**Integrated Banking System**

The **IBS (Integrated Banking System)** is going to be a web application to offer various banking services online. The below are the high level client expectations.

**Use Case 1: Identity Management**

1. IBS identifies each of its customer by a unique 16 digit system generated customer id(UCI),
2. A customer has to register himself/herself by providing all KYC details and has to upload all the scanned copies of the proof documents.
3. An Accounts Executive from IBS shall be able to view those docs and approve or decline the registration request.
4. In case of approval a system generated password and UCI shall be shared with the customer through email.
5. In case of decline the same shall be communicated to the customer through an email.
6. The customer should change the password on the first login.

**Requirements:**

**User Interface for customer:**

1. Sign Up/ Sign In/Check Status.
2. Sign Up:
   1. Account Details
      1. Individual Account
      2. Joint Account  
         Ask details for User II
   2. Personal + KYC details
      1. Name
      2. Father’s Name
      3. Date of Birth
      4. Gender
      5. Address
      6. Phone Number
      7. Email id
      8. Aadhar Number
   3. Scanned Documents
      1. Aadhar Card(\*)
      2. Passport
      3. PAN card
      4. Driving License
      5. DOB proof

Displays Registered Id and email address.

1. Sign In
   1. UCI/user name
   2. Password
2. First time Sign In:
   1. Wrong password: dialogue box
   2. Input box- Change username + password + confirm password
   3. Display details- “Welcome to your account”
3. Check Status:
   1. Registered id
   2. Email id
   3. Shows status according to the database in which applicant details are present.

**User Interface for bank executive:**

1. Executive login with “user” + “pass”.
2. View: Pending Requests, Approved Requests, Registered Accounts
3. Pending Requests:
   1. Displays list (all applicants)
   2. Details of the selected applicant/ registered id.  
      (Executive checks details and approves/denies)
   3. Approve/Deny
   4. Deny[add options to check incorrect data/documents]
4. **In scope:**
5. Store data from new application into Database “DB1”
6. Generate Registered Id for new applicant.
7. Executive approves:
   1. Generate UCI. (16-digit format)
   2. Generate a random password
   3. Send an automatic email to the registered email id with UCI + password.
8. Executives denies:
   1. Checkbox for incorrect data.
   2. Send an automatic email to registered id, and ask for a new application.

After approval/denial, if approved, store data in DB II. If denied, delete that applicant details.

**Out scope:**

* + - 1. Corporate, minor and NRI accounts are not kept an option yet.
      2. Current accounts aren’t taken into consideration yet.
      3. The details entered by customer are only checked by a bank’s executive manually at their different interface.

**Assumptions:**

1. Verification of applicant’s KYC details are checked manually by executive.
2. Registered id is 5 digits, numerical.
3. UCI logic: //to be decided
4. Any 2 scanned documents are asked for in Document proofs.