**Integrated Banking System**

**Statement:**

The **IBS (Integrated Banking System)** is going to be a web application to offer various banking services online. The below are the high level client expectations.

**Use Case 1: Identity Management**

1. IBS identifies each of its customer by a unique 16 digit system generated customer id(UCI),
2. A customer has to register himself/herself by providing all KYC details and has to upload all the scanned copies of the proof documents.
3. An Accounts Executive from IBS shall be able to view those docs and approve or decline the registration request.
4. In case of approval a system generated password and UCI shall be shared with the customer through email.
5. In case of decline the same shall be communicated to the customer through an email.
6. The customer should change the password on the first login.

**Use Case 2: Account Management**

1. IBS offers the below type of accounts like Savings Bank , Reoccurring Deposit, Fixed Deposit and the IBS may add a few in future.
2. A registered consumer can open an account of the above types
3. If a registered user is not linked with any account for a period of 15 days from the registration approval date, such registrations must be deactivated by the security admin. And a mail convening the same should be sent to the consumer.
4. A customer can hold multiple accounts of various types.
5. An account can be held by multiple customers as well (joint or corporate accounts).
6. A customer can access (retrieving info or reports) any of his accounts using the UCI and a password and additional transaction password is required to execute any operation (withdraw, transfer, utility bill payments etc.)
7. Customer Level Account Operations
   1. Balance check
   2. Request Mini Statement
   3. Request for Monthly or Annual or Periodic Statements.
   4. Transfer Funds
   5. Pay utility bills from IBS recognized service providers.
8. Bank Representative Level Account Operations
   1. Request for Monthly or Annual or Periodic Statements.
   2. Funds Deposit Entry

**Use Case 3: Loan Management**

1. Customer Level Operations
   1. Apply for loan (Personal/Vehicle/Education/Home).
   2. Pay loan EMI
   3. Generate loan statement
   4. Request loan pre-closure.
2. Bank Representative Level Operations
   1. Approve or decline loan request.
   2. Approve or decline pre-closure.

**Use Case 4: Service Provider Management**

1. A service provider is one who wants to get his customer pay him from IBS portal.
2. A service provider must have an account with our bank or with any other bank.
3. A service provider shall register along with the KYC and the account details into which he wants to receive his payments.
4. A bank representative has to approve the service provider registration and assign him a SPI (service provider id.

**Use Case 5: Credit/Debit Card Management**

1. Customer Level Operations
   1. Apply for a credit or a debit card (of various types like platinum/gold etc.).
   2. Reset PIN
   3. Report loss of card.
   4. Apply for card upgradation
   5. Request card statement for a specific period.
   6. Report statement mismatch.
2. Bank Representative Level Operations
   1. Approve or decline card request.
   2. Activate or deactivate a card.
   3. View card statement
   4. View and reply for a statement mismatch ticket.

**Use Case 6: Investment Management**

1. Consumers can choose to invest in gold, silver and mutual funds.
2. Consumers must be able to view the current gold/silver price as on date.
3. Consumers must be able to see various mutual funds plans offered on IBS.
4. Bank representative shall be constantly updating the mutual funds plans.
5. Consumer can purchase gold or silver or deposit in mutual funds.
6. Consumer can sell gold or silver or withdraw from mutual funds.

**Use Case 7: Remittance Management**

1. Consumer can
   1. Add/modify his/her accounts in other banks
   2. Add/modify his/her credit cards from other banks
   3. Add/modify bank accounts of other people
2. Consumer can create an auto payment of any utility bill (IBS recognized Service Providers) of a constant amount at a specific date (like 1200 rupees for ACT internet on 5th of every month).
3. Bank representative shall approve and activate the added accounts or cards in the remittance section.