**Customer Bank Account Management System**

**Actor:**

**Employee :** The user who will manage creation of a customer account, customer status, deposits and withdrawals from branch.

**Customer :** People who will Deposit/Withdraw money from bank branch, transfer funds online to the registered payee and change profile on need basis.

**Business Objectives**: To implement account management functionality for bank customer.

**User Stories**

**Use Case #UCBA01**

**User Story:** As an Employee he can add new Customer/Account.

**User story backlog**:

1. Customer applies for the bank account
2. Bank employee fills in details on the basis of application form in the system.
3. Business related validations take place as a part of process in the system.
4. New Customer account gets created for the registered Customer automatically.
5. System generates random one time use password which is sent to user by post on the registered address for first login.

**Use Case #UCBA02**

**User Story:** As Customer I wan to my account using my user credential.

**User story backlog**:

1. System must validate customer credential.
2. In case customer enters wrong user credential three times then the system locks user.
3. On successful authentication Customer will see customer home page

**Use Case #UCBA03**

**User Story:** As a Customer he can view his account summary.

**User story backlog**:

1. On successful login Customer can view his account summary on home page.
2. Every time customer clicks on home tab account summary will be shown to customer.

**Use Case #UCBA04**

**User Story:** As a Customer he can register payee so that he can transfer funds.

**User story backlog**:

1. Customer has payee account to be registered
2. Customer add payee account and system does business validations to validate payee account and authenticate user for system security
3. Payee gets added to Customer payee list.
4. Customer can have multiple payees.

**Use Case #UCBA05**

**User Story:** As a Customer he can transfer funds to the registered payee.

**User story backlog**:

1. Customer selects payee from registered payee list.
2. Customer selects account to transfer fund from.
3. System shows account details when customer account is selected.
4. On fund transfer system does business validations to check payee account status as well as minimum balance check on both the accounts.
5. Transferred amount is deducted from payer account and gets added to payee account on successful transfer.

**Use Case #UCBA06**

**User Story:** As an Employee he can change User Status to Active, Inactive and Locked.

**User story backlog**:

1. User reports some suspicious activity in the account and calls customer care. Bank employee searches user account and locks it for user activities.
2. User Forgets password and does change password process.calls customer care for further assistance. Bank employee does telephonic verification for further process then System generates random password for one time use which will be sent to user by post.

**Use Case #UCBA07**

**User Story:** As an Employee he can deposit and deduct amount from Customer Account for a cash related

transaction at the bank.

**User story backlog**:

1. Customer visits bank for cash deposit/withdrawal
2. Customer fills up deposit/withdraw slip and goes to teller.
3. Teller (Employee) logs into the system and searches for Customer, based on the details provided.
4. Teller selects appropriate action (deposit/withdraw) and updates the system after collecting/giving the cash
5. Amount gets added/ deducted from Customer account after successful operation.

**Use Case #UCBA09**

**User Story:**  As a User (Customer, Employee), he can update profile details

**User story backlog**:

1. Customer/Employee logs in the website.
2. Customer updates only profile details which are editable like email and mobile.
3. Employee updates only profile details which are editable like email and mobile
4. Customer/Employee address details can only be updated by authorized bank employee.

**Use Case #UCBA10**

**User Story:**  As a User (Customer, Employee), he can logout from the system.

**User story backlog**:

1. When user is done using system user clicks on logout button.
2. System clears user session and redirects user to login page.