

# Acceptance Criteria Improvement Report

## Feature Key: DIS-1

Summary: Enable biometric authentication for mobile banking app

Description: As a retail banking customer, I want to log in to the mobile banking app using biometric authentication (Face ID or fingerprint), so I can securely access my account without typing my password each time. This should work on both iOS and Android, and fallback to password if biometric fails.

Acceptance Criteria:

### Strengths:

- Follows Given-When-Then format
- Clear and understandable language
- Covers both success and failure scenarios

### Improvement Areas:

- Does not handle cases where biometric authentication is unavailable or fails due to technical issues

### Revised Version:

Given a user has enabled biometric authentication in the app settings,

When they open the mobile banking app,

Then they should be prompted for biometric verification,

And upon successful authentication, they should be logged in automatically,

And if biometric authentication fails, they should be redirected to the password login screen,

And if biometric authentication is unavailable, they should be notified with an error message and redirected to the password login screen.

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## Feature Key: DIS-2

Summary: Add transaction dispute option for credit card users

Description: Credit card customers should be able to raise a dispute for specific transactions through the mobile and web apps. This feature should allow users to select a reason, upload supporting documents, and track the status of their dispute.

Acceptance Criteria:

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## Strengths:

- Clear structure using Given-When-Then format
- Specifies user action and expected system response
- Mentions the creation of a dispute case and its visibility
- Includes the concept of a tracking ID

## Improvement Areas:

- Eligibility criteria for transactions is not defined
- No mention of validation for uploaded evidence
- No confirmation or notification after submission
- No details on what the user sees in the Disputes tab

## Revised Version:

Given a user is viewing their credit card transaction history, When they click 'Dispute Transaction' on an eligible entry (e.g., transactions within the last 90 days), Then they should be prompted to select a dispute reason from predefined categories (e.g., 'Unauthorized Transaction', 'Incorrect Amount') and optionally upload evidence (e.g., images or documents), And upon submission, the dispute case should be created, a confirmation message displayed, and the case visible in a 'Disputes' tab with a tracking ID and status 'Under Review'.

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## Feature Key: DIS-3

Summary: Fix notifications

Description: To comply with regulatory guidelines, customers with expiring KYC documents must receive timely notifications. These should include push notifications, emails, and in-app banners, starting 30 days prior to expiry.

Acceptance Criteria:

## Strengths:

- Follows the Given-When-Then format correctly.
- Clearly states the condition, trigger, and expected outcomes.

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## Improvement Areas:

- The term 'any digital banking channel' is too vague and should specify the channels.
- Lack of specific details about the notification content and frequency.
- No mention of escalation steps if the user ignores reminders.

## Revised Version:

Given a customer's KYC document is expiring in less than 30 days, When they log into the mobile app or web portal, Then they should see a notification banner stating 'Your KYC document will expire soon. Please re-verify.' And an email and push notification should be triggered every 10 days until re-submission, And once re-submitted, the reminders should stop. Additionally, if no action is taken after 20 days, a final reminder with escalation details should be sent.

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## Feature Key: DIS-4

Summary: Launch AI-powered personal financial assistant

Description: Description for feature 4 for DIS

Acceptance Criteria:

## Strengths:

None

## Improvement Areas:

None

## Revised Version:

None

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## 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.

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Acceptance Criteria:

**Strengths:**

None

**Improvement Areas:**

None

**Revised Version:**

None

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## 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:

**Strengths:**

- Follows Given-When-Then format
- Clear and straightforward

**Improvement Areas:**

- Lack of validation details
- No confirmation or feedback mentioned
- No error handling for duplicates or invalid numbers

**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 successfully added and a confirmation message is displayed. If the mobile number is invalid or already exists, Then an error message is shown.

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# Acceptance Criteria Improvement Report

## 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:

### Strengths:

- Follows the Given/When/Then format
- Covers multiple scenarios including error handling
- Specific about notifications (SMS and email)
- Includes a retry mechanism for failed transactions

### Improvement Areas:

- The Given could be more specific about the setup details
- The When could specify when the balance check occurs
- The Then could clarify the content of notifications
- The retry timing and subsequent actions could be more detailed

### Revised Version:

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

When the scheduled date arrives and the payment is processed,

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

And send an SMS and email confirmation with payment details,

And if the account has insufficient balance, the user should be notified immediately,

And the transaction should be retried once after 24 hours,

And if the retry fails, the user should be notified again with further instructions.