**Product Backlog**

**Project: Efes**

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**User Stories and Backlog Items**

**Epic 1: User Registration and Authentication**

**User Story 1.1:** As a potential client, I want to create an account so that I can securely apply for a loan.

**Tasks:**

- Design registration form

- Implement form validation

- Develop backend logic for account creation

- Test user registration process

**User Story 1.2**: As a registered client, I want to log in so that I can access my loan application dashboard.

**Tasks:**

- Design login form

- Implement authentication logic

- Develop password recovery process

- Test login functionality

**Epic 2: Loan Application Form**

**User Story 2.1:** As a client, I want to fill out a loan application form to provide my business and financial details.

**Tasks:**

- Design application form layout

- Develop input fields for personal and business information

- Implement document upload functionality

- Test form submission and data storage

**User Story 2.2:** As a client, I want to save my application progress and continue later so that I can complete it at my convenience.

**Tasks:**

- Implement "Save & Continue Later" functionality

- Develop backend logic to save application state

- Test application save and resume process

**Epic 3: Income and Credit History Validation**

**User Story 3.1:** As a system, I want to validate the client's income information so that the application process is accurate.

**Tasks:**

- Integrate with income verification services

- Implement data validation logic

- Develop error handling for invalid data

- Test income validation process

**User Story 3.2:** As a system, I want to check the client's credit history to assess their creditworthiness.

**Tasks:**

**-** Integrate with credit bureaus

- Implement credit history retrieval and validation logic

- Develop error handling for credit data issues

- Test credit history validation process

**Epic 4: Automated Scoring and Evaluation System**

**User Story 4.1: As a system, I want to evaluate loan applications based on predefined criteria to generate a credit score.**

**Tasks:**

- Design scoring algorithm

- Implement evaluation criteria

- Develop backend logic for score calculation

- Test scoring and evaluation system

**User Story 4.2: As a manager, I want to receive a detailed report on each application so that I can make informed decisions.**

**Tasks:**

- Design report format

- Implement report generation logic

- Develop notification system for new reports

- Test report generation and notification system

**Epic 5: Manager Dashboard**

**User Story 5.1: As a manager, I want an overview of all submitted applications so that I can track their status.**

**Tasks:**

- Design dashboard layout

- Implement application status tracking

- Develop filtering and sorting functionality

- Test dashboard overview

**User Story 5.2: As a manager, I want to view detailed information on each application to review submissions.**

**Tasks:**

- Implement detailed application view

- Develop document and data access functionality

- Test detailed application view

**Epic 6: User Dashboard**

**User Story 6.1: As a client, I want to track the status of my loan application to stay informed about its progress.**

**Tasks:**

**-** Design user dashboard layout

- Implement status tracking

- Develop notification system for updates

- Test user dashboard and notifications

**Epic 7: Data Security and Compliance**

**User Story 7.1: As a system, I want to encrypt user data to ensure it is securely stored and transmitted.**

**Tasks:**

- Implement data encryption methods

- Develop secure data storage logic

- Test data encryption and security

**User Story 7.2: As a system, I want to comply with data protection regulations to avoid legal issues.**

**Tasks:**

- Review relevant data protection regulations

- Implement compliance measures

- Conduct regular security audits

- Test compliance with data protection laws

**Epic 8: Customer Support Integration**

**User Story 8.1: As a client, I want to access customer support to get help with my application.**

**Tasks:**

- Integrate live chat functionality

- Develop FAQ and help section

- Implement ticketing system for support requests

- Test customer support features

**Prioritization and Estimation**

**High Priority:**

**User Story 1.1**

**User Story 1.2**

**User Story 2.1**

**User Story 3.1**

**User Story 3.2**

**User Story 4.1**

**User Story 5.1**

**Medium Priority:**

**User Story 2.2**

**User Story 4.2**

**User Story 5.2**

**User Story 6.1**

**User Story 7.1**

**Low Priority:**

**User Story 7.2**

**User Story 8.1**

**Sprint Planning**

**Sprint 1: (4 weeks)**

**User Story 1.1**

**User Story 1.2**

**User Story 2.1**

**Sprint 2: (4 weeks)**

**User Story 3.1**

**User Story 3.2**

**Sprint 3: (4 weeks)**

**User Story 4.1**

**User Story 5.1**

**Sprint 4: (4 weeks)**

**User Story 2.2**

**User Story 4.2**

**Sprint 5: (4 weeks)**

**User Story 5.2**

**User Story 6.1**

**Sprint 6: (4 weeks)**

**User Story 7.1**

**User Story 7.2**

**Sprint 7: (4 weeks)**

**User Story 8.1**

**Final testing and bug fixes**