

## **Introduction**

This project is on creating a web based mobile banking app that's top-of-the-line and works on the internet. With this in mind, our project aims to revolutionize banking experiences by offering a seamless, user-friendly platform accessible via mobile devices and web browsers alike.

This project charter outlines our objectives, scope, stakeholders, and key deliverables essential for the successful execution of this initiative. By leveraging the latest technologies and adhering to industry best practices, we aspire to create a platform that not only meets but exceeds the expectations of our customers.

## **Scope Statement**

The main aim of this project is to build a secure online banking website to help customers with convenient access to banking services. The website will provide us various features such as account management, fund transfers, bill payments, customer support and many more. The website will offer confidentiality and integrity of customer data.

Various objectives of the proposed online banking websites are:

- develop a responsive website for smooth navigation and interaction.

- Implement secure authentication mechanisms to protect customer accounts.

- Enable account holders to view account balances, transaction history and online statements.

- Allow account holders to transfer funds to other accounts.

- Provide customer support channels such as chatbot.

- Ensure compliance with regulatory requirements and industry standards.

- Conduct thorough testing of the entire website.

- Deploy website to safe and secure web hosting platform.

Various deliverables of the project include:

- UI design mockups and wireframes.

- Online banking website with all the functionalities implemented.

- Documentation including user manuals, system architecture, and security policies.

- Training sessions and materials for bank staff.

- Support and maintenance plan.

Various constraints of the website are:

- budget limitations

- timeline constraints

- compliance with regulatory standards

- integration with existing banking systems.

Various assumptions include:

- availability of necessary resources such as hardware, software.

- Cooperation from stakeholders.

Adequate infrastructure for hosting.

Various Risks associated with the project are:

security breaches

technical issues impacting website availability

resistance from customers due to usability issues.

Stakeholders involved in the project are:

Bank management

IT department and technical staff

Customers and account holders

Regulatory authorities

Third party vendors

Project Team

Project manager

business analyst

UI/UX designer

Frontend and backend developers.

QA Testers

Security specialist

Training coordinator

### **Gantt Chart**

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The Gantt chart can be access via this link

### **Risk and Issues Management Strategy:**

**Identify Risks and Issues:** Regularly assess potential risks and issues that could affect the development and operation of the web-based banking app. This includes technical challenges, security vulnerabilities, regulatory changes, and unexpected events like server downtime or cyberattacks.

**Assess Impact and Likelihood:** Evaluate the potential impact and likelihood of each identified risk or issue. This involves considering the severity of the consequences and the probability of occurrence.

**Develop Mitigation Plans:** Develop proactive mitigation plans to address identified risks and issues. This may involve implementing security measures, redundancy systems, regular backups, compliance checks, and contingency plans for emergencies.

**Monitor and Control:** Continuously monitor the project environment for new risks and issues. Implement controls to prevent or minimize the impact of identified risks. Regularly review and update the risk register to ensure it remains relevant and effective.

**Communication and Reporting:** Maintain open communication channels to ensure all stakeholders are informed about potential risks and issues. Provide regular updates on risk management activities and report on any significant developments or changes.

### **Change Request Management Process:**

**Submission of Change Requests:** Any proposed changes to the web-based banking app must be submitted through a formal change request process. This includes changes to features, functionality, design, infrastructure, or any other aspect of the project.

**Assessment and Evaluation:** Each change request is assessed and evaluated based on its potential impact on project scope, schedule, budget, and quality. This involves reviewing the proposed change, conducting impact analysis, and assessing the feasibility of implementation.

**Approval Process:** Change requests are reviewed by a designated change control board or project management team. The board evaluates the merits of the proposed change and determines whether to approve, reject, or defer it based on predefined criteria and project objectives.

**Implementation:** Approved changes are implemented according to an established change management plan. This may involve updating project documentation, modifying code or configurations, conducting testing, and deploying changes to production environments.

