# Group Assignment: Development of Acme Bank Java Application

## Overview:

This group assignment requires a collaborative effort with a minimum of three members. The project involves the development of a Java application for Acme Bank, catering to tellers who need to access customer accounts. The completion of this project is expected within the specified deadline, utilising only the tools recommended in this document.

# Project Scope: The Banking App

## Scenario:

Acme Bank has enlisted your team to create a JAVA application facilitating tellers in accessing customer accounts. The application will handle three types of accounts: Personal, ISA, and Business.

## Personal Account:

* Customers opening a personal account must provide both a photo ID (passport, driving licence) and an address-based ID (utility bill, council letter).
* The minimum opening balance for a personal account is £1 (GBP).
* No charges apply for owning the account, but overdrafts may incur charges.
* The account supports services like direct debits and standing orders for bill payments.

## ISA Account:

* Rules for the ISA account can be found at Individual Savings Accounts (ISAs): Overview - GOV.UK.
* Customers with ISA accounts benefit from an annual APR of 2.75% on the average annual balance.
* Each customer is limited to one ISA account.

## Business Account:

* Business account eligibility requires proof and details of an existing business.
* Certain business types (enterprise, plc, charity, public sector) will be handled by a separate department.
* A business account comes with a business cheque book (upon request) and incurs an annual charge of £120 (GBP).
* Account holders receive debit/credit cards and may access an overdraft facility, international trading, and loans.

## General Rules:

* A single customer can have each of the three account types, adhering to specific rules within each account.
* Customers do not have direct access to the software; authentication methods must be implemented.
* The software should gracefully handle unexpected data entries and remain functional.
* A graphical user interface (GUI) is not mandatory; ensure the core functionality works before GUI implementation.
* A simple menu system is required with validated information submission.
* A help system linked to user actions should support the user.
* Document any assumptions made in a separate document.
* Upload the completed work to a group agreed Git repository.
* Questions during the requirements gathering phase are encouraged.

## Submission Requirements:

* Include the first names of all team members in the readme.md file.
* Completion date will be communicated during the requirements gathering session.