**🧾 Banking Microservices Application – User Stories**

Each user story follows the format:

**As a [user role], I want to [goal], so that [benefit].**

**🔐 1. User Management (Authentication & Authorization Service)**

**US-001: User Registration**

**As a new customer,**  
I want to register with the bank using my personal details,  
So that I can create an account and use banking services.

**US-002: User Login**

**As a registered customer,**  
I want to log in using my credentials,  
So that I can securely access my account.

**US-003: JWT Token Management**

**As a backend service,**  
I want to generate and validate JWT tokens,  
So that access to APIs can be authorized securely.

**🏦 2. Account Management Service**

**US-004: View Account Details**

**As a customer,**  
I want to view my account details (balance, account number, holder info),  
So that I can keep track of my finances.

**US-005: Create Bank Account**

**As a bank admin,**  
I want to create a new account for a customer,  
So that they can perform transactions.

**US-006: View Account Statement**

**As a customer,**  
I want to see my transaction history,  
So that I can monitor account activity.

**💸 3. Funds Transfer Service (Using RestTemplate)**

**US-007: Transfer Money Between Accounts**

**As a customer,**  
I want to transfer money from my account to another account,  
So that I can make payments or send money.

**US-008: Verify Sufficient Balance**

**As the system,**  
I want to verify if the sender has sufficient balance before transferring,  
So that I can prevent overdrafts.

**US-009: Debit Sender Account**

**As the transfer service,**  
I want to debit the sender's account using RestTemplate,  
So that the correct amount is deducted.

**US-010: Credit Receiver Account**

**As the transfer service,**  
I want to credit the receiver's account using RestTemplate,  
So that the recipient receives the money.

**📣 4. Notification Service (Using Kafka)**

**US-011: Notify Transfer Events**

**As the system,**  
I want to send a Kafka message when a money transfer occurs,  
So that users are notified in real-time.

**US-012: Consume Transfer Notifications**

**As the notification service,**  
I want to consume messages from Kafka,  
So that I can generate and send user notifications (email/SMS/log).

**🧾 5. Transaction Service**

**US-013: Record Transaction History**

**As the system,**  
I want to log each transaction (debit/credit),  
So that I can build user account statements.

**US-014: View Recent Transactions**

**As a customer,**  
I want to see the last 10 transactions,  
So that I can quickly review recent activity.

**🧮 6. Loan Management Service**

**US-015: Apply for Loan**

**As a customer,**  
I want to apply for a personal/business loan,  
So that I can receive funding when needed.

**US-016: View Loan Status**

**As a customer,**  
I want to check the status of my loan application,  
So that I stay informed of approval progress.

**US-017: Approve/Reject Loans**

**As a loan officer,**  
I want to approve or reject loan applications,  
So that I can manage credit risk.

**💳 7. Credit/Debit Card Service**

**US-018: Request Credit/Debit Card**

**As a customer,**  
I want to request a new card,  
So that I can make purchases easily.

**US-019: View Card Details**

**As a customer,**  
I want to see my card number, status, and limits,  
So that I can manage usage.

**🔧 8. Admin/Bank Staff Functionalities**

**US-020: View All Customers**

**As a bank admin,**  
I want to see all registered users,  
So that I can manage customer relationships.

**US-021: Block Suspicious Accounts**

**As a bank admin,**  
I want to block or freeze an account,  
So that I can prevent fraudulent activities.

**📊 9. Dashboard and Reporting Service**

**US-022: View Summary Dashboard**

**As a customer,**  
I want to see an overview of accounts, balances, and loans,  
So that I can quickly understand my financial standing.

**US-023: Admin Reports**

**As a bank admin,**  
I want to generate reports (e.g., total transfers, active accounts),  
So that I can analyze performance and trends.

**🔐 10. Security & Audit**

**US-024: Audit Logs**

**As the system,**  
I want to record all user actions (login, transfers, updates),  
So that I can trace suspicious activity.

**US-025: Role-Based Access Control**

**As a developer,**  
I want to implement different roles (admin, customer, support),  
So that access is restricted based on responsibilities.

**✅ Summary Table:**

| **Category** | **User Story ID** | **Description** |
| --- | --- | --- |
| User Management | US-001 to 003 | Register, Login, JWT |
| Account Service | US-004 to 006 | View, Create, Statement |
| Transfer Service | US-007 to 010 | Money Transfer + RestTemplate |
| Notification | US-011 to 012 | Kafka Messaging |
| Transactions | US-013 to 014 | Record and View |
| Loans | US-015 to 017 | Apply, View, Approve |
| Cards | US-018 to 019 | Request and Manage |
| Admin | US-020 to 021 | Manage Users and Block Accounts |
| Dashboard | US-022 to 023 | Customer & Admin Views |
| Security & Audit | US-024 to 025 | Logs & Role-Based Access |