User Requirement Specification

Retail Bank Management

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1 Purpose of the document

This document intends to specify and layout the functional requirements of a new software system required for ***Retail Bank employees as well as bank customers*** for the IT team to design and deliver web based User Interface.

2 Business Overview

Retail bank management is one of the most widely used application management functions in banking and financial industry. This document specifies requirements, in a way, where in terms of both bank employees and bank customers, there will be distinct set of functions. These should be made available through well-defined User Interface.

<ABC> Bank is a retail bank which serves individual customers, to manage their savings and current accounts. Key requirements of the system is the ability to create customer, open customer account, update and delete customer, manage cashier transactions such as deposit, withdraw and transfer. Also, to be able to view customer and account information and get account transaction information.

3 Stakeholders

Bank Employees

- New account/New customer executive
- Cashier/Teller

4 Scope

The System needs to be able to handle primary functions that can be grouped into two set of activities, with detailed requirement of each group explained in the requirement section.

New account executive/New customer

- Create, Update, Delete Customer
- Create and Delete Account
- View Customer and Account Status

Cashier/Teller

- Manage deposit, withdraw and transfer
- Get Customer and Account details
- Get Customer-Account Transactions/Get Statement

5 Requirement Statements

5.1 For New account executive/New customer

5.1.1 Login Screen: <common function for any employee role>

To allow only bank employee to be able to login to bank web site

Login can be alphabetical or both alphanumeric with maximum n characters

Password can be alphabetical or both alphanumeric with maximum n characters

Implement session management on login operation.

Also, on every internal page, there should be logout link on click of which the logged in session will be invalidated and user will be logged out.

Database table for login and password validation

RDBMS table

- Maintain your own RDBMS table for login and password
- Create table "userstore" with login, password and timestamp column(s)
- Read login and password information from table and based on verification, options to allow user to continue to next pages or error message

5.1.2 Create Customer Screen:

To allow new customer-account executive to create new customer

Input fields on screen:

Customer SSN ID, Customer Name, Age, Address Line1, Address Line2, City, State

Output message on screen after user clicks submit:

"Customer creation initiated successfully" Or Relevant error message to be displayed

5.1.3 Update Customer Screen:

To allow account executive to update existing customer information

Before account executive can update anything, he/she should be able to query for existing customer

a. Query/Pull existing customer:

   Input fields on screen:

   Either SSN ID or Customer ID as two input fields, with any one mandatory

   Both fields are numeric and should have 9 digits

Output message on screen after user clicks submit:

Display following fields on screen: SSN ID, Customer ID, Name, Address, Age

Allow editing of fields, except SSN and Customer ID, by having update/edit button and editable fields.

After editing of one or multiple fields, user can submit updated data

Output message on screen after user clicks submit:

“Customer update initiated successfully” Or Relevant error message to be displayed

5.1.4 Delete Customer Screen:

To allow account executive to delete existing customer.

Before account executive can delete customer, he/she should be able to query for existing customer by using query/pull existing customer screen.

Allow account executive to delete customer, with a delete button

Output message on screen after user clicks submit:

“Customer deletion initiated successfully” Or Relevant error message to be displayed.

5.1.5 Create Account Screen:

To allow new customer-account executive to create new account for existing customer

Input fields on screen:

Customer ID

Drop down – Savings or Current Account

Deposit amount – Integer / Number (No decimals)

Output message on screen after user clicks submit:

“Account creation initiated successfully” Or Relevant error message to be displayed

5.1.6 Delete Account Screen:

To allow account executive to delete existing account.

Before account executive can delete account, he/she should be able to query for existing account for a customer by using query/pull existing customer accounts screen. Input is either Customer ID or SSN ID.

Allow account executive to delete account, with a delete button

Output message on screen after user clicks submit:

"Account deletion initiated successfully" Or Relevant error message to be displayed

5.1.7 View Customer Status Screen:

This screen shows rows of customers/SSN IDs and status of create/update/delete status. Each row can have about five columns, i.e. SSN ID, Status, Message, Last Updated, Refresh Button

This can be either a separate screen or part of Create/Update/Delete Customer screen

There is no input in this screen, but it shows all customers, where the process is in progress or complete.

