KS Bank Documentation

Misuser Story

- Exploiting API through Postman to Harvest Credentials:

As a malicious user, I want to use tools like Postman to send unauthorized HTTPS requests to the banking website's API endpoints. My goal is to exploit any weaknesses in the appointment page's API that may allow me to access or infer sensitive information about users, such as their home address, the timing of their bank visits, and other personal details. With this data, I plan to craft believable phishing attacks to trick users into revealing more information or to impersonate them, potentially leading to identity theft or unauthorized access to their financial assets. I aim to find and use vulnerabilities in the system to bypass authentication and authorization checks that should protect this data.

- Appointment Manipulation:

As a malicious user, I want to manipulate the appointment-making feature to book fake appointments and cause scheduling chaos for the bank.

- Account Creation Fraud:

As a fraudster, I want to create multiple fake accounts using synthetic identities to launder money through the banking system.

- Data Interception:

As a hacker, I want to intercept data during transmission between the user and the banking server to capture sensitive information like account details and login credentials.

User Stories

- Online Appointment Scheduling

As a bank customer, I want to schedule appointments online to visit the bank at my convenience. **Acceptance Criteria:**
1. The customer can select the type of service they need an appointment for.
2. The customer can choose an available date and time from a calendar interface.
3. The system confirms the appointment.
4. The customer can reschedule or cancel the appointment through the website.

- Opening a Savings Account Online:

As a potential customer, I want to open a savings account online to start saving without going to the bank. **Acceptance Criteria:**
1. The user can fill out an application form for a savings account online.
2. The form includes fields for personal information, contact details, and initial deposit amount.
3. The system performs a real-time validation of the information provided.
4. Upon submission, the user receives an account number and can set up online access.

- Opening a Current Account Online:

As a potential customer, I want to open a current account online to manage my daily transactions. **Acceptance Criteria:**
1. The user can choose a current account product and view its features online.

2. The user can complete the necessary identification and proof of address steps online.
3. The user is able to set up a username and password for online banking.
4. The user receives a confirmation with a welcome kit and debit card delivery details.

- Viewing Account Status:

As a bank customer, I want to view the status of my accounts to keep track of my finances. **Acceptance Criteria:**
1. The customer can log in securely to view account details.
2. The system updates account information in real-time.
3. The customer can view his personal information.
4. The customer can make changes if required to his AC.

Roles and Goals of a User

Secure Login:

- **User Role:** Bank Account Holder
- **Goal:** To log into the online banking account securely.
- **Rationale**: The account holder needs to access financial information and perform transactions with the assurance that their data is protected against unauthorized access. A secure login mechanism is critical to maintaining the integrity of the user's financial data and personal information.
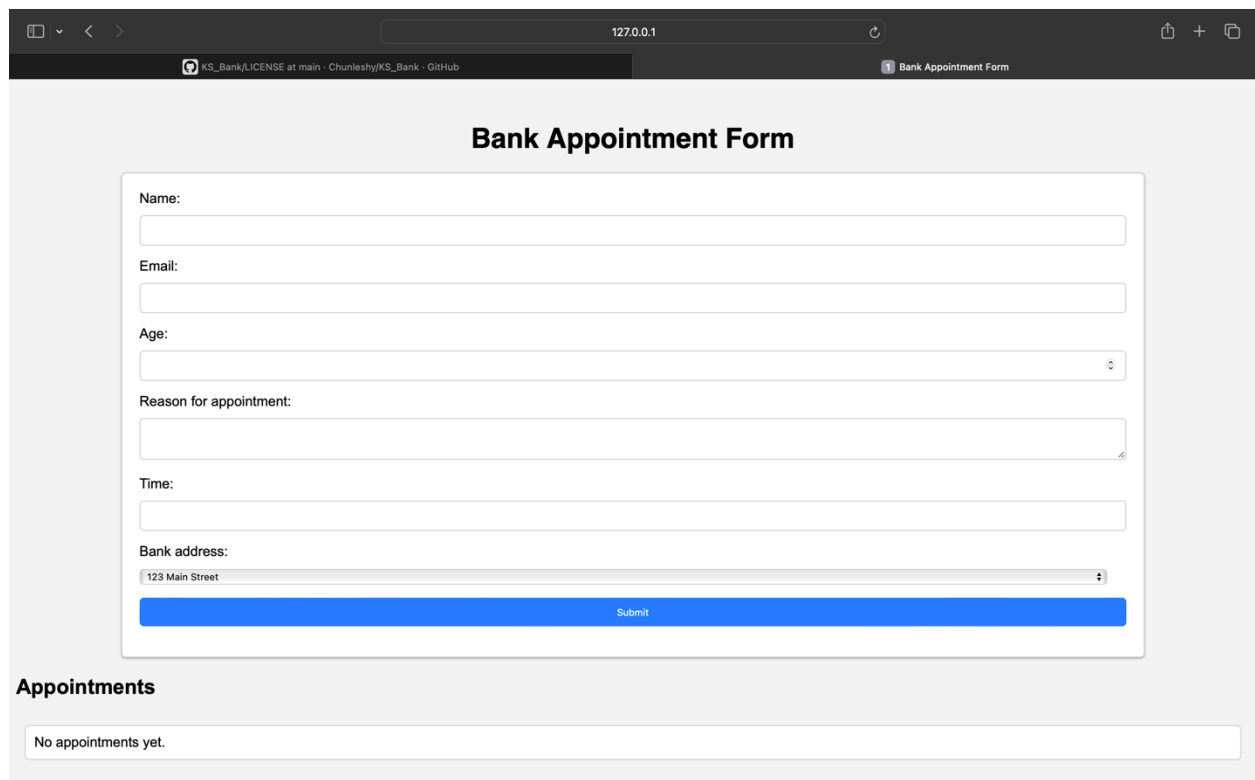
Brief Expansion: This user story emphasizes the need for robust security measures for account access. The secure login process includes strong password policies, and encrypted sessions. The user's experience should be straightforward while also adhering to high security standards to prevent data breaches and maintain trust in the banking service.

Account Balance Inquiry:

- **User Role:** Bank Customer
- **Goal:** To check account balances on the homepage immediately after logging in.
- **Rationale:** The customer needs a quick and convenient way to view their financial status to manage personal finances effectively. This immediate access to balance information upon login saves time and provides a clear snapshot of their financial health.

Brief Expansion: This user story focuses on the usability and accessibility of crucial financial information. The design should ensure that upon logging in, the customer is presented with an overview of their accounts, including available balances and pending transactions. This feature should be designed for clarity and ease of use, helping users to avoid overdrawing their accounts and to plan their spending and saving activities more effectively.

Real Time look of Sample KS Banking Page

KS Bank - Login

Username:

Password:

Login

Forgot Password?

Open an Account

Full Name:

Email:

Account Type:

✓ Select Account Type
Savings Account
Checking Account

Initial Deposit ($):

Submit