<A BIDV based smart banking app>

Use-Case Specification: <Open online savings>

Version <1.0>

Revision History

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Use-Case Specification: <Open online savings>

# Open online savings

## Brief Description

This paper describes the users’ process when registering BIDV’s online savings accounts. This is a basic form of registration for online savings accounts that users can register via an electronic device that can connect to the Internet, named BIDV Smart Banking.

# Flow of Events

## Basic Flow

Step 1: User clicks on the “Online savings” button

Step 2: The system will show the “Online savings” screen to the user

Step 3: User clicks “Term” button in Online savings screen

Step 4: The system will show the Terms on the screen to the user

Step 5: The user chooses a term

Step 6: The system returns to the “Online savings” screen

Step 7: User continue to click on the “Maturity method” button to choose maturity method

Step 8: The system will show the Maturity method on the screen to the user

Step 9: The user chooses a maturity method

Step 10: The system returns to the “Online savings” screen

Step 11: User clicks Savings amount place and fills the amount user wants to send. (minimum 1 millions)

Step 12: User clicks Transaction remark and fills a note (optional) (maximum 100 words)

Step 13: User clicks on the “Next” button

Step 14: The system will show the “Verify transaction” screen to the user

Step 15: User enters the PIN Smart OTP registering before and clicks yes sign in the bottom right-hand conner

Step 16: The system automatically fills the OTP code

Step 17: User clicks on the “Confirm” button within 120 seconds

Step 18: The system shows a successful paying message

## Alternative Flows

### < Cancel the transaction (all steps) >

User can cancel the transaction by clicking the arrow in the top left-hand conner or “Home” sign on the right hand conner

### <The Term is empty (step 3)>

If users skip term place, the system will show a notification “Please select Term” when pressing the “Next” button in step 13 and then the system returns step 3

### <The Maturity method is empty (step 7)>

If users skip maturity method, the system will show a notification “Please select Maturity method” when pressing the “Next” button in step 7 and then the system returns step 7

### <The Savings amount is empty (Step 11)>

If users skip savings amount, the system will show a notification “Please enter Savings amount” when pressing the “Next” button in step 11 and then the system returns step 11

### <The Savings amount is less than one million (step 11)>

If users input the amount of money is less than one million and then click “Next” button in step 13, the system will show a notification “Saving amount is less than the required minimum amount. Please check again” then return step 11

### <The Savings amount is more than the available amount (step 11)>

If users input the amount of money is greater than the available balance and then click “Next” button in step 13, the system will show a notification “The transaction amount exceeds the available balance. Please check again” then return step 11

### <The user enters wrong PIN code (step 15)>

If users enter the wrong PIN code, the system will require re-enter one again. If users enter incorrectly more then 5 times, this transaction is automatically cancelled

### <The user does not confirm the OTP code within 120 seconds (step 15)>

If users do not enter the OTP code within 120 seconds, the system will send one again until login session expired, and this transaction automatically returns Open Online Savings screen

### <No reply from the user>

If the system requires users input and they do not response within an allotted time, this operation will close, and Login session has expired box appear and show a message “Session expired or your account has been logged in another device. Please login again”. Ask users login again if they want to continue or stop Open Online Savings account function

### <Making transaction outside of banking hours>

If the user conducts a transaction outside of banking hours from 22h to 6h, when clicking on “Next” button, the system will show a notification

# Special Requirements

## < Time to conduct >

This transaction has to conduct from 6h to 22h

# Preconditions

Users successfully log into their account and access the “Online savings” function

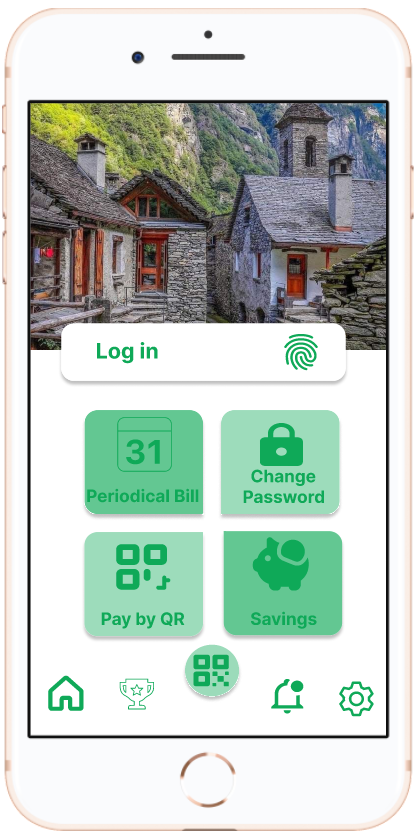
# Postconditions

The system shows successfully registered messages

# Extension Points

None

# Prototype

Graphical user interface, application

Description automatically generated

Graphical user interface, text, application

Description automatically generated**Graphical user interface, text, application, chat or text message

Description automatically generatedGraphical user interface, application

Description automatically generatedGraphical user interface, application

Description automatically generated**