Use Case 1: Deposit Processing

Scope: Nordic Banking System

Level: User Goal

Primary Actor: Desk manager

Stakeholders and Interests:

Desk manager: Aims to efficiently process deposits while providing a positive customer experience.

Bank: Seeks to increase deposits, manage liquidity, and maintain customer trust.

Government Regulatory Agencies: Want the bank to comply with financial regulations, ensure the security of deposits, and report necessary information for oversight.

Customer: Wants a secure, straightforward deposit process with immediate availability of funds or confirmation.

Bank's Investors: Interested in the bank's growth in deposits as an indicator of stability and profitability.

Preconditions:

Customer has an existing account with the bank.

Desk manager is logged into the banking system and is authorized to process deposits.

Success Guarantee: The deposit is successfully processed, funds are credited to the customer's account immediately or within the agreed timeframe, and the transaction is recorded accurately.

Main Success Scenario:

Customer approaches the Desk manager to make a deposit.

Advisor verifies the customer's identity and account information.

Advisor inputs the deposit amount and checks the form of deposit (cash, check, transfer).

The system validates the deposit details and updates the customer's account balance accordingly.

The system logs the deposit transaction.

The system generates a transaction receipt and notifies the Desk manager.

The Desk manager provides the customer with a confirmation of the deposit.

Extensions:

Deposit Rejection: If the deposit cannot be processed (e.g., due to a problem with a check), the system alerts the Desk manager, who then informs the customer of the issue and advises on next steps.

Special Handling: For deposits that require special handling (e.g., foreign currency, large amounts), the system flags the transaction for additional processing steps.

Special Requirements:

The deposit process should be quick to ensure customer satisfaction.

The system must have robust fraud detection mechanisms to identify suspicious deposit activities.

Technology and Data Variations List:

Support for various deposit methods, including digital deposits through the banking app, at ATMs, or in-person transactions.

Real-time processing capabilities to ensure immediate credit of funds to customer accounts where applicable.

Open Issues:

Determining the handling of deposits made outside of regular banking hours and their effect on the account balance availability.

Enhancing the system to accommodate future digital currency deposits or other emerging banking technologies.