User Stories + Acceptance Criteria Template
Team: Group 3
Client: Quick and Short Loans

UID	Theme	User Story	Acceptance Criteria
A-1	Loan Application	As a customer, I want loans to be automatically approved or rejected in 3 minutes or less.	- The average time it takes to approve or deny a loan is 3 minutes. - Loans are automatically approved or denied - Display error message if service is not responding or timeouts - Errors are rare or nonexistent
A-2	Loan Application	As a customer, I can apply for a loan online and receive continuous notifications about my loan if approved.	- A user can easily input their data for a loan request into a web form. - The system can approve or deny loan applications within three minutes. - Money is sent automatically to the user's specified bank account as soon as the loan is approved. - Money is not sent to an incorrect account.
B-1	Service	As a manager, I can have notifications sent to remind users to repay their loans.	- Notifications are sent automatically - Only relevant notifications are sent - Notifications do not go to the wrong people - Notification includes "Payment Due Date" and "Minimum Payment Due" sections with appropriate values. - Notification includes total balance - Information in notifications is accurate. - Notifications are sent in a timely manner - Customers do not get other customers' notifications.
B-2	Service	As a bank, I want to only give loans to people with good credit and are old enough to apply.	- When a user applies for a loan their age and identity are checked with our current systems. - If their credit matches our credit criteria and their identity is verified the loans are approved in a timely manner or denied if unsatisfactory. - Credit checks do not return inaccurate results
C-1	Reliability	As a user, I can take out loan(s) any time 24/7, 365.	- Loan system is resistant to being taken down. - There are no limitations on when a user can take out a loan. - Service/Servers do not go down without prior notice.

C-2	Reliability	As a user, I want to have my account be secure so that nobody can apply for loans in my name.	- Two-Factor Authentication - Transactions are secure. - Hackers cannot access a user's account without compromising two-factor authentication. - Transactions cannot be hijacked. - Financial information and other personal information cannot be viewed by those not involved in the transaction.