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| **Use Case Name** | Create Main Accounts | | | |
| **Scenario** | Customer creates individual or business account through customer service | | | |
| **Triggering Event** | Customer contacts teller to create individual or business account | | | |
| **Brief Description** | Customer can choose either individual or business for their main account. If it’s individual account, it will either be a regular or student account, according to the user’s age.  Individual account has four levels, bronze, silver, gold, and black.  Individual regular account can be extended to have saving or deposit account.  Deposit account can be ARO or non-ARO.  User must make initial deposit of Rp50,000 for regular or Rp1,000,000 for deposit account.  On the other hand, business account requires the user to have an individual regular account with minimum 2 years of usage, average transactions of 10 per month, and has Rp50,000,000 in the regular account in the past six months.  Business account has 4 cards, reward, deposit, petty, and business card. | | | |
| **Actors** | Customer, Customer service | | | |
| **Related Use Cases** | * Register new bank account. * Verify customer’s legitimacy. * Manage customer main account. * View main account. * Update main account. * Close main account. * Create customer individual account. * Create student account. * Link account with another regular account. * Create regular account. * Make Rp50,000 deposit. * Create regular card. * Create saving account. * Create additional saving card * Create deposit account. * Make Rp1,000,000 deposit. * Update customer’s account balance. | | * Use ARO principle * Use non-ARO principle * Create bronze individual account. * Create black individual account. * Create gold individual account. * Create silver individual account. * Create business main account. * Check customer’s eligibility to create business account card. * Check if customer has individual regular account. * Check if customer’s individual regular account has minimum of two years of usage. * Check if customer has Rp50,000,000 in their individual regular account for the past six years. * Check if customer has average of 10 transactions per month in regular account. * Create business account card. * Create business card. * Create petty card. * Create deposit card. * Create reward card. | |
| **Stakeholders** | Customer, Manager, Finance Team | | | |
| **Precondition** | Customer must contact customer service  Customer must have individual regular account with minimum two years of usage, has average of 10 transactions per month, and has at least Rp50,000,000 in the past six months before creating business account.  Customer must have individual regular account before creating saving or deposit account. | | | |
| **Postcondition** | User main account is created. | | | |
| **Flow of Events** | **Customer** | **Customer Service** | | **System** |
| 1. Register new bank account.  2.a.1. Choose individual account.  2.a.2. Customer make Rp50,000,000 deposit.  2.a.3.a.1. Customer choose bronze level.  2.a.3.b.1. Customer choose silver level.  2.a.3.c.1. Customer choose gold level.  2.a.3.d.1. Customer choose black level.  2.a.3.a.1. Customer chooses deposit account.  2.a.3.a.2. Customer makes Rp1,000,000 deposit.  2.a.3.b.1. Customer chooses saving account.  2.a.3.c.1. Customer doesn’t want to create additional account.  2.b.1. Customer choose business account.  2.b.2.a.1. Customer wants reward card.  2.b.2.b.1. Customer wants deposit card.  2.b.2.c.1. Customer wants petty card.  2.b.2.d.1. Customer wants business card. | 1.1. Ask user for account type.  2.a.1.1. Check user age.  2.a.1.2. Create regular account if user’s age is over 15, otherwise student account.  2.a.1.3. If account is regular, ask user for  Rp50,000,00 deposit.  2.a.1.4. If account is regular, create regular account card.  2.a.2.1. Input deposit to system.  2.a.2.2. Ask user for account level.  2.a.3.a.1.1. Set account level to bronze.  2.a.3.b.1.1. Set account level to silver.  2.a.3.c.1.1. Set account level to gold.  2.a.3.d.1.1. Set account level to black.  2.a.2.3. Ask if user wants to create saving/deposit account.  2.a.3.a.1.1. Create deposit account.  2.a.3.a.1.2. Ask user for Rp1,000,000 deposit.  2.a.3.a.1.3. Input deposit to system.  2.a.3.b.1.1. Create saving account.  2.a.3.b.1.2. Create saving account card.  2.b.1.1. Check customer has regular account with minimum 2 years of usage.  2.b.1.2. Check customer has average of 10 transactions per month.  2.b.1.3. Check customer account contains Rp50,000,000 in the past six months.  2.b.1.4. Create business account.  2.b.1.5. Ask customer for card type.  2.b.2.a.1.1. Create reward card.  2.b.2.b.1.1. Create deposit card.  2.b.2.c.1.1. Create petty card.  2.b.2.d.1.1. Create business card. | | 2.a.1.2.1. Create individual account.  2.a.2.1.1. Update customer account  balance.  2.a.3.a.1.1. Update customer account level to bronze.  2.a.3.b.1.1. Update customer account level to silver.  2.a.3.c.1.1. Update customer account level to gold.  2.a.3.d.1.1. Update customer account level to black.  2.a.3.a.1.1.1. Create deposit account.  2.a.3.a.1.2.1. Update customer account balance.  2.a.3.b.1.1.1. Create saving account.  2.a.3.1. Show individual account activated success message.  2.b.1.4.1. Create business account.  2.b.2.1. Show business account activated success message. |
| **Exception Condition** | 2.b.1.1. Show error message that customer doesn't fulfill business account requirements.  2.b.1.2. Show error message that customer doesn't fulfill business account requirements.  2.b.1.3. Show error message that customer doesn't fulfill business account requirements. | | | |