.0  
**Prepared By:** Smita Nikalje  
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**1. System Authentication**

**US001 – CMS Login**

**User Story:**  
As a system bot, I want to log in to the CMS system, so that I can access onboarding features.

**Acceptance Criteria:**

* The bot successfully logs in using valid CMS credentials.
* The system redirects to the dashboard without errors.
* Invalid credentials return an appropriate error message.

**US002 – BMS Login**

**User Story:**  
As a system bot, I want to authenticate into the BMS system, so that account-related data can be accessed securely.

**Acceptance Criteria:**

* Login succeeds with valid credentials.
* System handles incorrect logins gracefully.
* Session is established and maintained securely.

**2. Document Upload & OCR**

**US003 – Upload Valid Documents**

**User Story:**  
As a user, I want to upload valid documents, so that my identity can be verified.

**Acceptance Criteria:**

* System accepts files with valid formats: PDF, JPG, PNG.
* Upload completes with success confirmation.
* Document is processed without corruption.

**US004 – Upload Invalid Documents**

**User Story:**  
As a user, I want to be notified when uploading an invalid document, so that I can re-upload correctly.

**Acceptance Criteria:**

* System rejects unsupported/corrupted formats.
* Error message clearly states the reason.
* No data is stored from invalid files.

**US005 – OCR Name Extraction**

**User Story:**  
As a system, I want to extract names from scanned documents, so that they can be matched with CRM data.

**Acceptance Criteria:**

* Name is extracted with 95%+ accuracy.
* Extraction fails gracefully with invalid documents.
* Extracted name is stored securely.

**US006 – OCR Date of Birth Extraction**

**User Story:**  
As a system, I want to extract date of birth from documents, so that the customer's age can be validated.

**Acceptance Criteria:**

* DOB is extracted accurately in correct format.
* Extracted DOB matches expected fields.
* System logs any OCR failures.

**3. KYC Validation**

**US007 – Match Name and DOB with CRM**

**User Story:**  
As a compliance module, I want to match extracted name and DOB with CRM records, so that KYC is verified.

**Acceptance Criteria:**

* Exact match results in successful KYC pass.
* Mismatched fields raise alerts and halt onboarding.
* Match logs are created.

**US008 to US015 – Validate Individual KYC Fields**

**User Story:**  
As a KYC system, I want to validate each data field from the document against CRM/BMS, so that inconsistencies are flagged.

**Acceptance Criteria:**

* If a mismatch is detected, the system raises an alert.
* Fields are compared using defined logic (exact, fuzzy, regex).
* Alerts are logged for audit purposes.

**4. Document Authenticity & Format**

**US016 – Validate Document Format**

**User Story:**  
As a system, I want to check uploaded documents for valid format and structure, so that fake or altered documents are detected.

**Acceptance Criteria:**

* System checks extension and embedded format.
* Invalid formats are rejected.
* Document authenticity flag is added to the profile.

**5. Account Creation**

**US017 – Create New Account Post-KYC**

**User Story:**  
As a system, I want to create new customer accounts after KYC success, so that valid users can be onboarded.

**Acceptance Criteria:**

* KYC validation must pass before account creation.
* Unique customer ID is generated.
* Success status is logged.

**US018 – Block Account Creation on KYC Failure**

**User Story:**  
As a system, I want to stop account creation for failed KYC validation, so that invalid users aren’t onboarded.

**Acceptance Criteria:**

* Failed KYC results in an error message.
* Account creation is rolled back.
* Status is logged and alert is raised.

**6. Customer Notifications**

**US019 – Notify on Successful Onboarding**

**User Story:**  
As a system, I want to notify customers when onboarding succeeds, so that they’re informed immediately.

**Acceptance Criteria:**

* SMS/Email is triggered on account creation.
* Notification includes account details.
* Delivery status is tracked.

**US020 – Notify on Missing Documents**

**User Story:**  
As a system, I want to alert users about missing documents, so that they can re-submit required items.

**Acceptance Criteria:**

* Missing documents are identified.
* Notification includes specific missing items.
* Reminder is sent if not resolved in 48 hours.

**7. Audit Logging**

**US021 – Log Every Process Step**

**User Story:**  
As a system, I want to generate audit logs for each onboarding phase, so that activities are traceable and secure.

**Acceptance Criteria:**

* Every action (upload, OCR, validation, creation) is logged.
* Logs are stored securely with timestamp and actor.
* Logs are searchable by admin.

**8. Performance & Scalability**

**US022 – Ensure Timely Processing**

**User Story:**  
As a system, I want to complete each onboarding within 15 minutes, so that customers experience low wait times.

**Acceptance Criteria:**

* End-to-end processing ≤ 15 minutes.
* Time is measured and logged.
* SLA violations raise alerts.

**US023 – Handle 1000+ Onboardings Daily**

**User Story:**  
As a backend system, I want to support bulk onboardings, so that system scales with user growth.

**Acceptance Criteria:**

* 1000 concurrent onboardings succeed without crash.
* Load balancing and queueing work as expected.
* No data loss during spike events.

**US026 – Maintain Response During High Load**

**User Story:**  
As a scalable platform, I want to perform under high traffic, so that users experience no delays.

**Acceptance Criteria:**

* System remains responsive at 80% CPU/memory load.
* No API timeouts under test load.
* System logs performance metrics in real time.

**9. Security & Compliance**

**US024 – Encrypt All Customer Data**

**User Story:**  
As a security system, I want to encrypt data in transit and storage, so that customer information remains confidential.

**Acceptance Criteria:**

* AES-256 or stronger encryption is used.
* TLS is enforced for all endpoints.
* Keys are rotated periodically.

**US025 – Ensure GDPR Compliance**

**User Story:**  
As a compliance officer, I want the system to meet GDPR obligations, so that we avoid legal penalties.

**Acceptance Criteria:**

* PII access is role-restricted.
* Consent is recorded before processing.
* Customers can request data deletion.

**10. Reliability**

**US027 – Ensure 24/7 Uptime**

**User Story:**  
As a business owner, I want the system to be highly available, so that onboarding can happen anytime.

**Acceptance Criteria:**

* Uptime ≥ 99.9% monthly.
* Downtime incidents are logged and reported.
* System status is externally monitored.

**US028 – Auto-Recover from Failure**

**User Story:**  
As an operations team, I want the system to auto-recover after failure, so that business continuity is maintained.

**Acceptance Criteria:**

* Failover happens within 5 minutes.
* Recovery is automatic (no manual trigger).
* Alerts are sent to IT admins.