Use Case: Credit Card Application

Summary: This is a use case for making a credit card payment.

Preconditions:

1. Card payment form is already generated
2. User has preexisting account.
3. User has made a purchase with their credit card

Case Starts With: User presses the “Pay Balance” button

Main Success:

1. The program displays the “Current Balance” number
2. The program gives the user the option to choose to pay the current balance, the statement balance or the minimum payment.
3. The program displays the “Account number” input
4. The program displays the “Routing Number” input.
5. The program displays the option to save this account for future use.
6. The user inputs all the information and hits the Submit Payment button.
7. The program displays a success message, letting the user know the payment was submitted.
8. If the payment is unsuccessful, the program alerts the user through email, and if permitted, text message.

Alternative Success: All of the inputs here are required, but the alert letting the user know the payment was not processed is not. However, in lieu of this, the user should be informed ahead of time that incorrect transactions will be noted in their account, but not alerted to them, making sure that they know they need to keep track of payments. The feature allowing the user to save their bank account for future use is also not required, but enhances the user experience.

Postconditions:

1. A payment is sent to the company system
2. The app shows the user their payment and their cleared or reduced balance.
3. If necessary, the program sends an error message.

Rules:

1. Payment Type field must not be empty
2. Account number field must not be empty
3. Routing number field must not be empty