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| **Version** | **Description** | **Changed By** | **Date** |
| 1.0 | First draft | Joan | 16/06/2013 |
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| **Brief Description:** | This use case is used by the borrower to accept a lender’s offer |
| **Business Trigger:** | The borrower accepts a lender’s offer |
| **Preconditions:** | A ‘lend offer’ exists. |

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| **Basic Flow:**   1. The system blocks the ‘lend offer’ so that other potential borrowers do not accept the offer 2. The system establishes the loan in the loan book 3. The system logs the loan repayment schedule in the diary 4. The systems creates electronic loan contract 5. The **AccountingSystem** posts the loan transaction with its attendant commission 6. The **MessagingSystem** sends the electronic loan contract 7. The system closes the ‘lend offer’ 8. The **MessagingSystem** informs both the lender and borrower of the successful transaction | |
| **Assumptions:** | |
| **Post Condition:** | 1. A loan contract 2. An updated loan book 3. The lender and borrower is informed 4. The lend offer is closed |

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| **Alternative Flow:** | |
|  | There is no alternative flow for this use case. |

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| **Exceptions:** | | |
| **Line** | **Cause** | **System Response** |
|  | The system fails to block offer | Log the error, Inform the user and exit |
|  | The system fails to establish the loan | Log the error, Inform the user and exit |
|  | The system fails create and send a contract | Log the error, Inform the user and exit |
|  | The AccountingSystem fails to post the loan | Inform system admin for manual posting |

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| **Non Functional Requirements:** |
| 1. Should take place within 45secs 2. Should be secure |

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| **Prototype Screen:** |
| See [Borrowing Screen](file:///C:\Users\Francis.Muraya\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\Design%20Artefacts\Borrowing%20Screen.vsd) |