I. Introduction

A. Purpose of the User Manual

The purpose of this user’s manual is to provide adequate enough information to allow any customer, bank teller or bank manager to utilize the bank management application effectively and efficiently. Screenshots have been provided and the manual goes through in a walk through manner. Because of this, it is actually recommended to start from the beginning

II. Main User Login Screen

When a user starts the system, they are presented with a main login screen. The user is considered to have one of three potential roles. These roles are customer, teller and bank manager. The user should then click on the appropriate button that corresponds to their role.

Graphical user interface, text, application, chat or text message

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III. Customer Section

A. Overview of Customer Features

B. Account Management

Once a customer successfully logs into his/her account, they are presented with their customer dashboard. In this dashboard is a list of accounts detailing their account type and the amount of funds available in that account. At any time the user has the option to logout.

Note: The “Go Shopping” button is an option that has been added temporarily to simulating a buying experience on behalf of the customer. This includes actions such as writing a check and making purchases with a credit card.

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Checking Account

1. Account Overview

If a user decides to click and navigate to one of their accounts listed in their dashboard, the will be lead to a dashboard screen outlining the details of their chosen account. Below you can see a Gold/Diamond checking account. It details the date opened, current balance, overdrafts, daily interest, and backup account.

In addition to informative details, there are a number of options the user can take action on. Users can choose to transfer, withdraw or deposit funds. They can also choose to view their transaction history or set up a backup account. The backup account provides excess cash in the case of an overdraft.

Text

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b. Deposit

A user may decide to make a deposit as one of the options on their account. All they have to do is simply provide the amount they would like to deposit then click “confirm”. Graphical user interface, application

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c. Withdrawal

Similarly, a user can choose to take action to withdraw funds from their account. They should put in the amount desired to withdraw and then hit “Confirm”. Graphical user interface, text, application

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d. Account Statement

If the user clicks on “transaction history” they can view a statement that lists all of their previous transactions. Here details is whether there was a credit/debit/or fee added to the account, as well as a date and amount of the transaction. The new total of the account is also listed next to the transaction.Graphical user interface, text, application, email

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Savings Account

a. Account Overview

This is a view of the savings account. If the user/customer were to click on this account type, their dashboard would look very similar to a checking account, except for the option to setup a backup account for overdrafts. Graphical user interface, text, application, chat or text message

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b. Deposit

Similar to a checking account, a user may wish to deposit funds to their savings account by entering in an amount and clicking “Confirm”. Graphical user interface, application

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c. Withdrawal

If a user would like to withdraw from a savings account, they simply enter in the amount desired and then click “Confirm”.Graphical user interface, text, application

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d. Account Statement

Here is a view of the Transaction History summary in a savings account. You'll notice transfers to the account are automatically styled to be green to better aid the user in understanding that money is coming into the account. Graphical user interface, text, application

Description automatically generated

e. Transfer

If a user would like to transfer money from their savings account to another account, they can visit this transfer screen after clicking on “transfer” in the main dash. They will simply choose an account from the Account dropdown, then enter the amount they wish to transfer and finally clicking “Confirm”. Graphical user interface, text, application, chat or text message

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CD Account

A user has the ability to purchase CD accounts. As you will see, the interfaces and flows are very similar to other accounts.

a. Account Overview

The account overview lists the current amount/balance, date created, rate of return, and completion date of the CD. Graphical user interface, text, application

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b. Deposit – only allowed on creation of account

c. Withdrawal – penalty, will close account

C. Loan Management

Short Term Loan

In order to obtain a short term loan, a customer must present a vaild ID to a bank manager and request a loan. The ability to create the loan lies strictly in the bank manager user interface.

1. Application
   1. See bank manger

b. Loan Status

Here you will see the dashboard for the status of the loan. This details the date the account opened, the current balance owed, interest rate, next payment due, and last payment made. Graphical user interface, text, application

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c. Repayment

A user may decide to make a payment to their loan. They will be presented with this screen to choose their loan account they are making a payment to and also choose and decide how much money they will be paying towards that loan. Graphical user interface, text

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Long Term Loan

As with short term loans, long term loans must also be approved and created by the bank manager after a customer provides a valid form of ID and passes the criteria met to get the loan.

1. Application
   1. See bank manager

b. Loan Status

The long term loan is almost identical to the short term loan. Below you can see the interface information that a user will see with their long term loan, date opened, amount owed, interest rate, last payment made, next payment due. Graphical user interface, text, application

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c. Repayment

The interface for repayment is the same as the repayment for a short term loan. Simply choose the account and enter the amount desired.Graphical user interface, text, application

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Credit Card

In order to apply for a credit card, a customer must visit the bank manager and present a valid form of ID. If the bank manager approves, the manager can then create an account for a credit card for the customer.

1. Application
   1. See bank manager
2. Card Management
3. Transaction Summary

Below you will see a transaction summary dashboard for a customer’s credit card account. It lists all purchases and fees made to the card, the amounts of these items and the new total on the credit card after the transaction has been made. The date is also detailed for the transactions.

Graphical user interface, text, application, email

Description automatically generated

A user can decide to make payments towards their credit cards with a similar user interface used to make payments towards loans.Graphical user interface, text, application

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Go shopping simulation

In order to simulate transactions customers would be making with their credit cards and checks outside of the banking app, we created a “go shopping” simulation to provide would be transactions on accounts. You can see the option to choose an account before going forward along with the amount. You may then choose if it is to be made with a check or credit card.

