**Vision Document for Smart Banking System**

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1. **Introduction**

Smart bank is a new opening bank which is looking for a developer to automate its banking process. Currently opening an account, in most of banks, is done manually. Clients need to go to one of the bank’s branch and fill out forms after what bank staffs put these data into the core banking system. This, somehow, delays the opening account process. Moreover, after opening the account, clients are not able to withdraw on ATM. They need to wait for at least 2 weeks because most of the time banks use external companies to print cards for them.

As we got a license for printing our own cards, the system you are going to build must have an online opening account, printing card features and support all basic bank operations.

We normally offer 3 types of accounts:

* Credit account
* Saving account
* Checking account

The system will allow a new customer to:

* open an account
* check balance
* withdraw cash
* transfer money
* change pin
* view and generate statement

Teller will be able to deposit money, withdraw cash, transfer money, check balance and view statement.

Manager can approve account creation, close account, make a deposit, generate statement, check balance, create tellers.

After each bank transaction, the system will automatically send a SMS notification to the client.

Both manager and teller can also be customer.

Each saving and credit account have a year interest rate.

We will also have a monthly maintenance fee on each account except for saving accounts.

Some customers can have overdraft, an interest rate will be applied on it if the customer fail to pay it in a month.

The system will track the amount of money that a customer owes the bank. The amount the bank owes to the client and will also support transfer from one account to another. The system will be sending monthly statement to all the clients registered for this feature.

**2. Positioning**

**2.1 Problem Statement**

|  |  |
| --- | --- |
| The problem of | allowing   * customers to create an account, to check balance, to transfer money, to manage account and view statement * Managers to approve creating account, close account, to print card and generate statement * Tellers to withdraw, deposit and transfer money from customer account, check customer balance and generate statement * Atm machine to check customer balance, withdraw deposit and transfer money and change pin |
| Affects | Customers, Managers, Tellers, ATM machine |
| a successful solution would be | An online banking system will be developed   * To create, manage and close account, * To transfer, deposit and withdraw money and * To generate and view statement |

**2.2 Product Position Statement**

|  |  |
| --- | --- |
| For | Smart bank |
| Who | [statement of the need or opportunity] |
| The (product name) | Smart banking system |
| That | Customer can create his/her account online and can go to the bank only for approval. And the customers also can transfer money online and withdraw, deposit money. |
| Our product | In this system customers can create their account online and can come to the bank only for approval. They don’t need take time by filling different forms in the bank while creating the account. |

**3. Stakeholder Descriptions**

**3.1 Stakeholder Summary**

|  |  |  |
| --- | --- | --- |
| **Name** | **Description** | **Responsibilities** |
| Managers | Manager approve account creation, close Account, generate statement and print card | Managers are responsible for approval to create account, closing customers account, to generate customers’ account statement and to print ATM card for the customer |
| Tellers | Tellers can check customers’ balance, withdraw, deposit and transfer money | Tellers are responsible to check customers balance, to withdraw, transfer and deposit money on behalf of the customer and to view and print customers’ account statement |
| Customers | Customer can create account, check balance, transfer money change password and view statement | Customers are responsible to create account by filling all forms, to check their account balance, to transfer money to another account, to change the password for their accounts and to view their account transaction statement |
| ATM | Customer through ATM machine can withdraw, deposit and transfer money, check balance and change pin | Customer through ATM machine is responsible to check the customers’ account using their card |
|  |  |  |
| Developers | Developers develop online banking system on the basis of given document and customer requirements | Developers are responsible for developing system features, fixing bug and maintaining the system’s availability. |
| Testers | Testers use jUnit tool to test system or integration test | Testers are responsible for integration testing. |

**4. Product Overview**

**4.1 Product Perspective**

Our Product consists mainly of two parts the core banking solution and the ATM solution.  The core banking solution would deal with the internal banking functions like new account registration, withdrawal, deposit, account closure and also gives a privilege for the customers to check their balance, transfer money remotely. The ATM solution would be exclusively for the customers, who could access it from places that ATM machines are available. Both of them connect to a main database server for storing and retrieving the data of the customers.

**4.2 Assumptions and Dependencies**

* We assume that the customers, tellers and managers have the required equipment and skills to use internet and browse websites.
* For the customers to use their card we assume that there is an ATM machine.
* We assume the system is online all the time to give all the required services.

**4.3 Needs and Features**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Problem** | **Need** | **Priority** | **Features** | **Planned Release** |
| **Customer** | | | | | |
| **1** | Every customer should have an account of SMART bank | Account needs to be created for every customer. |  | Customer must be able to fill all the details to create a new account. And the account will be created by the manager approval. |  |
| **2** | Every customer can check for their balance | Customer can check balance |  | Customer must be able check his/her account current balance. |  |
| **3** | Customer transfer money for another customer | Both customers’ account balance need to be updated |  | Customer must be able to transfer money from his/her account to another account. And the system should reduce the transferred amount of money from the customer account and add to the other account. |  |
| **4** | Customer can view statement | Customer’s statement needs to be generated |  | Customer must be able to view every transactions statement. |  |
| **Manager** | | | | | |
| **5** | Managers need to approve every new accounts | Accounts created by the Manager approval. |  | The manager must be able to approve and create new account for a new customer. |  |
| **6** | Manager closes accounts | Accounts must be deleted from DB by the manager. |  | The manager must be able to close customers account. |  |
| **7** | The manager generates transaction statements for the customers | Statement's needs to be generated by the Manager |  | The manager must be able to generate transaction statements for customers. |  |
| **8** | The manager prints cards for new customers | Cards need to be printed |  | The manager must be able to print cards. |  |
| **Teller** | | | | | |
| **9** | Tellers deposit money for customers on their account | Balance of customer account should be updated |  | The teller must be able to deposit customers money to his/her account. |  |
| **10** | Tellers withdraw money for customers from their account | Balance of customer account should be updated |  | The teller must be able to deposit customers. |  |
| **11** | Tellers can check balance of customers account | Teller can check customers balance |  | The teller must be able to check customers account balance |  |
| **12** | Tellers transfer money from one customer account to another customer account | Both customers’ account balance needs to be updated |  | The teller must be able to transfer money from one’s customer account to another customers account. |  |