

Scenario: Accessing Bank Account

Part 1

The bank wants to facilitate its customers to perform financial transactions 24/7 ubiquitously. When The customer opens the bank's website. The customer will be provided with safety information about account and how to use it in a pop up window. The customer is then required to enter user name and to provide a proof that the customer is human and not a machine by entering characters and figures/numbers that appear in the form of an image. After successful verification, the customer is granted access to the next page where password is required. According to the bank's security policy customer is never asked to enter complete password but only a part of it. After successful verification, login process is complete.

part 2

After login, the customer is granted access to bank account where different transactions can be performed. If the customer remains in active for more than 5 minutes, the customer will be automatically logged off from the bank's website.

Part 3

When the customer initiates a financial transaction, say for example a transfer of funds to someone's account, a verification is again required that it is the customer who has initiated the transaction by providing a one-time authorization code which is sent either to customer's email address or mobile number. After successful verification, the transaction is completed and customer is notified. Customer can perform other transactions also, say for example paying utility a bill etc.