Graphical user interface, application

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IV. Bank Teller Section

A. Overview of Bank Teller Features

The bank teller has a powerful interface that can be used to lookup customers through a filtering option / menu on the right hand side of their screen. A bank teller has limited privileges in that they cannot necessarily loan customers money, but they can transfer monies and deposit/withdraw monies from any user account so long as they are presented with a valid form of identification and the user account exists.

B. Account Management

Customer selection

Below is the bank teller customer selection menu. The teller can add data to any one of the following sections, SSN, first name, last name, address, city, state, postal code. The filter is real time and will automatically begin pulling any result that matches the data placed into any of the previous fields listed. It is not required to fill out every field in order to begin filtering results.

onGraphical user interface, text, application

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Account selection – no loan

When a teller finds the customer in the database, they are presented with a list of accounts to that customer, minus the loans that customer may have. This is one of the limitations provided to tellers to ensure security and integrity of the bank and banking application.Graphical user interface, application, Word

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Account feature

Similar to the customer view of the account, a teller can deposit or withdraw funds, however, a teller can also transfer monies and delete the account if they choose.Graphical user interface, text, application, chat or text message

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Opening Accounts – see bank manager

Closing Accounts – see bank manager? (button isn’t functioning as we would want)

V. Bank Manager Section

The bank manager has the capability of taking mass actions on all accounts at once. They are responsible for making updates for sending bills and rollover notices. The bank manager can create customers, loans, and edit the customer data.

A. Overview of Bank Manager Features

The bank manager can select from a number of options in their dashboard. They can:

Edit customer data, send bills, send rollover notices, create a customer and finally logout.Graphical user interface, text, application, chat or text message

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Create customer

Below is the interface/form to create the customer account. The bank manager simply fills out the fields and then clicks “create”. Graphical user interface

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Customer selection

Just like the bank teller menu, a bank manager can select a customer account by utilizing the filter feature. Just simply type in relevant data to one or more of the chosen fields and the user accounts will filter accordingly. Graphical user interface, text, application

Description automatically generated

B. Account Management

Once the bank manager selects one of the user accounts, they are presented with an interface as shown below. They can choose from a variety of options as well as view the types and amounts in each one of the corresponding customer’s accounts. If the customer wishes to obtain a loan or open a new account, this is where the bank manager would perform those actions necessary to create the loan or account. Graphical user interface, text, application, email

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Account Monitoring

In addition to the actions a teller would normally be able to perform such as debit/credit/transfer money, the bank manager can also modify the interest in the account if applicable. As usual, there is the option to view transaction history and you are also able to view the standard information of the account.

Graphical user interface, text, application

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Closing accounts

If a user wishes to close an account or there is some administrative procedure that provides a need to close a customer account, the bank manager has the authority to make this happen through the interface shown below. The account must be $0 to be closed. It is the bank manager’s responsibility to ensure the customer gets the excess funds or is billed accordingly depending on whether the account balance is positive or negative. Graphical user interface, text, application, chat or text message

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Opening New accounts

For a bank manager to open a new account, they will be presented with the screen below. First, they should select the account type from the dropdown menu. They will then put in the initial balance in the account as well as the interest rate. If it is a CD, the bank manager will put in the due date / expiration date of the CD. If the account is savings or checking, the option to put in a due date for a CD will not be present, so there will be no confusion or errors made by the user for this scenario. A checking account has an additional feature that allows for the selection of a backup account. Graphical user interface, application

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C. Loan Management

Lastly, a bank manager is able to create short term and long term loans for the customer.

Opening new loans

Below is the interface the bank manager is presented with when creating a loan for the customer, whether that be short term or long term. They simply choose the loan type, amount to be loaned, number of years of repayment and interest rate. A credit card loan will not have a due date and instead will have the options of credit limit and interst rate.

Graphical user interface, application

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Loan Monitoring

The bank manager can monitor and obtain information from customer loans. Here they have the option to credit the loan, release lien, or view payment history. The release lien feature will close the loan account and mark it as paid off.

Graphical user interface, text, application, chat or text message

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Description automatically generated

Loan Reports

Similar to a transaction history on a customer account, a bank manager can view the loan history of payments made to a loan account by a customer as shown below.

Graphical user interface, text, application, email

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Description automatically generatedGraphical user interface, text, application, email

Description automatically generated

Release Lien

If the bank manager decides to choose the release lien option, they will be presented with the following popup. A verification “are you sure?” warning is presented in which the manager can choose to cancel, click “no”, or click “yes” and continue with releasing the lien.

nGraphical user interface, text, application

Description automatically generated

VI. Conclusion

A. Summary of the User Manual

In summary, the banking management application is very straightforward and user friendly. It guides users from one option to the next, presenting self-evident fields for account creation, payment actions, and so on. This user manual assumes the reader has some knowledge in previous sections as they read through. If one were to reference later documents, it is possible they will have to follow further references stated in the manual and have to revert back to previous sections to get a fuller understanding and scope of the application, however, because the interfaces themselves are very simple and straightforward, we did not feel the need to repeat every detail of the interface on consequent sections when those details were already outlined previously and are largely self-evident. For example, we describe what information is being presented as a description when a user can clearly see that information already presenting itself in an active interface. We hope this manual is more than enough to not only get started, but to continue using the application to it’s entirety and making use of useful features that can provide a positive experience and efficient workflow to managing bank accounts.