**Online Banking System**

**Requirements Specification Document**

**Introduction:**

This document gives an overview of the Online Banking System. It gives in detail the various functional and non-functional requirements of the system.

**Revision History:**

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| --- | --- | --- |
| **Document Version No.** | **Created/Updated By** | **Created/Updated On** |
| 1.0 | Chellapriyadharshini M | 20 Nov, 2016 |

**Glossary:**

Priority Levels – 1 – Highest Priority

5 – Lowest Priority

Risk Levels – Critical, High, Medium, Low, No Risk

Probability – It is the probability of not implementing the specific requirement.

His – throughout the document, ‘his’ shall be interpreted as ‘his/her’

**Functional Requirements:**

This section gives the details about the Functional Requirements of the system being developed.

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| --- | --- |
| **ID** | OBS-01 |
| **Title** | User Login |
| **Description** | The user logs in to the system by entering his/her Username, Password, and by approving a Personalized Message and Image, and by entering a CAPTCHA. |
| **Priority** | 2 |
| **Risk Level** | High |
| **Probability** | 2% |

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| --- | --- |
| **ID** | OBS -02 |
| **Title** | Show Details |
| **Description** | Upon logging in the user lands on his dashboard. It should show user details, accounts that are linked to the user along with their balances, Fixed Deposit and Loan accounts that are linked to the user. |
| **Priority** | 1 |
| **Risk Level** | High |
| **Probability** | 5% |

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| --- | --- |
| **ID** | OBS -03 |
| **Title** | Open Fixed Deposit Account |
| **Description** | The user should be able to open a Fixed Deposit account if the amount to be deposited is < 10, 00, 000 INR. The following details are captured:   1. Savings Account from which the FD money should be drawn 2. Period (in days) for which the FD should be held 3. How the interest has to be accrued (monthly, quarterly, half yearly or yearly) 4. What to do with the maturity amount (reinvest, transfer to savings account)   On providing all the details, the user is given a FD certificate in pdf. |
| **Priority** | 1 |
| **Risk Level** | High |
| **Probability** | 2% |

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| --- | --- |
| **ID** | OBS -04 |
| **Title** | Third Party Funds Transfer |
| **Description** | The user should be able to do Third Party Funds transfer to an account within the same bank or across banks using the popular modes of:   1. NEFT 2. IMPS 3. RTGS 4. Virtual Account |
| **Priority** | 2 |
| **Risk Level** | High |
| **Probability** | 2% |

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| --- | --- |
| **ID** | OBS -05 |
| **Title** | Card Details & Hot Listing |
| **Description** | The user should be able to view the details of his credit and debit cards. Option should be provided to hot-list a card in cases of losing the card or theft of the same. |
| **Priority** | 1 |
| **Risk Level** | Critical |
| **Probability** | 1% |

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| --- | --- |
| **ID** | OBS -06 |
| **Title** | Update User Details |
| **Description** | The user should be able to update his information including:   1. Update net banking password 2. Request to Update Address and Phone Number 3. Update PAN card details 4. Update Credit/Debit card pin and Third Party Transfer pin. |
| **Priority** | 1 |
| **Risk Level** | Critical |
| **Probability** | 1% |

**Non-Functional Requirements:**

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| --- | --- |
| **ID** | OBS -07 |
| **Title** | Security |
| **Description** | A secured method for carrying out the third party money transfers, card hot listing, pin number change, PAN updating, Address and Phone number change should be devised and implemented. |
| **Priority** | 1 |
| **Risk Level** | Critical |
| **Probability** | 2% |

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| --- | --- |
| **ID** | OBS -08 |
| **Title** | Handle High Traffic |
| **Description** | The site should be able to handle heavy traffic especially during the weekends and days before bank holidays. |
| **Priority** | 2 |
| **Risk Level** | High |
| **Probability** | 2% |