# Online Banking Application

## User Guide

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# Table of Contents

## Introduction

Dear Users,

This web application allows individuals to reach their bank account using the Internet and securely navigate. It enables many features such as transferring money, creating alerts or reviewing transaction history. Online Banking User Guide will support you on a step by step basis, on how to use and operate with banking services. This guide is designed to show you how to use our Online Banking service through all the screens that will appear when using Online Banking with screenshots and related descriptions. If you find any difficulties in using our e-Banking service do not hesitate to contact our support at support@onlinebanking.com with any issues or questions.

Online Banking Team

# Getting Started

## System Requirements

Personal Computer
Internet Access
Web Browser
Account for the Online Banking Application

## Quick Start

1. Connect to the internet on a computer or mobile device.
2. Open a web browser.
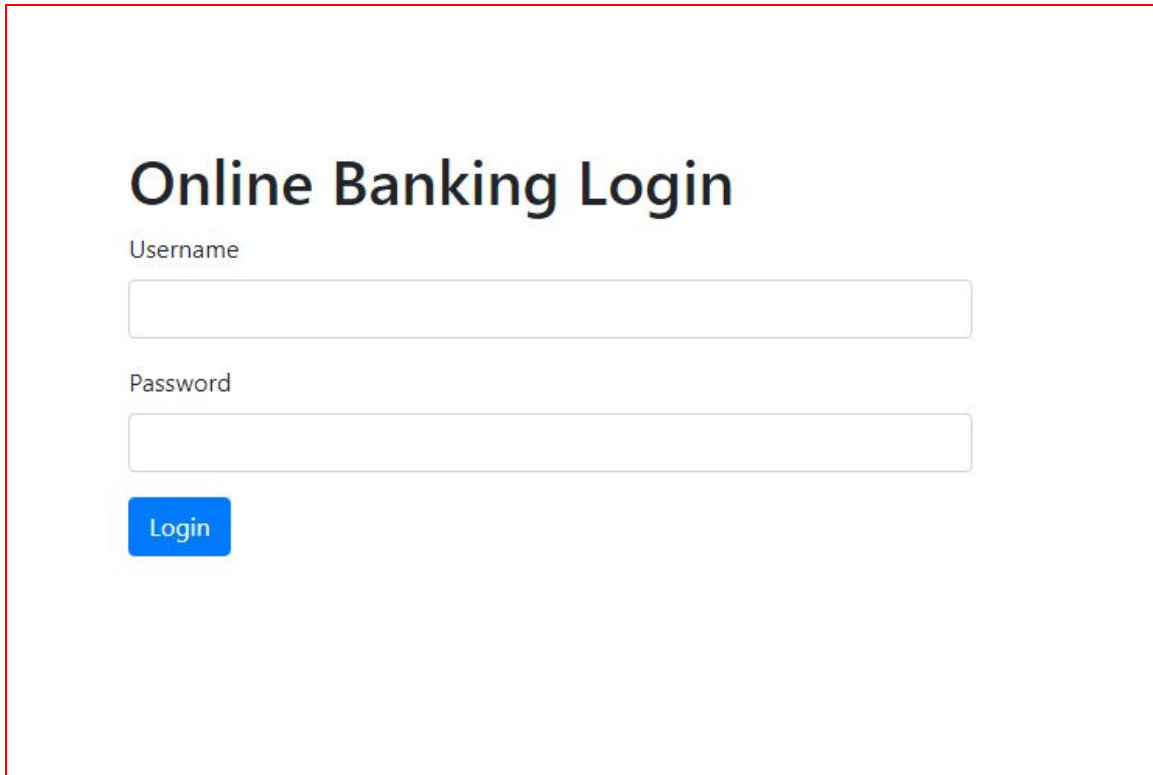3. Connect to the Online Banking Application web address.

## Notes

1. Session times out in 5 minutes.
2. A user ID could have multiple banking accounts attached.

## Launching the Application

To launch the application, visit the Online Banking Application website.

