



Online Banking Application

User Guide

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CS451

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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.

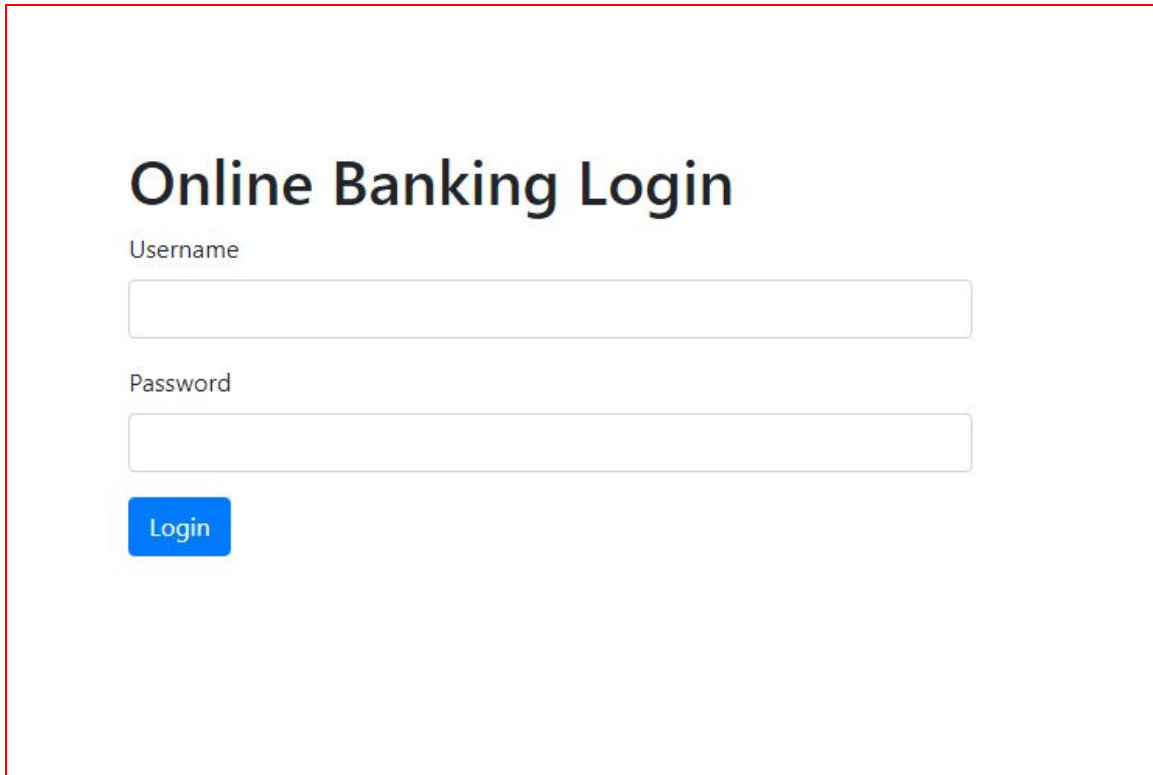
Notes

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

A screenshot of the Online Banking Login page. The page has a white background with a red border. At the top, the title "Online Banking Login" is displayed in a large, bold, black font. Below the title, there are two input fields. The first field is labeled "Username" in a small, gray font and is a white rectangular box with a thin gray border. The second field is labeled "Password" in a small, gray font and is a white rectangular box with a thin gray border. Below the password field, there is a blue rectangular button with the word "Login" in white text.

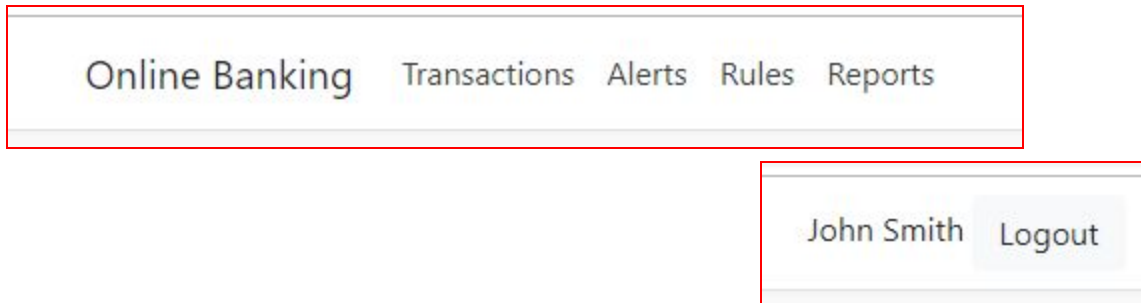
Once on the login page, enter the user's login credentials that will be provided by the bank.

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.

