// deposit / withdrawal from acc to acc within same or different bank

**Use case name:** Online Fund Transactions.

**Description:** This use case describes how a bank customer can conduct transactions online within different branches of the same bank or to any other bank account across different banks.

**Actors: //shld decide primary and secondary**

1. Bank customer
2. End Banking system

**Trigger:**

Requirement of the customer to conduct online transactions.

**Pre-conditions:**

* The bank Customer must possess a savings or current account or both.
* The customer should have a minimum balance in his account for flow of transactions.
* Customer should be equipped with a good internet connection in order to maintain smooth flow of transactions online with the banking interface provided by the bank.
* The network connection to the Bank System must be active.

**Flow:**

Basic flow:

1. Customer logins into his/her bank account using the online interface provided by the bank by following the steps mentioned in the respective use case.
2. Customer withdraws money from his/her account and deposits it in another preferred account either of the same bank or a different bank.
3. Verification of the receiver account is done based on the account number and the IFSC code given by the customer.
4. There is a limit on the amount of money to be involved in transaction.
5. Also, there exists a time limit within which the customer has to complete the transaction procedure.
6. Once the verification of the receiver’s account is completed, the money is credited into their account and debited from the sender’s account.
7. The bank statements of both the accounts involved in the transaction must be updated.

Alternate flow:

3a Invalid IFSC code:

1. For the recognition of the bank in which the receiver’s account exists, verification is done as per the IFSC code.
2. If the customer given IFSC code doesn’t exist then verification is failed.
3. End of use case.

3b Invalid account number:

1. After the verification of the IFSC code, customer need to give the receiver’s account number in order to access the account details.
2. If account number turned out invalid, end use case.

4a Insufficient balance in the account:

1. There must be minimum balance amount in the bank account of the customer so, that he/she can credit into another account.
2. If there is no minimum balance, transactions cannot happen and the customer has to be displayed his/her bank statement.

4b Exceeding the limit over transaction amount:

1. There is a fixed amount up to which one can conduct transactions online.
2. Exceeding of the limit will not allow the transaction to be conducted.

5a Exceeding time limit for the completion of transaction:

1. There is a fixed duration within which the customer has to complete his transaction procedure.
2. In case he/she fails to do so, the transaction won’t be proceeded any further and the customer has to start all over.

Exceptional flow:

Amount is credited but not debited.

1. File a complaint calling up the bank or file an online complaint
2. The bank usually takes up to 3 business days to add money back to the sender’s account.

Amount is credited but debited to wrong account.

1. The bank authorities must be informed and a complaint must be registered for the same.
2. The bank gets involved by directly taking to the receiver, and one’s he/she agrees, the bank arranges the amount to be given back to the sender with 7 days.

**Level: // shld decide**

**Stakeholders:**

* Customers: Customers gets to conduct online transactions in a secured manner with ease.
* End banking system: The end banking system as a whole should be equipped with all banking facilities and provide the customers with all necessary banking services in order to ensure secured online transactions.