**Login Page**
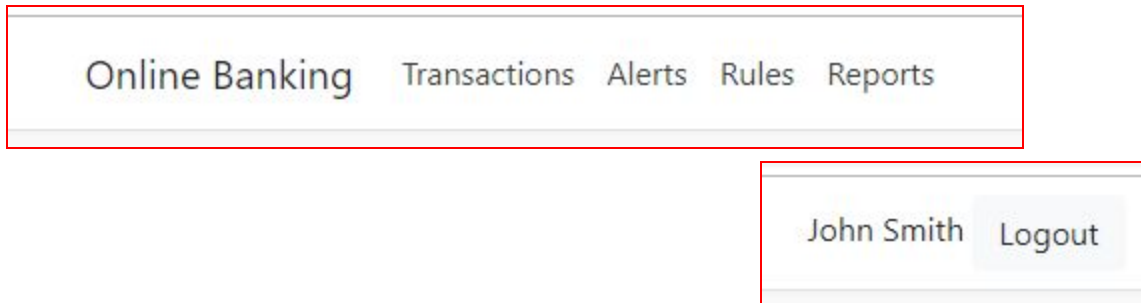


## Online Banking Login

Username

Password

Login

Once on the login page, enter the user's login credentials that will be provided by the bank.

If there are any issues with the username/password, please contact the associated bank system.

## Using the Navigation Bar

On the top of every page (excluding the login page), there is a navigation bar that can be used to traverse the website.
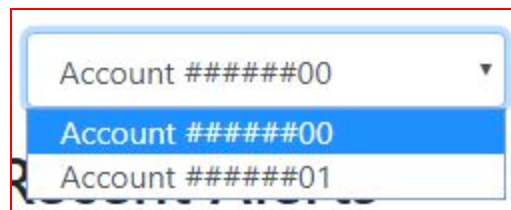
This bar allows navigation to the home page, transactions page, alerts page, rules page, reports page, and a button to logout from the application.

Online Banking    Transactions   Alerts   Rules   Reports

John Smith    Logout

## Changing Accounts

If the user has multiple banking accounts, the user can do so on any page (excluding the login page) with the following dropdown.

Once the user changes the banking account that they would like to view, the tables on the page would change to reflect the change.

Account ######00

Account ######00
Account ######01

# Home Page

After logging in, the user is shown the homepage for the Online Banking app.

On the top, there is the navigation bar that was mentioned previously.

Here, the user can find a banner containing the name of the application, with a dropdown that the user can use to change banking accounts.

Below that, there are sections displaying recent alerts, current balance, and recent transactions.

> Recent Alerts: Transactions that Match Rules with Description
> Account Balance: Current Balance for that Banking Account
> Recent Transactions: All Transactions Shown by Newest Date First

# Transactions Page

If the user selects the Transactions tab on the nav bar, this page will appear.

Here, the user can find more detailed information about transactions and a dropdown that the user can use to change banking accounts.

The transactions information contains the following:

Date: MM/DD/YYYY for When Transactions Occurred
Description: Detail about the Reason for the Transaction
Location: State (Abbreviations) Where the Transaction Occurred
Amount: Money Withdrawn/Deposited for that Transaction
Balance: Updated Account Balance After Transaction Occurred

| Online Banking | Transactions Alerts Rules Reports | | | John Smith Logout |
|---|---|---|---|---|

## Transactions

Account ######00 ▼

| Date | Desc | Location | Amount | Balance |
|---|---|---|---|---|
| 10/13/2019 | Gym | NY | -571.08 | 3580.39 |
| 07/30/2019 | Cheesecake Factory | MO | -46.00 | 4151.47 |
| 07/27/2019 | Payroll | MO | 810.00 | 4197.47 |
| 07/27/2019 | Hallmark | MO | -36.00 | 3387.47 |
| 07/23/2019 | Student loans | MO | -250.00 | 3423.47 |
| 07/23/2019 | Transfer to Savings | MO | -200.00 | 3673.47 |
| 07/23/2019 | CVS | MO | -36.00 | 3873.47 |
| 07/22/2019 | Jiffy Lube | MO | -45.00 | 3909.47 |
| 07/21/2019 | Home Depot | MO | -48.12 | 3954.47 |
| 07/20/2019 | QuikTrip | MO | -36.00 | 4002.59 |
| 07/19/2019 | Toys R Us | MO | -24.75 | 4038.59 |
| 07/19/2019 | Uber | MO | -50.00 | 4063.34 |
| 07/16/2019 | Nationwide | MO | -120.00 | 4113.34 |
| 07/14/2019 | Target | MO | -232.68 | 4233.34 |
| 07/12/2019 | Bank of America Credit Card payment | MO | -301.00 | 4466.02 |

# Alerts Page

If the user selects the Alerts tab on the nav bar, this page will appear.

Here, the user can find more detailed information about alerts and a dropdown that the user can use to change banking accounts.

