**USER STORIES**

1. **Title:** User Registration

The scenario begins when a potential customer accesses the Letsema’s web application to sign up for an account. The system presents a registration form requiring personal details, including Name, Surname, Email, Date of Birth, Gender, ID Number, Address, Password, and Confirm Password. The user is expected to fill in all fields accurately to proceed.

Under normal circumstances, the user enters valid information in each field, and the system performs real-time validation—checking for proper email formatting, password strength, and ID uniqueness. Once all details are correctly entered, the user clicks "Register", prompting the system to verify that no duplicate accounts exist (based on email or ID number). If the checks pass, the system securely stores the data, sends a pop up message, ”You are successfully Registered”.. Upon successful registration, the user is directed to the log in page.

However, several issues may arise during registration. If the user leaves any field(s) blank, the system sends an alert to fill the field(s) and prevents submission until all fields are filled. An incorrectly formatted email triggers an immediate warning, prompting correction before proceeding. In cases where the email or ID number is already registered, the system denies the registration and sends an error message of ,”Registration Failed”.

The scenario concludes in one of two ways. If registration is successful, the system stores the user’s information in a Registration relation in our database. If registration fails due to errors, the system retains the entered data (excluding passwords) to minimize re-entry effort and displays clear error messages guiding the user on how to resolve the issue.

This structured yet flexible approach ensures a smooth, secure, and user-friendly registration process while accounting for potential disruptions, ultimately enabling customers to access financial services efficiently.

1. **Title:** Log in

When a registered customer wants to access their account, they begin by opening the login page. The system presents them with a simple form requesting their email and password.

The customer enters their registered credentials. The system then verifies the submitted credentials against its database. If the email and password match, the system grants immediate access, redirecting the user to their Dashboard.

However, should the customer enter an incorrect password, the system notifies them with a message: "Invalid password. Please try again or reset your password." If the customer attempts to log in with an email that isn't registered, the system responds with: "This account doesn't exist. Would you like to sign up instead?"

If the session expires due to …(provide criteria), the system automatically logs the user out and displays a message: "Your session has ended. Please log in again to continue."

Once successfully logged in, the customer gains full access to their account dashboard, where they can select from the following Dashboard menu: Loan Application, Loan Repayments, Loan Tracking , Account Information, Account Information, Notifications, update profile information or Log out.

1. **Title :**Loan Application

The client begins by logging into the microfinance platform, where they are greeted with a personalized dashboard. They navigate to the loan application section on the sidebar, where the system presents them with a streamlined form, where their Client ID and other verified details are pre-filled and locked for security, certain fields remain editable to ensure information accuracy.

Next, they select or enter the business or company they wish to get a loan from and the Account to which they would like To have the money deposited to upon loan approval.

The client then inputs their net monthly income. The system cross-references this with historical data and flags any significant discrepancies, prompting the client to upload supporting documents if needed.The system the displays the user’s Credit score . When the client enters their desired loan amount, the system classifies the loan as a high or low risk loan. High risk loans are those where the loan amount is more than 1/3 of the client’s Net pay.

With all fields completed, the client submits the application. The system stores the information in the Loan Application relation in the database and assigns it a Pending flag until it is either approved or denied.