Banking application

Version <1.0>

Revision History

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| --- | --- | --- | --- |
| **Date** | **Version** | **Description** | **Author** |
| 23.03.2021 | 1.0 | Vision | Angela-Paula Modrîngă |
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# Introduction

Managing your financial resources is very important, and as technology evolves, there are more and more people that choose to keep their money in banks, over having them cash. Bank accounts are not used only for storing money, but for making daily transactions as well. The problem appears when you want to find things about your account (like your balance, your IBAN, the card’s limits, the validity of the card), or you want to perform operations like transfer money to someone, open or close a savings account, and you don’t have the time needed to go to the bank office, you want to avoid crowded places, or you just have something else to do with your time and want an easier alternative.

## Purpose

The purpose of the vision document is to present how the application will be able to do and what decisions will be made.

## Scope

The scope of this vision document is to present how the project is associated with internet banking and some of its benefits.

## Definitions, Acronyms, and Abbreviations

IBAN = International Bank Account Number

## References

## Overview

The Vision document will define the problem statement, product position statement, stakeholder and user description.

# Positioning

## Problem Statement

|  |  |
| --- | --- |
| The problem of | Wanting to manage your bank account remotely |
| affects | The clients of the banks that have limited time |
| the impact of which is | Modifying their program in order to make time for banking related activities |
| a successful solution would be | Using internet banking |

## 

|  |  |
| --- | --- |
| The problem of | Having as many banking applications as bank accounts |
| affects | The clients that have accounts at more banks, not just one |
| the impact of which is | Having more applications downloaded |
| a successful solution would be | An application that is connected with all the accounts |

## Product Position Statement

|  |  |
| --- | --- |
| For | Anyone with a bank account |
| Who | Wants to save time and avoid unnecessary visits to the bank office |
| The Mobile Banking Application | is a banking application |
| That | Will enable users to perform banking operations remotely |
| Unlike | George, BT Pay, BRD |
| Our product | Will connect accounts from different banks that the client has and could be used from browser. |

# Stakeholder and User Descriptions

## Stakeholder Summary

|  |  |  |
| --- | --- | --- |
| **Name** | **Description** | **Responsibilities** |
| Client | User of the application | The target audience of the application, the person that will benefit the most from its release. |
| Bank Employee | Employer of the bank that won’t need to perform simple operations that could be made by the client. | The person that usually was responsible for solving all operations, even the simple one that could be made by the clients. Now, (s)he will have more time to focus on more complex operations |

## User Summary

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Description** | **Responsibilities** | **Stakeholder** |
| Client | The user of the mobile banking application | The user will be responsible to create an account and to log in with the generated credentials each time he/she wants to access the application. |  |

## User Environment

The user will need to have a mobile phone/tablet/PC/laptop with an internet connection and the credit cards associated with the accounts (s)he wants to introduce in the application.

# Product Requirements

The application needs to have high security standards and to have a user-friendly interface. It will be developed using Spring Boot and Angular.