

US ID	Module	User Role
US01	Onboarding Start	Customer
US02	Onboarding Start	Customer
US03	Docs & OCR	Customer
US04	Docs & OCR	System
US05	e-KYC	System
US06	Risk Scoring	Risk Engine
US07	Auto-Approval	System
US08	Manual Review	Ops Officer
US09	Ops Workflow	Ops Officer
US10	Status Tracking	Customer
US11	Notifications	Customer
US12	Account Creation	System
US13	Welcome Kit	Customer
US14	Compliance	Compliance Officer

User Story (As a... I want... so that...)

- As a Customer, I want to register with mobile number and OTP so that I can start onboarding securely.
- As a Customer, I want to fill personal details once so that the form auto-populates across the journey.
- As a Customer, I want to upload Aadhaar/PAN so that I don't have to visit the branch.
- As a System, I want to extract text via OCR so that documents are auto-filled without manual typing.
- As a System, I want to validate Aadhaar/PAN in real time so that the identity check is instant.
- As a Risk Engine, I want to assign a risk score based on profile so that high-risk customers are flagged.
- As a System, I want Low/Medium risk customers to be auto-approved so that onboarding is fast.
- As an Operations Officer, I want only High-risk cases routed to me so that my time is not wasted.
- As an Operations Officer, I want a prioritized review queue so that I can take action efficiently.
- As a Customer, I want to track onboarding status so that I know the progress at every stage.
- As a Customer, I want notifications for each stage so that I stay informed without follow-up.
- As a System, I want to initiate account creation once onboarding is approved so that manual effort is reduced.
- As a Customer, I want to receive a digital welcome kit instantly so that I can use the account immediately.
- As a Compliance Officer, I want onboarding-related logs so that regulatory requirements are fulfilled.
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Priority	Acceptance Criteria Required
High	Yes
Medium	Yes
Low	Yes
Medium	Yes