**5236 Mobile App Use Cases**

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| **Project Mission** | Increase customer access, bank profit, and security by implementing an automated teller (ATM) network that customers will accept as a suitable alternative to regular tellers for their demand deposit transactions. |
|  | **System Responsibilities** |
| **Objective 1** | ***Customer Transactions:*** Enable processing of simple (deposit, withdrawal, transfer, balance) transactions against demand deposit (checking, savings) accounts. Each transaction must be individually verified against transaction limits and account accessibility. Account balances must be updated at transaction commit. |
| **Objective 2** | ***Security:***Provide robust transaction security and customer authentication. Customer need only be authenticated at beginning of ATM session. Cashier needs to be authenticated for administrative transactions. |
| **Objective 3** | ***Administration:***Cashier has special transactions to (1) load money and initiate ATM software, (2) collect reconcilement report, and (3) to shut down ATM system software. |
| **Objective 4** | ***Performance:*** Provide for nominal transaction volume to be 30% higher than current volume, and peak volume to be 100% higher. Network should be available 22 hours per day, 7 days a week. Hold cost per transaction, at nominal transaction volume, at least 20% below that of regular teller transactions. |
| **Objective 5** | ***Logging:*** Provide transaction logging which is consistent with current transaction reporting. |
| **Not Included:** | Loan, mortgage, utility bill payments, credit card transactions (not demand deposits). Customer control of permissible transactions (account either available or not). Complex security issues. |