Functional Requirements

Savings Accounts

* The system shall allow users to open savings accounts
* The system shall allow users to view their savings accounts
* The system shall allow users to view the types of savings accounts
* The system shall allow users to deposit or withdraw money from them at any time
* The system shall compound a daily fixed interest rate on savings accounts
* The system shall allow the bank to use CDs that have a fixed rate of return for a specified period
* The system shall have a penalty for withdrawal before the time is compete and after user notification
* The system shall have CDs automatically roll over
* The system shall allow users to use ATM cards to withdraw from savings accounts

Checking Accounts

* The system shall allow users to open checking accounts
* The system shall allow users to view their checking accounts
* The system shall allow users to view the types of checking accounts
* The system shall allow users to set up automatic monthly transfers
* The system shall allow users to set up an overdraft protection account
* The system shall allow the users to deposit and withdrawal money
* The system shall allow the users to request a stop payment
* The system shall allow the users to use a debit card/check

Loans

* The system shall allow users to open loans
* The system shall designate certain requirements for each loan type
* The system shall allow users to view loan info
* The system shall allow users to view loan options
* The system shall allow users to make payments on loans
* The system shall validate payments
* The system shall flag accounts if payment is late
* The system shall add fees for late payments
* The system shall allow the user to use a credit card
* The system shall validate whether payment with credit card is within limit or not

ATM Cards

* The system shall allow users to use ATM cards to make withdrawals
* The system shall validate which account the card is being used on
* The system shall validate the amount that is being withdrawn
* The system shall validate the number of transactions a day