**Micro bank system**

As a leading financial institution, we recognize the importance of innovation and convenience in banking services. We are looking to develop a micro banking system that not only aligns with our commitment to operational excellence but also enhances our customers' banking experience by providing them with a comprehensive suite of account management tools accessible online.

The envisioned micro banking system will empower our customers with the following functionalities:

* Secure Authentication: The system must enable customers to securely log in using their designated username and password, safeguarding their privacy and the integrity of their financial data.
* Account Management: Customers should be able to view and edit their account information seamlessly, maintaining up-to-date personal and financial data within our records.
* Account Registration: Prospective customers must be able to create new accounts through a streamlined process, broadening our customer base and fostering financial inclusion.
* Transaction Services: The system should facilitate various financial operations such as:

1. Deposits: Allowing customers to add funds to their accounts effortlessly.
2. Withdrawals: Enabling the retrieval of funds with a focus on security and ease.
3. Saving account interest (APY): Apply interest rate over savings account
4. Overdraft withdrawing: Prevent user form withdrawing money from their checking account once reaching some defined overdraft limit
5. Account Closure: Offering the ability to close accounts when customers decide to end their banking relationship.
6. Transaction History: A history field that would recognize the transaction history

**User Experience**: The interface design must prioritize user-friendliness, ensuring that customers of all technological proficiencies can navigate and utilize the system with minimal assistance.

Most probably won’t have a UI, as i’m going to do the backend side only

**Accuracy and Dependability**: The system must perform flawlessly, reflecting our bank's values of trust and reliability, especially considering the sensitive nature of handling and storing monetary assets.

The end goal is a state-of-the-art system that will solidify our standing as a modern, agile bank that's ready for the future of finance.