Business requirements for a Banking System database:

1. Customer Profile Templates: Create customizable templates for customer profiles, including fields for personal information, identification documents, contact details, and account preferences. Templates should be adaptable for different types of accounts and customer segments.

2. Advanced Transaction Monitoring: Implement advanced analytics for transaction monitoring, utilizing historical transaction data to detect patterns of fraudulent activity and enhance security measures over time. Consider feedback from fraud detection teams to continually refine monitoring algorithms.

3. Mobile Access for Bank Staff: Provide a mobile implementation for bank staff to access the database remotely. Staff should be able to view customer information, process transactions, and communicate securely with colleagues for efficient customer service and banking operations.

4. Real-time Account Management: Include real-time account management capabilities for bank staff to update customer account information, track transaction history, and manage account preferences seamlessly.

5. Loan Management System: Manage loan applications, approvals, and disbursements within the database. Track loan details, repayment schedules, and collateral information to ensure accurate and efficient loan management processes.

6. Automated Risk Assessment: Enable automated risk assessment for loan applications, utilizing customer data and credit scoring models to evaluate creditworthiness and make informed lending decisions efficiently.

7. Compliance Module: Incorporate a compliance module that ensures adherence to regulatory requirements and industry standards. Track regulatory changes, monitor compliance activities, and generate reports for auditing and regulatory purposes.

8. Employee Skills and Training: Track employee skills, training, and certifications within the database to ensure compliance with regulatory training requirements and optimize workforce capabilities.

9. Communication Management: Implement functionality for scheduling and managing communication campaigns with customers. This includes sending account notifications, promotional offers, and regulatory updates via email, SMS, or other channels.

10. Customer Interaction Logs: Maintain logs of customer interactions, including inquiries, complaints, and feedback. Enable bank staff to track communication history and follow up on customer requests effectively.

11. Customer Feedback Collection: Incorporate a mechanism for collecting feedback from customers about their banking experience. Analyze satisfaction surveys and feedback reports to identify areas for improvement and enhance customer service.

12. Product and Service Catalog: Maintain a catalog of bank products and services within the database, including details such as features, pricing, and eligibility criteria. Ensure that product information is up-to-date and accessible to both customers and bank staff.

13. Transaction Authorization Workflow: Implement a transaction authorization workflow to ensure proper authorization and approval of high-value transactions. Define roles and permissions for different levels of authorization to maintain security and accountability.

14. Fraud Detection and Prevention: Integrate fraud detection algorithms into the database to monitor transactions in real time and flag suspicious activities for further investigation. Implement preventive measures such as transaction limits and multi-factor authentication to mitigate fraud risks.

15. Data Backup and Disaster Recovery: Establish robust data backup and disaster recovery mechanisms to ensure data integrity and availability. Regularly backup database contents and implement procedures for data recovery in case of system failures or disasters.