

Customer Checking Account State Diagram

Team: Badass Team Name (AKA Purple Hippos)

Assumptions

- Checking account can be overdrawn, but a fee is applied
- If overdrawn, no further withdrawals can be made, only deposits
- An account overdrawn for more than 3 months is automatically closed and debt is transferred to a collection agency
- Bank must approve accounts being opened
- Users are notified when their account enters a frozen or overdraw state and the actions needed to avoid account closure
- Bank applies a 3-strike policy, after 3 account violations, account is closed
- An overdraft is considered an account violation
- The bank monitors for fraud
- This is 4-level work.



