**Use Case Description: Opening a Bank Account**

ID and Name: UC-01 Open Account

Created By: Group-2

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Primary Actor: Customer

**Secondary actor:**

• **Customer**: Wants to open a bank account easily and quickly, with minimal documentation and understanding of the process.

• **Bank Staff**: Aims to assist customers in the account opening process while ensuring compliance with regulatory requirements.

• **Regulatory Authorities**: Interested in ensuring that the bank follows all legal requirements for customer identification and anti-money laundering.

**Preconditions:**

• The customer is aware of the types of accounts offered by the bank.

**.** The customer has valid identification.

**.** The customer meets age and citizenship requirements.

**.** The system is online and operational.

**Post conditions:**

• A new bank account is successfully created for the customer.

• The customer receives confirmation of account opening, including account details and terms.

• The customer's information is securely stored in the bank's database.

**Normal Flow:**

1. **Customer Initiation**: The customer visits the bank’s website or a physical branch to initiate the account opening process.
2. **Account Type Selection**: The customer selects the type of account they wish to open (e.g., checking, savings).
3. **Information Submission**: The customer fills out an application form providing personal information (name, address, contact details) and submits required documents.
4. **Identity Verification**: The bank staff verifies the submitted documents and performs necessary background checks.
5. **Account Setup**: Upon successful verification, the bank staff sets up the new account in the banking system.
6. **Confirmation**: The customer receives an email or printed confirmation with their new account details,including account number and terms of service.
7. **Account Access**: The customer is provided with instructions on how to access online banking and other services.

**Extensions / alternative flow**

**E1: Insufficient Documentation**

• If the customer does not provide sufficient documentation, the bank staff informs the customer about the

missing documents and requests them to resubmit.

**E2: Identity Verification Failure**

• If identity verification fails due to discrepancies in the provided information, the bank staff will notify the

customer and may ask for additional verification steps.

**E3: System Error**

• If there is a technical issue during the application process, the system will display an error message, and

the customer will be advised to try again later or contact customer support.

**Frequency of Use:**

This use case is expected to be executed multiple times daily as customers seek to open new accounts.

**Special Requirements:**

• The system must comply with data protection regulations (e.g., GDPR).

• The application process should be user-friendly, especially for online submissions.

• All communications should be secure and encrypted.

**Assumptions:**

• Customers have access to necessary technology (internet, devices) if applying online.

• Customers understand basic banking terminology. This use case provides a comprehensive overview of

the process involved in opening a bank account, focusing on user experience while ensuring compliance

with regulations