CITI-HCL Hackathon Usecase

Credit Card Application

Apply for a new credit card

User Story

■ As a new customer, I should be able to apply for a credit card with the **Z Bank**

New Credit Card input fields (Minimal fields)

- Basic user information

- Employment information

- Identity document name and number

Acceptance Criteria

On providing valid information, trigger the flow to check user credit rating (Asynchronous)

Customer credit rating

User Story

- As a credit rating system, provide credit score based on customer information

Credit check rules

- If credit score is available return the value as such (Numeric)

- If no credit score is available, calculate score based on salary and other cards held:

    i. Already hold 2 or more credit cards, score – 300

    ii. Annual salary > 2000000$, score – 500

    iii. Annual salary < 200000 $ and >50000$, score - 150

    iv. Annual salary <50000$, score - 50

Acceptance Criteria

On providing valid customer information, update the customer credit score (asynchronous)

Activate credit card

User Story

▪ As a **Z Bank** system, reject or approve credit card application for the customer

Credit card allocation rules

- If credit score is 500, card type – PLATINUM, Limit – 40000$

- If credit score is 300, card type – GOLD, Limit – 20000$

- If credit score is 150, card type – VISA, Limit – 10000$

- If credit score is 50, request additional documents

Acceptance Criteria

Generate card number and First time PIN for the customer (Asynchronous)

Out of Scope

Customer receive the card and pin information

Workflow after additional documents are requested

First time login

User Story

- As a new credit card customer, I should be able to change default PIN for my credit card with the Z Bank

New Credit Card input fields

- Credit card number
- First Time PIN
- Document Id (provide during apply new credit card)
- New PIN
- Confirm new PIN

Acceptance criteria

On providing valid information, update the PIN and first audit event for the customer, PIN GENERATED (asynchronous)

Validations & Review

- Add mandatory and format validations for input fields

- Add appropriate business validations for all the flows

- Use Apache Kafka for asynchronous flows