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| **Use Case Name** | Credit Card Monthly Payment | | |
| **Scenario** | Customer pays for their credit card | | |
| **Triggering Event** | Credit card payment is due | | |
| **Brief Description** | Customer choose to pay via virtual account or automatically deduct their debit account balance.  Virtual account payment is done via ATM/teller.  If the payment is later than due date, then customer’s credit card is charged with 12% of customer’s credit card loan.  If the charged loan is not paid within 21 days, then the credit card will be blocked. | | |
| **Actors** | Customer, Customer service. | | |
| **Related Use Cases** | Handle late credit card payment, verify customer’s legitimacy, update customer’s account balance, view customer’s account balance. | | |
| **Stakeholders** | Customer, Manager, Finance Team. | | |
| **Precondition** | Customer must have main account.  Customer must have a credit card. | | |
| **Postcondition** | Customer credit card payment is paid.  Customer credit card is charged.  Customer credit card is blocked. | | |
| **Flow of Events** | **Customer** | **ATM/Customer Service** | **System** |
| 1.a.1. Customer makes payment via automatic deduction.  1.b.1. Customer makes payment via virtual account.  2.a.1. Customer pays the charge.  2.b.1. Customer doesn’t pay the charge within 21 days. | 1.b.1.1. Generate virtual account.  1.b.1.2. Transfer to virtual account. | 1.a.1.1. Reduce customer debit account balance.  1.b.1.1.1. Generate virtual account.  1.b.1.2.1. Reduce customer account balance.  1.1.2. Check if payment is later than due date.  1.1.3. Charge customer’s credit card with 12% of the credit card loan.  2.a.1.1. Reduce customer’s debit account balance.  2.b.1.1 Block customer’s credit card. |
| **Exception Condition** | 1.a.1.1. Customer’s debit account balance is not enough.  1.b.1. Customer’s debit account balance is not enough.  2.a.1. Customer’s debit account balance is not enough. | | |