

## SecureBank Mobile Cheque Deposit – User Story Backlog

EPIC	ID	Title	User Story	Acceptance Criteria	Priority	Description	
Mobile Deposit Experience	US-01	Customer Experience	As a SecureBank <b>Customer</b> , I want to capture a high-quality image of my cheque via the mobile app, so that I can avoid a branch visit.	1 App must provide a rectangular guide for alignment.	HIGH	This addresses the 60% customer preference for digital channels. By providing real-time feedback on image quality, we reduce "False Rejections" which currently drive customers back to physical branches	
				2 Auto-capture must trigger when the image resolution meets a minimum of 300 DPI and motion blur is detected at <5%.			
	US-02	Automated OCR Data Extraction & Validation		3 System must validate image brightness and contrast before submission.			
				4 The system must convert the image to bitonal (Black & White) to meet Check 21 standards for processing.			
				5 If the image is too blurry or dark, the app must display a specific error message: "Image quality low. Please ensure better lighting."			
	US-03	Real-time Fraud Detection		1 OCR must extract Date, Amount, and MICR line.	HIGH	This is the primary driver for the 1.8-hour processing KPI. By automating the reading of the MICR line and amount, we enable the targeted 18% reduction in branch staff workload.	
				2 Confidence score < 95% must route to a "Manual Review Queue."			
				3 System must handle both typed and handwritten amounts.			
Security & Backend Integration	US-04	Legacy System API Integration	As a <b>Fraud Analyst</b> , I want the system to cross-check deposits for duplicates in real-time, so that we hit our 99% fraud detection target.	1 Compare MICR + Cheque # against 90-day transaction history.	HIGH	Addresses the "Needs Improvement" status of the bank's current 98% fraud score. This prevents "Double Presentation" (depositing a cheque via mobile and then trying to cash it at a branch)	
				2 Block transaction if a 100% match is found.			
				3 Alert the Fraud Dept via the Admin Dashboard.			
			As a <b>Customer Service Representative</b> , I want the system to sync mobile deposits with the legacy core ledger in real-time, so that I can provide accurate balance updates to customers.	1 Trigger an automated API handshake with the core banking ledger.	HIGH	This mitigates the Integration Complexity risk. It ensures that the front-end app and the 50-year-old backend stay in sync, maintaining data integrity and customer trust.	
Management & Compliance	US-05	Operational Efficiency Dashboard		2 The "Pending" status and deposit amount must be visible in the CSR Portal within 3 seconds of submission.			
				3 System must generate a unique Transaction UUID for end-to-end traceability.			
				4 In case of sync failure, an error log must be created allowing manual investigation via the CSR dashboard.			
	US-06	Financial Integrity	As a <b>Branch Manager</b> , I want a dashboard to monitor mobile deposit volume, so that I can reallocate staff to high-value customer service tasks.	1 Dashboard must display total digital volume vs. branch volume.	MEDIUM	Provides the data needed to prove the 18% workload reduction. It allows managers to see exactly how many hours are saved per week by diverting traffic from the teller line to the app.	
				2 System must generate weekly reports on workload shift			
				3 Data must be exportable for regional efficiency audits.			
			As a <b>CFO</b> , I want the system to track the total value of digital transactions, so that I can verify we are meeting our \$1M annual savings target.	1 Real-time reporting on processing cost savings per deposit.	LOW	This is the "Value Realization" requirement. It tracks the unit cost reduction to prove the \$5M investment is yielding the promised ROI	
				2 Automated tracking of digital revenue growth.			
				3 Monthly summary of paper-based processing expense reduction.			