1. Introduction

1.1 Purpose

In today's trend, all over the world people manage their own bank balances through online web and mobile applications. They transfer funds to other accounts in split seconds. Since updates of these transfers happen automatically in the system into the database, online applications make it a fast process for users of the system. In addition to it, these applications have a well-organized user interface (UI) which makes accessing individual accounts for both users and the bank employees having right access privileges, easy. Thus an online web application makes the bank function effective. Overall, in order to make this upcoming **Fargo** bank meet its standards in today's trend, an online web application which is protected with layers of security features is built.

Intended audience

This SRS can be used by the following people listed. It can also serve as a documentation for future banking projects.
Suppliers (Developers, Testers): They can use this SRS as a reference to know the requirements of the customers of how the system should work.
Customers: They can see the SRS to get an insight of how the system is going to be designed according to what they have requested.
Workers in the Bank: In order to understand the basic functionalities of the system and to know right access privileges they can use the SRS document.

1.2 Scope

Name: Fargo - Online Banking System

This online banking application is capable of creating new accounts, transferring funds within personal accounts and other accounts within the same bank, depositing cash into accounts, automatically updating all the transfer details, generating statements each month, blocking the card in case of reported thefts, manage and protect all account details. The application takes care of authentication and does not allow everyone to access the database without the right access privilege.

This application is often used by the bank employees and the bank account holders. The well-organized user interface (UI) of the application is to make it easy for the bank employees and account holders to access and manage accounts. Since this application deals with credential information, it is to be protected with layers of security. Various tests are performed on the application to detect all possible vulnerabilities and patch them up before it is deployed and given to customers.

1.3 Definitions, acronyms and abbreviations

Customers: They are those who request the suppliers to build a product according to their requirements. Also, they are those who pay for the product they have requested for.
Suppliers: They are those who build the product according to the requirements specified by the customers.

Users: They are who use the end product that the suppliers build. They may/may not be the customers.
SRS: Software Requirements Specification
UI: User Interface

1.4 References

http://students.iitmandi.ac.in/~v_kumar/Project/BankingSystem/SRS_BankMan_final.pdf
http://www.math.uaa.alaska.edu/~afkjm/cs401/IEEE830.pdf
https://en.wikipedia.org/wiki/Software_requirements_specification
https://www.wellsfargo.com/

1.5 Overview

The first section of the SRS describes the purpose, scope and the intended audience of the Fargo online banking system. The second section tells briefly about the product functions, user characteristics and constraints that the system follows.

2. Overall description

2.1 Product perspective
The product is completely self-contained and independent. It is a stand-alone product.

2.1.1 Describing the flow of the application using UI
1) After a user logs into the system he will be directed to the default tab - **Accounts** page which displays his account details.
2) The **Transfers** tab provides 2 transfer options. One is transferring cash within his/her own accounts and the other one is to transferring cash between two different individual's accounts within Fargo bank.
3) The **Statements** tab provides an option to choose the time period for which the statement is generated accordingly (Month/Year).
4) The Forgot **Password link** in the login page provides an option for the user to change his/her password provided the SSN number that he enters matches with the number in the database.

2.1.2 Hardware and software components:

The product is going to use the Apache Tomcat web server and a database server. Also the application is built using PHP.

2.2 Product functions

The product can perform the following functions.

1) It can create new account for a new or account holding customers.
2) It performs automatic updates onto the database when a deposit or a transfer from one account to the other happens.
3) It generates bank statements for one month or for a year.
4) It can block or delete an existing account in case of reported fraud thefts.
5) It records and blocks an unauthorized user after 5 failed attempts to login into an individual account.
6) It provides an option to change the password if the account holder forgets his/her password.

2.3 User characteristics

Bank Admin – Only the admin has the access privilege to login into the database and view all the existing accounts and their details. They also have the privilege to block an account in case of reported fraud theft.

Bank Employees – Only bank employees who are given access privileges can create new accounts, view; block and update new/existing accounts, make transfers as requested by account holder and view personal details of individuals holding the account.

Bank account holders/Users – Those who have an account in Fargo bank can login and view their account balances, make transfers within their accounts and to different accounts and print their bank statements for a year/a month.

2.4 Constraints

This online application system deals with only debit account processing details.

2.5 Assumptions

We will be using PHP and MySQL on a Linux system to build the application. Also, we will have 2 machines (web server and the database server machines).