

Banking Application Requirements

Account Management

Customer

- Open a new account (checking/savings/loan request).
- View account details (balance, profile, transaction history).
- Update personal contact info (email, phone, address).
- Request account closure.

Banker (related to customer actions)

- Approve/deny account opening requests; set initial limits.
- Correct account metadata (product/type fix, status).
- Validate and apply customer contact-info changes (when required).
- Approve/execute account closure; settle remaining balance/fees.

Banker-only (add)

- Freeze/unfreeze account (fraud/suspicious activity).
- Set/adjust daily transfer/withdrawal limits.
- Merge/transfer accounts (ownership change).

Transaction Processing

Customer

- Deposit funds (cash/check/ACH simulation).
- Withdraw funds.
- Transfer between own accounts; transfer to another customer.
- View transaction history with filters.

Banker (related to customer actions)

- Post deposits/withdrawals on behalf of customer (branch action).
- Approve/reject large or flagged transfers.
- Reverse/adjust erroneous transactions (with reason/audit).
- Assist with statements and export history.

Banker-only (add)

- Place transaction holds; release holds.
- Dispute management workflow (open/resolve/credit provisional).
- Set per-account risk rules (manual overrides).

Loan Management (Optional)

Customer

- Apply for a loan (amount, purpose).
- Check application status.
- View repayment schedule; make repayments.

Banker (related to customer actions)

- Underwrite: review application, request docs, approve/deny.
- Set terms (rate, tenure, fees), generate schedule.
- Restructure/forbearance (approve changes), waive fees (policy-based).

Banker-only (add)

- Early payoff processing and payoff quotes.
- Delinquency handling (late fees, reminders).