**Account Management Subsystem**

**Author (s):** **Group 2\_\_\_\_** **Date:** **\_\_\_2024-09-26 \_\_\_\_\_**

**Version: 1.00\_\_\_\_**

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| **USE CASE NAME:** | Submit Account Application | | **USE CASE TYPE & LEVEL** |
| **USE CASE ID:** | AMS-UC001 | | **Business:** 🞏 |
| **PRIORITY:** | High | | System: Requirements 🞏 |
| **SOURCE:** | Requirements document | | **Analysis** 🞏  **Design 🗹** |
| **PRIMARY BUSINESS ACTOR** | Potential customer, Bank Manager | | |
| **PRIMARY SYSTEM ACTOR** | Bank System | | |
| **OTHER PARTICIPATING ACTORS:** | None | | |
| **OTHER INTERESTED STAKEHOLDERS:** | * Legal compliance department: Interested in reviewing the compliance of new accounts * Credit department: Interested in customer credit information for risk assessment | | |
| **DESCRIPTION:** | This use case describes the process of a potential customer submitting an account application to the bank. The bank manager reviews the application for errors or omissions. If the information is correct, the system sends a request to the credit bureau for a credit report. Based on the credit report, the manager either approves or denies the account. If approved, the system generates an account number, stores the account information, and creates an account identification card. If denied, the system generates a rejection letter and sends it to the potential customer. | | |
| **PRE-CONDITION:** | The potential customer has submitted a complete account application. | | |
| **TRIGGER:** | The bank manager selects the "Submit Application" option. | | |
| **TYPICAL COURSE** | Actor Action | System Response | |
| **OF EVENTS:** | **Step 1**: The potential customer submits an account application form. |  | |
|  | **Step 2:** The bank manager checks the application for any errors or omissions. |  | |
|  | **Step 3:** The bank manager confirms that the application is correct and has no errors or omissions |  | |
|  | **Step 4:** The bank manager logs into the system | **Step 6:** The system prompts the manager for new account information (name, address, DOB, phone number, SSN, etc.). | |
|  | **Step 7:** The bank manager enters in information for the new account (Name, Address, DOB, Phone, SSN, etc.) | **Step 8:** The system verifies the information in terms of data and format checking | |
|  |  | **Step 9:** The information is correct and the system sends a request to the credit bureau for a report and credit score | |
|  | **Step 10:** The bank manager reviews the report |  | |
|  | **Step 11:** The bank manager approves the account application | **Step 12:** The system generates the account number | |
|  |  | **Step 13:** The system stores the account information and generates an account identification card | |
| **ALTERNATE COURSES:** | **Alt-Step 3:** The bank manager finds errors or omissions and requests the potential customer to resolve and resubmit the application **(Go back to Step 1)** | | |
|  | **Alt Step 4:** The bank manager is already logged into the system | | |
|  | **Alt-Step 9:** The information is incorrect and the system prompts the manager to correct information **(Go back to Step 8)** | | |
|  | **Alt-Step 11:** The bank manager denies the account application and notifies the potential customer that their application has been denied | | |
|  | **Alt-Step 12:** The system stores the application as rejected | | |
|  | **Alt-Step 13:** The system generates a letter stating the reasons to why the application was rejected | | |
|  | **Alt-Step 14:** The letter is then sent to the potential customer | | |
| **CONCLUSION:** | The potential customer either receives an account or is informed of their application denial along with reasons. | | |
| **POST-CONDITION:** | A new bank account is created if approved; otherwise, the application is stored as rejected. | | |
| **BUSINESS RULES** | * Applications must be completed accurately to proceed. * Creditworthiness must be verified before account approval. | | |
| **IMPLEMENTATION CONTRAINTS AND SPECIFICATIONS** | * The system must comply with banking regulations for data handling. | | |
| **ASSUMPTIONS:** | * The bank manager has the necessary permissions to open accounts. * The potential customer has provided accurate information. | | |
| **OPEN ISSUES:** | * What specific criteria are used for creditworthiness evaluation? | | |