Feature Key: DIS-4

Summary: Launch AI-powered personal financial assistant

Description: Description for feature 4 for DIS

Acceptance Criteria: * Analyze monthly spending and categorize into predefined buckets.

* Alert users if they spend 20% more than usual in any category.

* Recommend saving plans based on income and spending history.

* Should support user queries like 'How much did I spend on food last month ?'.

Strengths:

- Covers multiple functionalities

- Clear in their intention

Improvement Areas:

- Not in Given-When-Then format

- Lack of specific details

- Missing conditions for functionality

Revised Version:

Given the user has monthly spending data, when the system analyzes the data, then it categorizes the spending into predefined buckets. Given the user's spending in a category, when it exceeds 20% of the usual amount, then the system alerts the user. Given the user's income and spending history, when the system analyzes the data, then it recommends a saving plan. Given the user asks 'How much did I spend on food last month?', when the system retrieves the data, then it displays the amount spent on food.

Feature Key: DIS-5

Summary: Redesign the business loan application portal

Description: Users should be able to do stuff related to disputes. This is kind of needed for credit card things.

Acceptance Criteria: nan

Strengths:

None

Improvement Areas:

None

Revised Version:

None

Feature Key: DIS-6

Summary: Allow customers to add payees using mobile number

Description: Users should be able to add a new payee to their beneficiary list using the recipient's mobile number if it's linked to a UPI ID or bank account.

Acceptance Criteria: Given a customer wants to add a payee,

When they enter a mobile number,

Then the payee is added.

Strengths:

- Follows the Given-When-Then format

- Clear and straightforward scenario

Improvement Areas:

- Lack of validation for mobile number format

- No handling of duplicate payees

- No specification of user feedback or system response

Revised Version:

Given a customer wants to add a payee, When they enter a valid mobile number that hasn't been used before, Then the payee is added, a confirmation message is displayed, and the payee appears in the payee

list.

Feature Key: DIS-7

Summary: Introduce scheduled payments for recurring bills

Description: Retail banking users should be able to schedule automatic payments for recurring bills (e.g., utilities, insurance premiums). This feature should support adding/editing/deleting schedules and send reminders 1 day before the scheduled payment.

Acceptance Criteria: Given a user has set up a scheduled bill payment,

When the scheduled date arrives,

Then the system should automatically process the payment using the saved funding account,

And an SMS and email confirmation should be sent,

And if the account has insufficient balance, the user should be notified and the transaction retried once in 24 hours.

Strengths:

- Follows Given-When-Then format

- Covers multiple scenarios including payment processing, notifications, and retry logic

- Clear conditions for payment processing and notifications

Improvement Areas:

- Lack of specificity regarding the funding account used for payment

- No clear definition of the retry timing and conditions

- No details on what happens after the retry fails

- No mention of user notification upon successful retry

- No specification of the content of SMS and email confirmations

Revised Version:

Given a user has set up a scheduled bill payment using a specific funding account,

When the scheduled date arrives,

Then the system should automatically process the payment using the saved funding account,

And send an SMS and email confirmation with payment details to the user,

And if the account has insufficient balance, the user should be notified via SMS and email, and the transaction should be retried once after 24 hours,

And if the retry fails, the user should be notified again via SMS and email, and the payment should be marked as failed in the system.