**Requirements Gathering Report**

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| Understanding the need for the feature  ***Business Objective****:*  *The Commonwealth Bank (CBA) aims to introduce a new savings feature in their iOS app to encourage customers to save regularly towards a set financial goal. This feature aligns with CBA’s mission to integrate seamlessly into customers' lives and promote financial well-being.*  ***Benefits to Customers****:*   * *Encourages regular saving habits.* * *Provides motivation through goal tracking and notifications upon achieving savings goals.* * *Offers a user-friendly interface to manage and adjust savings plans.*   ***Benefits to CBA****:*   * *Increases customer engagement and app usage.* * *Enhances customer satisfaction and loyalty.* * *Positions CBA as a supportive partner in customers' financial journeys.* * *Potential for partnerships and promotions linked to savings goals.* |
| Identify confusion in language  ***Language Confusion Identified:***   * ***"Buttons" vs. "Switches"****: Ensure consistency in terminology across teams. Both terms might be used to describe UI elements for setting savings parameters.* * ***"Notifications"****: Clarify whether this refers to in-app notifications, SMS, or email notifications.*   ***Resolution****:*   * *Use "buttons" for any interactive elements within the app.* * *Specify "in-app notifications" primarily, with SMS as a backup.* |
| Identify edge cases  ***Potential Edge Cases****:*   * ***Missed Contributions****: What if a customer misses a scheduled savings contribution? Solution: Provide a notification and allow for a manual catch-up.* * ***Insufficient Funds****: What if a customer doesn’t have enough funds for the scheduled savings transfer? Solution: Notify the user and attempt the transfer again later.* * ***Early Withdrawals****: How should the app handle users wanting to withdraw from their savings before reaching the goal? Solution: Allow withdrawals but notify users of the impact on their goal progress.* |
| User stories   1. *As a user, I want to set a savings goal, so that I can achieve a specific financial target.*  * *Acceptance Criteria: Users can input a goal name, target amount, and deadline.*  1. *As a user, I want to set up automatic savings, so that I can contribute regularly towards my goal.*  * *Acceptance Criteria: Users can choose the frequency (daily, weekly, monthly) and amount of savings.*  1. *As a user, I want to receive notifications when I make progress or reach my goal, so that I stay motivated.*  * *Acceptance Criteria: The app sends notifications for each contribution and when the goal is reached.*  1. *As a user, I want to track my savings progress, so that I can see how close I am to my goal.*  * *Acceptance Criteria: Users can view a progress bar or chart showing current savings versus the target.*  1. *As a user, I want to adjust my savings plan, so that I can manage my finances effectively.*  * *Acceptance Criteria: Users can modify the savings amount and frequency at any time.*  1. *As a user, I want to pause or stop my savings plan if needed, so that I can handle unexpected expenses.*  * *Acceptance Criteria: Users can pause or cancel the savings plan without penalty.* |
| *Definition of done*  ***User Story: Setting a Savings Goal***   * *Given I am on the savings feature screen,* * *When I enter a goal name, target amount, and deadline,* * *Then the goal is saved and displayed in my list of goals.* |