

Use Case: Customer Creating an Account

Change Log:

Revision	Date	Person	Reason for Change
New	25 September 2024	Nathan Roark	Initial release

Primary Actor: Customer

Goal in Context:

The customer creates a new bank account they can use for accessing the system.

Preconditions:

1. The banking system is accessible and functioning without technical issues.
2. The customer must have internet access and a device with a web browser.
3. The customer must have a valid SSN.
4. The customer has not previously registered for an account in the system.

Trigger:

The future customer navigates to the account registration page on the bank's website (accessible via the homepage or a dedicated "Create Account" link).

Scenario:

1. **Customer** navigates to the bank's homepage and clicks on "Create an Account."
2. **System** displays the registration form requesting the customer's personal details: name, address, phone number, email, social security number (SSN), etc.
3. **Customer** fills out the registration form with the required details and clicks **Submit**.
4. **Customer** sets their username and password for future logins.
5. **System** validates the entered information:
 - Ensures the username is unique by checking against existing records.
 - Ensures the personal details are complete and correctly formatted.
 - Ensures the password meets security requirements (e.g., length, complexity).
 - Checks that the SSN format is valid.
6. **System** prompts the customer to review and agree to the terms and conditions.
7. **Customer** reviews and accepts the terms and conditions.
8. **System** verifies the customer information, and if valid, creates a new customer profile.
9. **System** sends a confirmation email to the customer with account details and a link for verification.
10. **Customer** verifies their email by clicking the link provided in the confirmation email.
 - If the link fails, the **Customer** has an option to request a new verification email.
11. **System** confirms account creation and allows the customer to log in using the newly created credentials.

Exceptions:

- 1. **Username Not Unique:**
If the username is already taken, the **System** prompts the customer to choose a different username by displaying an appropriate error message.
- 2. **Incomplete Form:**
If any required field is left blank, the **System** prompts the customer to complete the form before proceeding.
- 3. **Password Requirement Failure:**
If the password does not meet security requirements, the **System** informs the customer and provides the necessary password criteria.
- 4. **Invalid SSN Format:**
If the SSN format is invalid, the **System** alerts the customer to enter a valid SSN, providing guidelines on the correct format.
- 5. **Email Verification Timeout:**
If the email verification link is not clicked within a specified time (e.g., 24 hours), the **System** disables the account creation, and the **Customer** must restart the process. A reminder email may be sent before this action occurs.

Priority:

High. This feature is critical for the success of the project and must be implemented in the first release.

When Available:

Planned for initial release.

Frequency of Use:

This feature will be used whenever a new customer registers with the bank, potentially multiple times a day.

Channel to Actor:

The customer accesses this feature via the web interface on the bank's website.

Secondary Actors:

None.

Channels to Secondary Actors:

Not applicable.

Open Issues:

- 1. Will the system require additional identity verification, such as a government-issued ID, to complete the registration process?

2. What is the timeout period for completing the account creation process (e.g., due to session expiration)?
3. Is there a need for CAPTCHA or another tool for mitigating automated account creation during the registration process?
4. How should the system handle duplicate account creation attempts if a customer starts the process but does not complete verification?