ONLINE BANKING SYSTEMS (USE CASES)

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ONLINE BANKING SYSTEM

Online Banking System [OBS]

Name: Online Banking System
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Description: The OBS is a system where the user interacts with the bank in various ways such as creating a savings or checking account, assist with online transaction, and provide various types of loans.
Organizations: Northeastern University
Creation Date: Feb 01, 2017

SYSTEM ACTORS (2)

Customer

Description: The Customer makes use of OBS to utilize the services provided by the bank. The customer must be authorized and authenticated to use the online services. For this, the customer must first open one of the following accounts: checking or savings; and must register himself to use the above specified services.

Bank

Description: The Bank is the key entity of the system. The bank first authorizes the customer and then allows him/her to use the following services: open a savings or checking account, authenticates the user, do online transactions, offers various types of loans. The bank also provides the customers with debit cards and credit cards which enables the customer to use the ATM services.

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USE CASES

Customer Registration (3)

Precondition: Customer is not already in the system.
Post condition: Customer is added to the system

Description: The customer wants to register itself with the bank
Step-by-step Description: 1. [#Customer] – The customer fills out a registration form with the bank details and registers himself. 2. [#OBS] – The system checks if the new customer matches any record in the database, and if not, it inserts the customer record into the system.

Account Creation (3)

Precondition: Customer is already registered with the system but hasn't opened an account.
Post condition: A new account has been created with customer information.

Description: The customer wants to open an account in the bank
Step-by-step Description: 1. [#Customer] – The customer creates one or more of checking or savings account 2. [#OBS] – The system checks if the new customer is an already registered customer in the database. If a record is found it opens an account(s) for the customer.

Account Closure (5)

Precondition: Customer already has an account in the bank and wants to close
Post condition: Customer closed an account.

Description: The customer wants to close the bank account.
Step-by-step Description: 1. [#Customer] – The customer initiates a account closure request. 2. [#OBS] – The system returns a list of all accounts of the customer with the bank. 3. [#Customer] – The customer selects an account to close 4. [#OBS] – The bank closes the specific account requested

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Transfer money (5)

Precondition: Check if the account is active and has sufficient funds
Post condition: Money has been successfully transferred from customers account

Description: The customer wants to transfer money from his account
Step-by-step Description: 1. [#Customer] – The customer requests to view all accounts with the bank if any.   2. [#OBS] – The system returns a list of all accounts of the customer with the bank.   3. [#Customer] – The customer provides the account to which the money is to be transferred and the amount of money.   4. [#OBS] – The bank deducts the money from the customer account and updates the balance in the recipient account if and only if there is sufficient amount of money in the account.

Updates Account Information (3)

Precondition: The customer has an account with the bank
Post condition: The account information has been updated

Description: The bank updates the customer information in the system.
Step-by-step Description: 1. [#User] – The user provides the information that is to be updated in the account information.   2. [#OBS] – The system then updates the user information in the database

Get Account Information (5)

Precondition: Checks whether the customer record exists, and if so, has any active account.
Post condition: Provides account information

Description: The bank provides the customer with the required account information
Step-by-step Description: 1. [#Customer] – The customer requests to view all accounts with the bank if any.   2. [#OBS] – The system returns a list of all accounts of the customer with the bank.   3. [#Customer] – The customer requests for account information like balance for the particular account.   4. [#OBS] – The system returns the requested account information.

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Issue Debit and Credit Cards (3)

Precondition: Checks whether the customer has any account
Post condition: Provides debit and/or credit card

Description:
The bank issues debit or credit card to the customer
Step-by-step Description:
1. [#Customer] – The customer requests for debit or credit card.
2. [#OBS] – The system checks whether the customer has any account. If account exists, the system issues the required card to the customer.

Get Branch Locations (3)

Description:
The system provides information about various bank locations.
Step-by-step Description:
1. [#Customer] – The customer requests information about various branch locations
2. [#OBS] – The system provides complete information about where the bank branches are located, i.e. it specifies the address, contact number, email etc.

Loan Processing (4)

Precondition: The customer must have a bank account
Post condition: The bank sanctions the loan if customer is eligible

Description:
The user requests the loan and the systems checks for eligibility of the user and sanctions the loan.
Step-by-step Description:
1. [#Customer] – The user submits a loan request with loan amount and the type of loan.
2. [#OBS] – The OBS receives a request for the specified loan. The system checks if the user is eligible for the loan and sanctions the loan.
3. [#Customer] – The customer is informed about the loan decision.

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Loan Payment (4)

Precondition: The loan has been sanctioned by the bank
Post condition: Loan amount is paid if there is sufficient balance in the account

Description: The user pays a loan amount.
Step-by-step Description: 1. [#Customer] – The user submits a request to pay a loan amount.   2. [#OBS] – The system checks if the customer has sufficient balance to pay the loan amount and deducts the loan amount from balance from the customer's account.   3. [#Customer] – The user is informed whether the loan amount has been successfully paid or not.

Total Points: 43