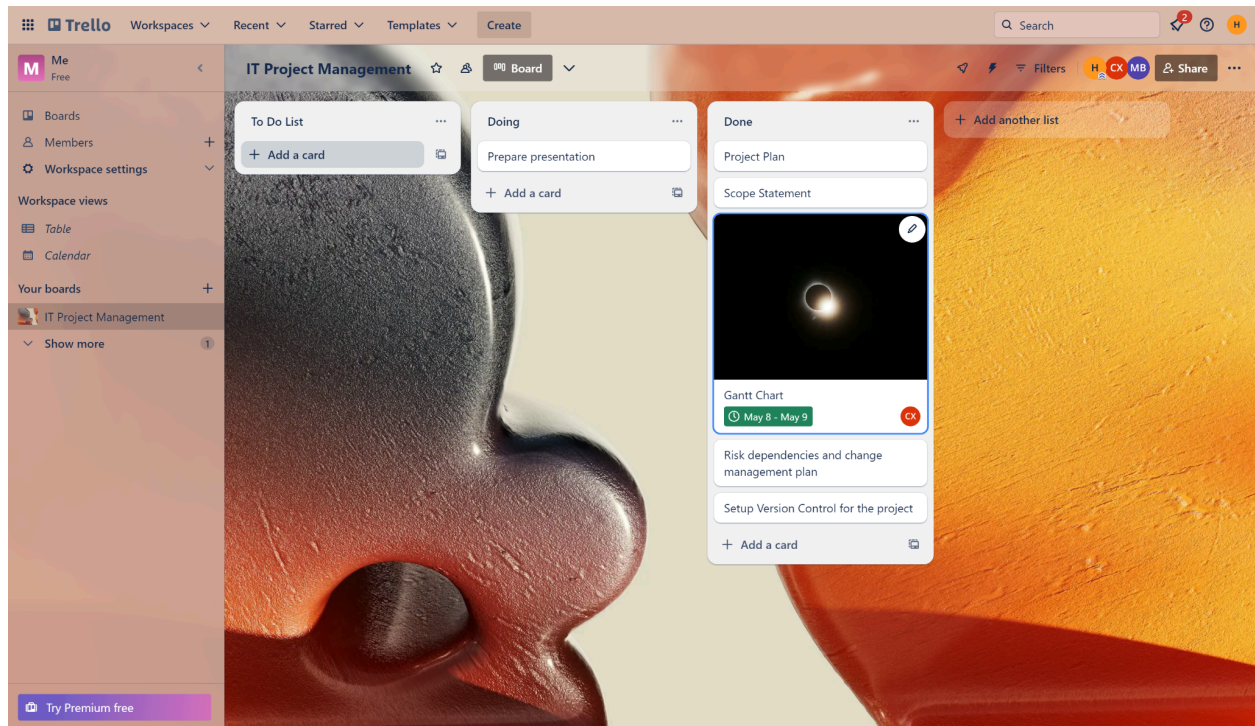
**Documentation and Communication:** Maintain comprehensive documentation of approved changes, including the rationale, impact assessment, and implementation details. Communicate approved changes to relevant stakeholders and ensure they are informed about any updates or modifications to the web-based banking app.

### **Summary**

This project sets out to create an advanced mobile banking app that can be accessed easily through smartphones and web browsers, aiming to transform the way people bank by making it simpler and more convenient. The project plan details its goals, what it will cover, who's involved, and what it aims to achieve, emphasizing a commitment to meeting customer needs by using the latest technology and following industry standards. With a team made up of project managers, designers, developers, and security experts, the project is ready to deliver a safe and user-friendly online banking experience.

The project includes various goals, like making a website where users can manage their accounts, transfer money, and get help when needed. It recognizes challenges such as budget limits and following rules, and relies on assumptions about having the right resources and support from everyone involved. It also outlines how it will handle potential risks and changes, with plans to identify, assess, and deal with problems, and to carefully review and manage any proposed alterations to the project's goals or features, keeping everyone informed along the way.

## Trello team work



## Github Commits

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[4] G. Fenu, An Analysis of Features and Tendencies in Mobile Banking Apps,

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