✅ User Stories with Acceptance Criteria

Account Management

User Story ID: US-001
Title: Create Financial Accounts
As a: Accountant
I want to: Create different types of financial accounts
So that: I can categorise and manage income, expenses, assets, and liabilities
Priority: High
Acceptance Criteria:

- User can select account type (Income, Expense, Asset, Liability, Cash, Bank)
- Opening balance defaults to 0 but is editable
- Description field is optional
- Account creation is logged for audit

User Story ID: US-002
Title: Update Financial Accounts
As a: Accountant
I want to: Modify account details
So that: I can correct or update account information
Priority: Medium
Acceptance Criteria:

- User can update name, type, description, and opening balance
- Validation prevents incorrect balance updates
- Changes are logged

User Story ID: US-003
Title: View Accounts
As a: Viewer
I want to: View all accounts with filters
So that: I can monitor account balances and types
Priority: Medium
Acceptance Criteria:

- List displays account name, type, and current balance
- Filter by account type

- Sorted by name or balance

Transaction Management

User Story ID: US-004
Title: Record Transactions
As a: Accountant
I want to: Record income and expense transactions
So that: I can maintain accurate financial records
Priority: High
Acceptance Criteria:

- User selects account, date, amount, and description
- Debit/credit logic applied based on transaction type
- Cash/Bank balances updated accordingly
- Reference number optional

User Story ID: US-005
Title: Prevent Negative Balances
As a: System
I want to: Block transactions that cause negative balances
So that: Financial integrity is maintained
Priority: High
Acceptance Criteria:

- Withdrawal exceeding balance triggers error
- Expense entry causing negative balance is blocked
- Error message: "Insufficient funds. Transaction cannot be processed."

Reporting

User Story ID: US-006
Title: Generate Account Status Report
As a: Admin
I want to: View current balances of all accounts
So that: I can assess financial health
Priority: Medium
Acceptance Criteria:

- Report shows balances by account
- Filterable by date range

User Story ID: US-007
Title: Monthly Profit/Loss Report
As a: Admin
I want to: View monthly income, expenses, and net profit/loss
So that: I can evaluate financial performance
Priority: High
Acceptance Criteria:

- System sums income and expenses
- Calculates net profit/loss
- Displays formatted report

🔍 Expanded Scenarios for US-004 (Record Transactions)

Happy Path:

- User enters valid transaction → System validates → Transaction recorded → Balances updated → Confirmation shown

Edge Case:

- User enters duplicate transaction → System flags with warning
- User enters future date → System allows but marks as pending

Error Handling:

- Invalid account → Error: "Account not found"
- Negative amount for income → Error: "Invalid transaction type"
- Missing required fields → Error: "Please complete all mandatory fields"

Updated Acceptance Criteria:

- Duplicate transactions flagged
- Future-dated transactions marked
- All errors logged and displayed clearly

📊 Requirement Traceability Matrix (RTM)

Req ID	User Story ID	Description	Design Ref	Dev Task	Test Case
BR-001	US-001	Create financial accounts	DD-001	DEV-101	TC-201
BR-002	US-002	Update financial accounts	DD-002	DEV-102	TC-202
BR-003	US-003	View accounts	DD-003	DEV-103	TC-203
BR-004	US-004	Record transactions	DD-004	DEV-104	TC-204
BR-005	US-005	Prevent negative balances	DD-005	DEV-105	TC-205
BR-006	US-006	Generate account status report	DD-006	DEV-106	TC-206
BR-007	US-007	Monthly profit/loss report	DD-007	DEV-107	TC-207

✅ Completeness Validation

Gaps Identified:

- **Security**: Add rate-limiting for transaction submissions to prevent abuse
- **Performance**: Include response time benchmarks in acceptance criteria
- **Compliance**: Ensure GDPR compliance for transaction logs and user data
- **Audit**: Add requirement for immutable transaction history and audit trail