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# ***Software Requirements Specification***

***for***

## ***Financial Management System***

***Prepared by M. Zain Khan  
(Project Manager)***

***CodeOrigin – Software Development Company***

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Revision History

<i>Name</i>	<i>Date</i>	<i>Reason For Changes</i>	<i>Version</i>
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# Software Requirements Specification (SRS) Document for Financial Management System

## 1. Introduction

### 1.1 Purpose

The purpose of this Software Requirements Specification (SRS) document is to outline the functional and non-functional requirements for the development of a Financial Management System. This system aims to provide users with tools and resources for enhanced financial literacy, effective money management, optimized investments, credit monitoring, and tax-related assistance.

### 1.2 Scope

The system will consist of four main portals dedicated to different aspects of personal finance: Investment and Trading, Tax, Financial and Money Management, and Credit. Users will have access to various features and resources based on their *membership* tier: *Basic*, *Premium*, or *All-Access*.

## 2. System Overview

### 2.1 System Description

The Financial Management System is a web and mobile application designed to empower individuals with comprehensive financial tools and resources. It includes features such as real-time updates on financial news, access to educational materials, webinars, community discussions, and personalized insights.

### 2.2 User Roles

- **Basic Member:** Access to foundational resources and limited features.
- **Premium Member:** Additional features including credit monitoring, advanced analytics, and personalized assistance.
- **All-Access Member:** Full access to all features and participation in community interactions.

## 3. Functional Requirements

### 3.1 User Side Features

#### 3.1.1 Authentication

- Users should be able to register and login securely.
- Differentiate access based on membership tiers.

#### 3.1.2 Centralized Financial Portal

- Redirect users to a central portal based on their membership level.
- Provide navigation to different portals within the application.

**3.1.3 Real-time Updates**

- Display real-time news updates across financial sectors.
- Ensure timely delivery of updates to users.

**3.1.4 E-Book Store****Basic Membership**

- Access to the E-Book Store with standard pricing.
- No special discounts available for basic members (unless advertised).

**Premium Membership**

- Access to the E-Book Store with a 5% discount on selected books.
- Eligible for exclusive promotions and discounts on specific e-books.

**All-Access Membership**

- Access to the E-Book Store with a 10% discount on all books.
- Full access to all available promotions and discounts on e-books.

**3.1.5 Webinars**

- Provide access to educational webinars.
- Restrict access based on membership tiers.
- Premium webinars available based on membership tier with applicable fees.

**3.1.6 Communities**

- Allow users to engage in discussions.
- Offer advanced features for premium and all-access members.

**3.2 Credit Portal****3.2.1 Basic Membership**

- Provide foundational credit education materials.
- Offer real-time updates on credit-related news.

**3.2.2 Premium Membership**

- Include credit score monitoring and detailed reports.
- Conduct webinars and community discussions on credit management.

**3.2.3 All-Access Membership**

- Full participation in credit-related activities and community interactions.
- Provide personalized credit insights and AI integration.

**3.3 Trading and Investment Portal****3.3.1 Basic Membership**

- Access to basic market insights and educational content.
- Real-time updates on general market news.

**3.3.2 Premium Membership**

- Exclusive access to advanced market analytics and trading capabilities.
- Conduct webinars and community discussions on trading strategies.

**3.3.3 All-Access Membership**

- Full participation in trading activities and community interactions.
- Provide personalized investment advice and AI integration.

### **3.4 Money Management Portal**

#### **3.4.1 Basic Membership**

- Access to basic budgeting and financial planning resources.
- Real-time updates on general financial news.

#### **3.4.2 Premium Membership**

- Exclusive access to advanced budgeting tools and financial planning features.
- Conduct webinars and community discussions on effective money management.

#### **3.4.3 All-Access Membership**

- Full participation in money management activities and community interactions.
- Provide personalized financial guidance and AI integration.

### **3.5 Tax Portal**

#### **3.5.1 Basic Membership**

- Access to basic tax education materials and updates.
- Real-time updates on tax-related news.

#### **3.5.2 Premium Membership**

- Exclusive access to personalized tax planning tools and updates on tax laws.
- Conduct webinars and community discussions on tax-related topics.

#### **3.5.3 All-Access Membership**

- Full participation in tax-related activities and community interactions.
- Provide personalized tax guidance and AI integration.

## **4. Non-Functional Requirements**

### **4.1 Performance**

- Ensure fast and responsive user interface.
- Handle concurrent user interactions efficiently.

### **4.2 Security**

- Implement secure authentication and data encryption.
- Comply with regulatory requirements for user data protection.

### **4.3 Scalability**

- Design the system to accommodate future growth in user base and features.

### **4.4 Reliability**

- Minimize system downtime and ensure high availability.

### **4.5 Usability**

- Design an intuitive user interface for ease of navigation.
- Provide clear instructions and help resources for users.

## **5. Development Technologies**

### **5.1 Mobile Applications**

**Front-End:** React Native

**Back-End:** Node.js

**Database:** Firebase/MySQL/MongoDB

### **5.2 Admin Panel**

**Front-End:** HTML/CSS

**Back-End:** JavaScript

**Database:** Firebase/MySQL/MongoDB

## **6. Portals and Features**

### **6.1 Credit and Financial Management Portal Features:**

#### **1. Credit Monitoring and Reporting:**

- The system shall employ the scoring system for comprehensive credit analysis.
- Data from major credit bureaus (*Equifax, Experian, TransUnion*) shall be accessed to ensure accurate credit reporting.
- Users shall gain insights into their credit health, including credit scores, history, and factors affecting creditworthiness.

#### **2. Personalized Financial Insights:**

- The system shall deliver tailored financial recommendations based on users' credit activity and financial goals.
- Users shall receive alerts for significant changes in their credit reports and financial status.

### **6.2 Investment and Trading Portal Features**

#### **1. Basic Investment and Trading Tools:**

- The platform shall offer a variety of investment options, including stocks, ETFs, and other securities.
- Real-time market data, charts, and analysis tools shall be provided for informed decision-making.
- Users shall be able to seamlessly buy and sell stocks through an intuitive interface.
- Cryptocurrency trading functionalities shall not be included in the Investment and Trading Portal; only stock trading shall be supported.

#### **2. On-App Stock Trading:**

- The system shall enable users to trade stocks directly within the app for convenient and swift transactions.
- Users shall have the ability to monitor stock performance and execute trades on the go.



### 6.3 Money Management Portal Features:

#### 1. Comprehensive Financial Tracking:

- The platform shall track income, expenses, assets, and liabilities to provide users with a holistic view of their financial health.
- Transactions shall be categorized, and reports generated to aid in budgeting and expense management.

#### 2. Budgeting and Planning Tools:

- Users shall be able to set and track budget goals for different spending categories.
- Tools for forecasting future expenses and income shall be provided to aid in long-term financial planning.

#### 3. Synced Accounts and Data Security:

- The system shall securely connect to users' bank accounts and financial institutions to automatically sync transactions.
- Robust security measures shall be implemented to protect sensitive financial information and ensure user privacy.

## 7. Approval

### 7.1 Client Approval

The client “Mr. F.E.A.R. TGW” will review and approve the SRS document, encompassing the e-commerce marketplace features, before development begins.

## Approval History

<i>Client: Mr. F.E.A.R. TGW</i>	<i>Date</i>	<i>Reason For Changes</i>	<i>Version</i>
<i>Awaiting Approval</i>	<i>TBD</i>	<i>TBT</i>	<i>1.1</i>