**Assumptions Made:**

* Biller can have both checking and savings account. Only checking account is made available for customers.
* When creating a customer/biller - Both Checking and Savings account is mandatory. Account Balance will be initially zero.
* Each customer is given a maximum Loan Balance (10000). Then customer can credit through online or he can submit a Credit Request.
* Loan Work Request: Open – Customer

Processed - Loan Employee

Approved - Branch Manager

Rejected - Branch Manager

* Security Work Request: Open - Tier 1

Closed - Tier 2

Notify Manager - Tier 2

Considered - Branch Manager

* Credit/Debit/Cashier’s Check: Open - Customer

Approved - Customer Service Employee

* Customer Online: From account to To account

To account can be any customer (Checking account) in that bank (other branch/region) OR his own other account

* Through Requests:
  + Credit Request - To Account(Customer can credit to any of his accounts alone(For simulation purpose- he has to login and hence he can credit to any of his accounts)
* Debit Request - From Account(Any of his accounts)

From Account Balance should be greater than requested amount (Validate at requesting a Debit Request)

* Cashier Check - Request -- To Person is mentioned. It can be any name.

Transaction is done through cash. (Here we can do credit to his account and again debit the same amount. Instead these activities are nullified.)