**Vision and scope**

1. **Business Requirement:**
   1. **Background:**

An eBanking Transaction System is a software application that enables customers to access and manage their bank accounts, perform various types of transactions, and receive real-time updates on their account balances and transaction history, with the assistance of staff and administrators behind the scene. eBanking is a critical component of modern banking systems, as it provides customers with a convenient and secure way to perform financial transactions.

* 1. **Business Opportunity:**

The goal of an eBanking Transaction System is to provide customers with a convenient and reliable platform for managing their bank accounts, performing financial transactions, and receiving real-time account updates. This can result in increased customer satisfaction, loyalty, and revenue for banks and other financial institutions. As a result, the development of an eBanking system is an important strategic initiative for many banks and financial institutions, and is expected to continue to grow in importance in the coming years.

* 1. **Business Objectives:**

BO-1: Reduce the cost of maintaining banking infrastructure by 20% within 6 months following the initial release.

BO-2: Reduce average work time by 30 minutes per employee per day within 12 months following the initial release.

BO-3: Reduce the traffic to the bank by 30% within 10 months following the initial release.

* 1. **Success Metrics:**

SM-1: All employees can use the system skillfully within 6 months following the initial release.

SM-2: The average rating on the banking system satisfaction survey is above 5 on a scale of 1 to 10 within 6 months following initial release and above 7 within 12 months.

* 1. **Vision Statement:**

For customers who want to make transactions from home or do not have enough time to go directly to a bank, for employees that want to improve their workflow and have less stress, this Online Banking System will offer you easy means of transactions for customers and a good customer managing system for employees. Unlike traditional banking system, customers will not have to go to the bank to make transactions, which will save them time and be convinient.

* 1. **Business Risks:**

RI-1: Too few costomers might use the system, reducing the investment cost from the system development. (Probability = 0.5; Impact = 9)

RI-2: The system might not offer a large variety of services, which would reduce customers satisfaction and might use the system less often, or possibly abandon the system altogether. (Probability = 0.4; Impact = 3)

RI-3: The system might not always be available, which means customers could not enter the system, reducing the satisfaction of the customers. (Probability = 0.3; Impact = 7)

* 1. **Business Assumptions and Dependencies:**

AS-1: System with appropriate user interfaces will be available for custumers and employees to have easy understanding of how the system works.

AS-2: A transaction must be done in 5 seconds or less from the transaction is made.

DE-1: The EBanking System must be able to communicate with the electrical service bidirectionally.

1. **Scope and Limitations:**
   1. **Major features:**

FE-1: Customer can transfer money from one account to another in the same bank

FE-2: Customer can request a bank saving

FE-3: Customer can view account information and transfer history

FE-4: Staff can create, view, modify, delete customer’s account information

FE-5: Staff can view customer’s transactions and bank saving

FE-6: Staff can unfreeze customer’s account

FE-7: Manager can accept or deny bank saving request

FE-8: View vip customer

Feature tree:

* 1. **Scope of Initial and Subsequent Releases:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Feature** | **Release 1** | **Release 2** | **Release 3** |
| FE-1, transfer money in the same bank | Transfer money with no regards to freezed account | Transfer money with freezed account in mind |  |
| FE-2, request a bank saving | Not implimented | Create a bank saving without manager’s approval | Create a bank saving with manager’s approval |
| FE-3, customer view account information and transfer history | Not implimented | View information such as name, social id, email, address, money, etc | Fully implimented |
| FE-4, staff interact with customer account | Create and view customer account | Modify and delete customer account |  |
| FE-5, Staff can view customer’s transactions and bank saving |  |  |  |
| FE-6, Staff can freeze customer’s account |  |  |  |
| FE-7, Manager can accept or deny bank saving request |  |  |  |
| FE-8, View vip customer |  |  |  |