|  |  |  |  |
| --- | --- | --- | --- |
| **ID** | **Theme** | **Description** | **Priority (MoSCoW)** |
| NFR001 | Availability | 99.9% service availability; graceful degradation for notifications/analytics | Should |
| NFR002 | Scalability | Handle 20M+ users (bank-scale) with 10% YoY growth | Should |
| NFR003 | Performance | p95 < 300ms for read; < 700ms for create/update | Should |
| NFR004 | Security | OIDC/SAML, MFA, RBAC | Must |
| NFR005 | Privacy & Compliance | GDPR, UK DPA | Should |
| NFR006 | Accessibility | WCAG 2.2 AA | Must |
| NFR007 | Usability | Consistent UX everywhere with error clarity | Could |
| NFR008 | Multi-tenancy Isolation | No cross-tenant access - prove isolation | Must |
| NFR009 | Reliability | Silver (tier 2)[[1]](#endnote-2) RTO = 4hrs, RPO = 1hr | Could |
| NFR010 | Observability | Traceability, diagnosability | Should |
| NFR011 | Extensibility | Future Chatbot + partner APIs | Would |
| NFR012 | Cost Efficiency | Achieve functionality with fewer resources, such as CPU cycles, memory, and storage.[[2]](#endnote-3) | Would |

1. RPO and RTO: What Are They and How to Calculate Them

   UniTrends

   <https://www.unitrends.com/blog/rpo-rto/>

   2021 [↑](#endnote-ref-2)
2. Architecture strategies for optimizing code costs

   Microsoft

   <https://learn.microsoft.com/en-us/azure/well-architected/cost-optimization/optimize-code-costs>

   2023 [↑](#endnote-ref-3)