**PHYSICAL SCENARIOS FOR BANKING SYSTEMS**

**Scenario 1 (Withdraw Successful)**

* **A card holder goes to the ATM.**
* **The card holder takes out his/her card and inserts into the card slot.**
* **The ATM verifies the card and if successful allows the holder to interact.**
* **The card holder enters the amount to withdraw and presses OK button.**
* **The ATM checks whether there is enough money in the account as balance after withdrawal, if so, it deducts the amount to be withdrawn and pushes out the exact amount queried as to be withdrawn and prints out a receipt with details such as transaction fee and balance.**
* **The card holder takes the receipt, verifies the information and keeps it for reference and future use.**

**Scenario 2 (Withdraw Unsuccessful)**

* **A card holder goes to the ATM.**
* **The card holder takes out his/her card and inserts into the card slot.**
* **The ATM verifies the card and if successful allows the holder to interact.**
* **The card holder enters the amount to withdraw and presses OK button.**
* **The ATM checks whether there is enough money in the account as balance after withdrawal, if not, it displays a message stating that there is an insufficient amount of money in the account.**
* **The ATM then gives back the card to the owner**
* **The card holder takes the card back and goes to make a deposit.**

**Scenario 1 (Loan Successful)**

* **A bank account owner goes to the bank during work hours.**
* **The bank account owner asks for a loan.**
* **The bank account owner is asked to give out his/her details which are cross-checked with details such as current balance and credit score to verify if they qualify for a loan.**
* **If they qualify for a loan, they are given a form and asked to fill out their details including the ones for the loan.**
* **They hand back the filled out form.**
* **The bank teller verifies the details and tell them to wait 2 to 5 days for processing of the loan.**
* **They get up and leave to wait for the specified amount of time.**
* **If elapsed, they receive their loan.**

**Scenario 2 (Loan Unsuccessful)**

* **A bank account owner goes to the bank during work hours.**
* **The bank account owner asks for a loan.**
* **The bank account owner is asked to give out his/her details which are cross-checked with details such as current balance and credit score to verify if they qualify for a loan.**
* **If they do not qualify for a loan, the bank teller informs them why they don’t qualify for the loan.**
* **They ask for other ways of getting money from the bank and are told also whether they qualify or not.**
* **They make their decision and afterwards, leave the bank**

**Scenario 1 (Deposit Successful)**

* **The user goes to the bank to make a deposit.**
* **They are asked to give out their details to check whether they have a bank account.**
* **If they have an account, they give the amount of money they want to deposit to the bank teller.**
* **They specify the account they are depositing in and deposit.**
* **They receive a receipt for their transaction and leave.**

**Scenario 2 (Deposit Unsuccessful)**

* **The user goes to the bank to make a deposit.**
* **They are asked to give out their details to check whether they have a bank account.**
* **If they do not have an account, they are told to create one.**
* **They give out the required details and present the required documents.**
* **The account is created and they are allowed to make a deposit.**
* **They are issued with a receipt for their transaction and leave.**