# User Stories

## 1. Customer

**User Story**:
As a customer, I want to submit my loan application easily so that I can start the approval process quickly and receive timely feedback on my loan status.

**Acceptance Criteria**:

- A loan application form must be accessible and user-friendly.
- Confirmation notifications must be sent upon application submission.
- Loan status updates should be available through an online portal.

## 2. Credit Broker

**User Story**:
As a credit broker, I want to access and review customer data securely so that I can process loan applications efficiently while ensuring data confidentiality.

**Acceptance Criteria**:

- Customer data must be securely retrievable from the Customer Information File.
- Data protection measures must be in place to comply with regulations.
- An option to record feedback on customer credentials should be straightforward and accessible.

## 3. Clerk

**User Story**:
As a post-processing clerk, I want to evaluate the creditworthiness of customers and receive alerts when a supervisor's intervention is needed, allowing me to process applications accurately and escalate as necessary.

**Acceptance Criteria**:

- Customer creditworthiness data must be accessible via the Credit Bureau service.
- Alerts must notify the supervisor if a loan amount exceeds 1 million euros.
- The interface should facilitate easy entry of creditworthiness evaluation results.

### 4. Supervisor

**User Story**:
As a post-processing supervisor, I want to be notified and able to intervene in cases where loan amounts exceed 1 million euros to ensure high-value loans receive thorough review.

**Acceptance Criteria**:

- Notifications for loans exceeding 1 million euros must be immediate.
- Access to all relevant creditworthiness data and tools must be available.
- The system should allow supervisors to override clerk assessments when necessary.

### 5. Manager

**User Story**:
As a manager, I want to assess loan profitability and efficiently bundle products to offer customers suitable loan options while ensuring bank profitability.

**Acceptance Criteria**:

- The internal rating application should provide a risk level assessment.
- Profitability checks should be well-defined and automated where feasible.
- The Pricing Engine must calculate and display bundled product prices promptly.
- The contract signing process must be secure and comply with SSCD regulations.