The alerts information contains the following:

Date: MM/DD/YYYY for When Transactions Occurred
Reason for Alert: Rule that Triggered this Transaction to be an Alert
Description: Detail about the Reason for the Transaction
Location: State (Abbreviations) Where the Transaction Occurred
Amount: Money Withdrawn/Deposited for that Transaction
Balance: Updated Account Balance After Transaction Occurred

There is also a Remove button next to each alert, where the user can determine if a transaction does not require an alert.

| Online Banking | Transactions | Alerts | Rules | Reports | | | | John Smith | Logout |

## Alerts

Account ######00 ▼

| Date | Reason for Alert | Desc | Location | Amount | Balance | |
|---|---|---|---|---|---|---|
| 10/13/2019 | Out of state: NY | Gym | NY | -571.08 | 3580.39 | Remove |
| 07/27/2019 | Deposit more than 750.00 | Payroll | MO | 810.00 | 4197.47 | Remove |
| 07/27/2019 | Balance less than 4000.00 | Hallmark | MO | -36.00 | 3387.47 | Remove |
| 07/23/2019 | Balance less than 4000.00 | Student loans | MO | -250.00 | 3423.47 | Remove |
| 07/23/2019 | Balance less than 4000.00 | Transfer to Savings | MO | -200.00 | 3673.47 | Remove |
| 07/23/2019 | Balance less than 4000.00 | CVS | MO | -36.00 | 3873.47 | Remove |
| 07/22/2019 | Balance less than 4000.00 | Jiffy Lube | MO | -45.00 | 3909.47 | Remove |
| 07/21/2019 | Balance less than 4000.00 | Home Depot | MO | -48.12 | 3954.47 | Remove |
| 07/12/2019 | Between 7/10/2019 and 7/13/2019 | Bank of America Credit Card payment | MO | -301.00 | 4466.02 | Remove |
| 07/12/2019 | Between 7/10/2019 and 7/13/2019 | Rent | MO | -350.00 | 4767.02 | Remove |
| 07/6/2019 | Out of state: NE | Price Chopper | NE | -43.00 | 5130.02 | Remove |
| 06/30/2019 | Deposit more than 750.00 | Payroll | MO | 800.00 | 5329.01 | Remove |
| 06/2/2019 | Deposit more than 750.00 | Payroll | MO | 800.00 | 5758.01 | Remove |
| 05/19/2019 | Withdraw more than 500.00 | Commerce Bank Credit Card payment | MO | -620.00 | 5058.01 | Remove |
| 05/19/2019 | Flagged as Starbucks | Starbucks | MO | -2.00 | 5678.01 | Remove |

# Rules Page

If the user selects the Rules tab on the nav bar, this page will appear.

Here, the user can setup rules for each banking account, with a dropdown that the user can use to change banking accounts.

The rules that can be created include: (some require input fields)

> Out of State Transaction
> Transaction Date Range
> Transaction Category / Description
> Transaction Greater than Value
> Account Deposit Greater than Value
> Withdraw from Account Greater than Value
> Balance Greater than Value
> Balance Less than Value

Press the checkmark next to each rule to enable it for triggering alerts.
Press the Apply button to confirm and save changes.

# Reports Page

If the user selects the Reports tab on the nav bar, this page will appear.

Here, the user can view monthly reports that store alerts for each banking account, with a dropdown that the user can use to change banking accounts.
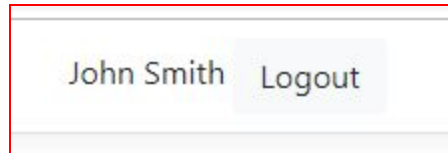


# Exporting Reports

Pressing the Export button next to any generated report creates a .xls file that contains information about that report.

# Logout

If the user chooses to logout and end their session in the Online Banking Application, the user can press the Logout button next to their name on the top right of the navigation bar.

John Smith    Logout

Once this button has been selected, the user will be taken back to the initial login screen.

## Online Banking Login

Username

Password

Login

# Glossary

## System
the database and web application that supports the backend of the website

## User
bank customers who will exclusively use only the front-end of the website

## Site
the front-end website consisting of all pages in the application

## Username/Password
unique identifiers that authenticate and validates a user

## Session Info
information about the user saved between pages within the site while the user is accessing the site

## Alert
a message to the user about a transaction property that the user has marked as important and should be notified

## Transaction
a monetary change to a bank account from a 3rd party

## Rule
a criteria determining when a transaction should create an alert

## Report
a collection of alerts within a designated time frame