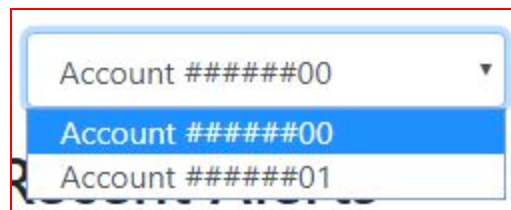
This bar allows navigation to the home page, transactions page, alerts page, rules page, reports page, and a button to logout from the application.



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.



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

Online BankingTransactionsAlertsRulesReports

John SmithLogout

Online Banking

An online banking web application.

Account #####00

Recent Alerts

Date	Reason for Alert
10/13/2019	Out of state: NY
07/27/2019	Deposit more than 750.00
07/27/2019	Balance less than 4000.00
07/23/2019	Balance less than 4000.00
07/23/2019	Balance less than 4000.00

Account Balance

\$3580.39

Recent Transactions

Date	Description	Amount	Balance
10/13/2019	Gym	-571.08	3580.39
07/30/2019	Cheesecake Factory	-46.00	4151.47
07/27/2019	Payroll	810.00	4197.47
07/27/2019	Hallmark	-36.00	3387.47
07/23/2019	Student loans	-250.00	3423.47
07/23/2019	Transfer to Savings	-200.00	3673.47
07/23/2019	CVS	-36.00	3873.47
07/22/2019	Jiffy Lube	-45.00	3909.47
07/21/2019	Home Depot	-48.12	3954.47
07/20/2019	QuikTrip	-36.00	4002.59

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.

Online Banking Transactions Alerts Rules Reports John Smith Logout

Rules

Account #####00

Send Alert if:	Enable
Out of State Transaction	<input checked="" type="checkbox"/>
Transaction between Start <input type="text" value="07/10/2019"/> End <input type="text" value="07/13/2019"/>	<input checked="" type="checkbox"/>
Transaction category <input type="text" value="Starbucks"/>	<input checked="" type="checkbox"/>
Transaction more than <input type="text" value="1000"/>	<input checked="" type="checkbox"/>
Deposit to account more than <input type="text" value="750"/>	<input checked="" type="checkbox"/>
Withdraw from account more than <input type="text" value="500"/>	<input checked="" type="checkbox"/>
Balance more than <input type="text" value="6000"/>	<input checked="" type="checkbox"/>
Balance less than <input type="text" value="4000"/>	<input checked="" type="checkbox"/>

Apply

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.

Online Banking

Transactions

Alerts

Rules

Reports

John Smith

Logout

Reports

Account #####00

Rule	Times Tripped Recently
Out of State	2
Flagged date range	2
Excessive Deposit	1
Low Balance	6

Previous Reports

Start Date	End Date	Alerts Tripped in Time Period	
10/01/2019	10/31/2019	1	Export
07/01/2019	07/31/2019	10	Export
06/01/2019	06/30/2019	2	Export
05/01/2019	05/31/2019	4	Export

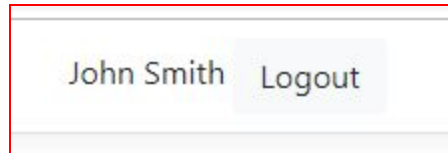
Exporting Reports

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

	A	B	C	D	E	F	G
1	Online Banking Report						
2							
3	Start Date:	07/01/2019					
4	End Date:	07/31/2019					
5	Alerts Tripped:	10					
6							
7	Date	Reason for Alert	Description	Location	Amount	Balance	
8	07/27/2019	Deposit more than 750.00	Payroll	MO	810	4197.47	
9	07/27/2019	Balance less than 4000.00	Hallmark	MO	-36	3387.47	
10	07/23/2019	Balance less than 4000.00	Student loans	MO	-250	3423.47	
11	07/23/2019	Balance less than 4000.00	Transfer to Savings	MO	-200	3673.47	
12	07/23/2019	Balance less than 4000.00	CVS	MO	-36	3873.47	
13	07/22/2019	Balance less than 4000.00	Jiffy Lube	MO	-45	3909.47	
14	07/21/2019	Balance less than 4000.00	Home Depot	MO	-48.12	3954.47	
15	07/12/2019	Between 7/10/2019 and 7/13/2019	Bank of America Credit Card payment	MO	-301	4466.02	
16	07/12/2019	Between 7/10/2019 and 7/13/2019	Rent	MO	-350	4767.02	
17	07/06/2019	Out of state: NE	Price Chopper	NE	-43	5130.02	
18							
19							

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.



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

A screenshot of the "Online Banking Login" screen. The title "Online Banking Login" is at the top in a large, bold, dark gray font. Below the title are two input fields: "Username" and "Password", each with a light gray border. Below the "Password" field is a blue button with the word "Login" in white text. The entire login form is enclosed in a thin red rectangular border.

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