# Internet banking login and landing page BRD

# Introduction

## Document Purpose

The purpose of this document is to describe business requirements of Login and Landing Page of Internet Banking completely, accurately and unambiguously in Technology-independent manner. All attempts have been made in using mostly business terminology and business language while describing the requirements in this document. Very minimal and commonly understood Technical terminology is used.

## Intended Audience

The main intended audience for this document are the business owners of the proposed system. This document should be readable by business owners of the proposed system. They must be able to verify that their business requirements have been documented here completely, accurately and unambiguously.

Technology team would also find the information in this document useful when they need to design a solution that will address these business requirements.

Since the requirements are documented here in Technology-independent manner, the end-users of the system should be able to comprehend the requirements fairly easily from this document.

## Project Background

The main objective of the proposed solution is to be automated the various functions and activities of the bank through Internet. The solution will facilitate to the bank employees and account holders with the different modules. This solution is very much necessary for the private sector banks and the corporate sector. The banking industry will take a new shape and explore like never before. Using the solution the bankers and account holders can generate various kinds of reports as per their convenience.Mention here briefly if these business requirements are as a result of any previous meetings, correspondence, legislations etc*.*

## Purpose of the Business Requirements

This section describes the purpose of the Business Requirements for login and landing page of Internet Banking as a new system development.

Tick one or more of the appropriate check boxes and describe the purpose of the Business requirements briefly underneath.

## Business Goals/Objectives to be achieved

Customer should be able to login in internet banking and view the services at the landing page

State major business goals/objectives that the implementation of these Business Requirements will achieve. Avoid describing Technical goals.

## Benefits/Rationale

This section describes the major benefits to be achieved with the implementation of the Business Requirements.

State the major benefits that the implementation of these Business Requirements will result in. Mention both tangible and intangible benefits expected.

## Stakeholders

Various stakeholders involved in the project are:

1. Business team
2. Technology team
3. Product team
4. Legal team
5. Network and security teamList Stakeholders – that is, the individuals or groups who have a vested interest in this project and whose interests need to be considered throughout the project. Identify their roles in the project and commitment to the project.

## Dependencies on existing systems

Internet banking landing page should display the existing customer details from bank’s database.

Describe the dependencies between this Application (for which these Business Requirements are written) and other existing systems.

List here all the external reference documentation, hyperlinks to web pages etc. that are directly related to these Business Requirements.

Describe major assumptions that were made (or exist) for these Business Requirements.

# Requirements Scope

Customers will require internet banking platform to avail banking services through digital mode. New to Bank and existing customers will be the users of internet banking platform.

Existing customer **(ETB)** are those customers who is having existing relationship with bank ex: Savings account, current account, loan account, credit card account etc.

New to bank customer **(NTB)** are those customers who are not an existing relationship with bank. These customers will be visiting internet banking to explore products and services offered by bank.

# Requirement specification:

* Process flow for login page of internet banking is as below:

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Login Page

User ID

Login with User id

Login with mobile number

Mobile Number

Incorrect/Invalid User ID

Correct User ID

Correct Mobile Number

Incorrect/Invalid Mobile Number

Enter correct user ID/ Reset Password

Successful login

Successful login

Enter correct user mobile/ Reset Password

Note: After 3 unsuccessful attempts password has to be reset

|  |  |
| --- | --- |
| Input | Validation |
| UserID | UserID should be alphanumeric |
| Mobile Number | Mobile number should be numeric |
| Password | special characters, including numbers and symbols  A minimum of eight to 12 characters |

* Landing page should reflect the relationship details, banking services, offer products, profile updation.

# Functional requirements:

|  |  |  |  |
| --- | --- | --- | --- |
| **Customer Name** | Type of customer | Access Type needed | Comments |
| Shyam Kumar | New to Bank (NTB) | Account Opening  Register for Internet Banking |  |
| Ram Kumar | Existing customer | Register for Internet Banking  Change Password  Forgot Password  Profile updation  Availing banking services like fund transfer, checking account balance statement,etc |  |

# Non functional requirements:

Internet banking application should meet legal and regulatory requirements, application standards, and quality attributes of the system to be built including usability, reliability, performance or supportability requirements.

The internet banking application should be accessible 24/7 in case any downtime is required then it should be a scheduled downtime which is informed to customers in advance. It should be scheduled during the hours when there are minimal users accessing the application

Please describe the expectation levels of various usability factors for the system. Examples of usability factors are : Ease of learning, task efficiency, understandability, subjective satisfaction, Target users’ technical expertise levels, education levels etc.

Please describe if any new major functionality/interface is likely to be added to the application in the next given number of months or years. Example : This system will have a new public facing (internet) interface in the next 1 year.

# Interface Requirements

This section describes User and System Interface requirements for the proposed system.

## User Interface Requirements

Application should be user-friendly, easy to use and easily accessible.

## System Interface Requirements

All internet browser available in India should support the internet banking platform.