Refresh button, in last column on each row, allows to pull latest status of each customer

5.1.8 View Account Status Screen:

This screen shows rows with columns - customer ID, account type, status, message, Last updated and refresh button.

This can be either a separate screen or part of Create/Delete Account screen

There is no input in this screen, but it shows all accounts, where the process is in progress or complete.

There should be refresh button, against each row, to pull latest status of each account

5.1.9 Create database table to store entries for customer and account status

Option1: Create single table with column(s) e.g. Customer ID, SSN ID, Account ID, Account type, status, message, Last updated

Option2: Create two separate tables – CustomerStatus, AccountStatus

CustomerStatus table columns – SSN ID, Customer ID, Status, Message, Last Updated

AccountStatus table columns – Customer ID, Account ID, Account Type, Status, Message, Last Updated

5.2 For Cashier/Teller

5.2.1 Get Accounts and Account Details Screen:

To allow cashier to pull information for a specific account of a customer

Input fields:

Customer/SSN ID or Account ID

Output fields:

Displays account(s), as a drop drown if input is customer ID/SSN ID. If account ID is input, then display relevant account information – Customer ID, Account ID, Account type, Balance

Output fields:

Customer ID, Account ID, Account Type, Account Balance, Amount to deposit

5.2.2 Deposit Screen:

From account details screen, cashier can have option to deposit, withdraw or transfer money, as three different buttons

In case of deposit screen, input fields:

Deposit amount

Output fields:

Customer ID, Account ID

Balance before deposit

Latest balance

Status message: “Amount deposited successfully”

5.2.3 Withdraw Screen:

From account details screen, cashier can have option to deposit, withdraw or transfer money, as three different buttons

In case of withdraw screen, input fields:

Withdraw amount

Output fields:

Account ID

Balance before withdraw

Latest balance

Status message: “Amount withdrawn successfully” or in case balance is not enough “Withdraw not allowed, please choose smaller amount”

5.2.4 Transfer Screen:

From account details screen, cashier can have option to deposit, withdraw or transfer money, as three different buttons

In case of transfer screen, input fields:

Transfer amount, Source Account, Target Account

Output fields:

Source Account ID, Target Account ID

Balance before transfer for both account

Latest balance for both accounts

Status message: "Amount transfer completed successfully" or in case balance is not enough in source account "Transfer not allowed, please choose smaller amount"

5.2.5 Get Statement Screen:

To allow cashier to pull account statement for a customer-account

Input fields:

Account ID, Last N Transactions (option to choose from drop down 1-10) or Start date and End date

Output:

Account statement, with each row showing date, transaction description, credit or debit, balance

5.3 Validations

Validations required for input.

1. SSN, Account ID and Customer ID should be 9 digit
2. Date should be of the format CCYY-MM-DD

Customer			
Input	SSN	ws_ssn	9 digit numeric
	Customer id	ws_cust_id	9 digit numeric
	Name	ws_name	alphabet
	Address	ws_adrs	alphanumeric
	Age	ws_age	3 digit numeric

Account			
Input	Customer id	ws_cust_id	9 digit numeric
	Account id	ws_acct_id	9 digit numeric

	Account type	ws_acct_type	S or C
	Balance	ws_acct_balance	number add suffix 00
	CR data	ws_acct_crdate	CCYY-MM-DD
	CR last date	ws_acct_lasttrdate	CCYY-MM-DD
	Duration	ws_acct_duration	number

Transactions			
Input	Customer id	ws_cust_id	9 digit numeric
	Account type	ws_accnt_type	S or C
	Amount	ws_amt	number
	Transaction date	ws_trxn_date	CCYY-MM-DD
	Source Acct type	ws_src_typ	S or C
	Target Acct type	ws_tgt_typ	S or C

5.4 Assumptions

Assumptions can be made and they are to be shared along with the Team details in the assumptions tab.