**Test Capabilities Requirements**

Similar to the system requirements document, the test capabilities requirements document is responsible for outlining functions and operations desired for the banking system to work, however, in this case the requirements are only the ones that are considered “must haves” and additionally, there are a tier or requirements that would make the program “optimal”.

Because the system requirements was written in such a way that prioritized functions, this document can be considered simly a repurposing of the original system requirements. The benefit here is a narrowed down view of the base functionality needed for the system to run functionally as well as optimally.

The following categories of users are all “Must Have”:

* Customers
  + Customers will use the system to access and control their bank accounts remotely.
* Tellers
  + Tellers will use the system to manage higher level control of customer bank accounts.
* Managers
  + Managers will use the system to manage the highest level of control for customer bank accounts.

The primary responsibilities of the system also may be considered a “Must Have” since these are the core values that give the system its integrity:

* Provide customers with up to date information that is constantly synced throughout the system
* Allow different levels of access for specific users.

It is also a “Must Have” to keep track of all customers and account data.

## Below is a list of “Must Haves” in order for the system to function with it’s intended purpose.

### Account Creation

1. The system shall allow customers to create and account by providing their personal information.
2. The system shall allow tellers and managers to create savings and checking accounts for customers.

### Account Types

1. The system shall support the following account types:
   1. Savings
   2. CD
   3. Checking (That’s My Bank)
   4. Checking (Gold/Diamond)
2. The system shall support the following loan types:
   1. Long term mortgage
   2. Short term
   3. Credit card

### Interest Calculation

1. The system shall calculate interest on savings, cd, and gold/diamond accounts daily
2. The system shall calculate interest on loans.
3. The system shall calculate interest on credit card loans.

### Transactions

1. The system shall allow customers to perform the following transactions on their accounts:
   1. Deposit money into account.
   2. Withdraw money from account.
   3. Transfer money between accounts.
   4. Make payments on loan accounts.
   5. Make payments on credit card accounts.
   6. Perform stop payments on checks.
   7. Select savings account as overdraft protection for checking accounts.

### Fees and Penalties

1. The system shall apply fees and penalties as follows:
   1. A $35 fee for stop payments.
   2. A $25 fee for overdrafts.
   3. A $75 late fee for missed mortgage and short-term loan payments.
   4. A $1.25 fee per transfer from TMB accounts.
   5. A $0.75 fee per transaction from TMB accounts.
   6. A $0.75 fee per transaction from Gold/Diamond accounts if balance is below $5000.

### Account Management

1. The system shall allow bank tellers and management to perform the following operations:
   1. View account balances, recent debits, and account status.
   2. Credit or debit any account.
   3. Transfer money between accounts.
   4. Manage loan accounts and initiate monthly processes for credit card and mortgage payments.

## Below is a list of “Optimal” requirements in order for the system to function well with its intended purpose.

* The system shall perform all operations without crashing or freezing.
* The system shall have an easy-to-use interface for customers, tellers, and managers to perform their respective tasks.
* The system shall be able to handle many windows and transactions without affecting performance.
* The system shall ensure the security of customer information and transactions by implementing encryption, access controls, and other security measures.