

Online Banking System

ProductBacklogID	Priority	UserStoryID	User story name	Scrum team assigned	Risk	Complexity	Type	Completeness Criteria	Comments
1	High	U001	<b>User Authentication and Security</b> As a user, I want to be able to create an account securely. As a user, I want to be able to log in securely using multi-factor authentication. As a user, I want my sensitive data (such as passwords and account information) to be encrypted and stored securely. As a user, I want the system to detect and prevent unauthorized access or suspicious activity on my account.	Anjali	High	High	Functional	Complete	
2	High	U002	<b>Account Management</b> As a user, I want to be able to view my account balances. As a user, I want to be able to see a list of transactions on each of my accounts. As a user, I want to be able to transfer funds between my accounts. As a user, I want to be able to link external accounts for easy fund transfers. As a user, I want to be able to request account statements.	Anjali	High	High	Functional	Complete	
3	High	U003	<b>Payments and Transfers</b> As a user, I want to be able to make payments to other users or merchants. As a user, I want to be able to set up recurring payments. As a user, I want to be able to schedule future-dated payments. As a user, I want to be able to initiate wire transfers domestically and internationally.	Anjali	High	High	Functional	Complete	
4	High	U004	<b>Bill Management</b> As a user, I want to be able to view and pay my bills online. As a user, I want to be able to set up automatic bill payments. As a user, I want to be able to receive notifications for upcoming bills.	Anjali	Low	Low	Functional	Complete	
5	Low	U005	<b>Customer Support</b> As a user, I want to be able to contact customer support through multiple channels (such as chat, email, or phone). As a user, I want to be able to view FAQs and other self-help resources. As a user, I want to be able to submit and track support tickets.	Anjali	Low	Low	Functional	Pending	
6	High	U006	<b>Mobile Banking</b> As a user, I want to be able to access all banking functionalities through a mobile app. As a user, I want the mobile app to be user-friendly and responsive on various devices.	Anjali	High	High	Functional	Complete	

			As a user, I want to be able to receive push notifications for important account activities.					
7	Low	U007	<b>Account Settings and Preferences</b> As a user, I want to be able to update my personal information (such as contact details). As a user, I want to be able to customize my account preferences (such as notification settings). As a user, I want to be able to manage security settings (such as changing passwords or updating security questions).	Anjali	High	Low	Functional	Pending
8	Low	U008	<b>Reports and Analytics</b> As a user, I want to be able to view detailed reports on my spending habits. As a user, I want to be able to analyze my financial data to make informed decisions. As a user, I want to be able to export financial data for tax or budgeting purposes.	Anjali	Low	Low	Functional	Pending
9	Low	U009	<b>Integration with Third-Party Services</b> As a user, I want to be able to integrate my banking data with personal finance management tools. As a user, I want to be able to link my accounts with payment gateways for online shopping.	Anjali	High	High	Functional	Pending
10	Low	U010	<b>Accessibility and Compliance</b> As a user, I want the online banking system to be accessible to people with disabilities. As a user, I want the system to comply with relevant regulations and security standards.	Anjali	Low	High	Functional	Complete