User stories for DACE Banking application

Feature: Account Management

User stories:

Users should be able to create an account and set it up.

Users should have the option of selecting either a personal bank account or a business bank account.

Users should be able to edit their account details such as personal information held by the bank

Users should be able to close their bank account.

Feature: Financial Transactions

User stories:

Users should be able to deposit money into their bank account and have the option of getting a receipt after depositing the money.

Users should be able to withdraw cash from their account from an ATM stand and account balance get updated immediately after the withdrawal.

Users should be able to get transaction history on the account and be able to filter this transaction history by date, amount or type of transaction.

Users should be able to transfer funds from one account to another within the same bank.

Feature: Account Services

User Stories:

Be able to view bank account information such as current balance, transaction history and account type.

Be able to manage services like checkbooks, debit/credit cards.

Be able to set up recurring transactions like standing order or direct debits.

Feature: App Security and Compliance

User stories:

Set up two-factor authentication on the banking app for users to authentication into the app.

Set up checks to ensure financial regulations are complied with as well as data protection laws.

Users’ sensitive data should be encrypted.

Feature: Customer Support and Maintenance

User stories:

User should be able to reach out to support from the application (Live chat or chatbot)

User should be able to report issues regarding fraudulent activities on their account as quickly as possible.

Account Management

Iteration 1: Design and implement the user interface for account creation.

Iteration 2: Implement backend logic for account creation.

Iteration 3: Design and implement the user interface for editing account details.

Iteration 4: Implement backend logic for editing account details.

Iteration 5: Design and implement the user interface for account closure.

Iteration 6: Implement backend logic for account closure.

Financial Transactions

Iteration 1: Design and implement the user interface for depositing cash.

Iteration 2: Implement backend logic for depositing cash and generating receipts.

Iteration 3: Design and implement the user interface for withdrawing cash.

Iteration 4: Implement backend logic for withdrawing cash and updating balance in real-time.

Iteration 5: Design and implement the user interface for transferring funds.

Iteration 6: Implement backend logic for transferring funds.

Iteration 7: Design and implement the user interface for viewing transaction history.

Iteration 8: Implement backend logic for filtering transaction history.

Account Services

Iteration 1: Design and implement the user interface for viewing account information.

Iteration 2: Implement backend logic for displaying account information.

Iteration 3: Design and implement the user interface for requesting and managing services.

Iteration 4: Implement backend logic for managing services.

Iteration 5: Design and implement the user interface for setting up recurring payments.

Iteration 6: Implement backend logic for managing recurring payments.

Security and Compliance

Iteration 1: Design and implement the user interface for authentication.

Iteration 2: Implement backend logic for two-factor authentication.

Iteration 3: Implement data encryption for sensitive information.

Iteration 4: Ensure compliance with financial regulations and data protection laws.