

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 Customer , 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%.		
				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-02	Automated OCR Data Extraction & Validation	As a Bank Operations Clerk , I want the system to automatically extract cheque data via OCR(Optical Character Recognition), so that manual entry is minimized.	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-03	Real-time Fraud Detection	As a Fraud Analyst , 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 Presentment" (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.		
	US-04	Legacy System API Integration	As a Customer Service Representative , 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.
				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.		
Management & Compliance	US-05	Operational Efficiency Dashboard	As a Branch Manager , 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.		
	US-06	Financial Integrity	As a CFO , 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.		