

# Reference PLUSS specification of Home Banking product line

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## **1 Scenario SC01**

### **1.1 Description:**

This scenario allows a customer to withdraw money from a previously selected account. Note, this scenario might be configured according to the authentication mechanism and the level of details of the transactional concern.

### **1.2 Related feature**

Withdraw

### 1.3 Flow of events

Feature	Code	User Action	System Response
None	SC01-01	The customer starts a withdrawal.	The system creates a new withdrawal and asks for the amount to withdraw.
None	SC01-02	The customer enters the amount to withdraw.	The system retrieves the current balance of the selected account.
None	SC01-03	-	The system verifies that the requested amount is not greater than current balance plus <i>OperationLimit</i>
PIN	SC01-04(A)	-	The system asks the customer to enter her personal identification number.
Fingerprint	SC01-04(B)	-	The system asks the customer to put her finger in the fingerprint reader.
PIN	SC01-05(A)	The customer fills in the personal identification number.	The system authenticates the customer's personal identification number.
Fingerprint	SC01-05(B)	The customer puts her finger in the fingerprint reader device.	The system authenticates the customer, according to the comparison of the captured fingerprint data.
Detailed Transacion	SC01-06*	-	The transaction handler starts the processing of a transaction.
None	SC01-07	-	The bank system withdraws the amount from the account.
None	SC01-08	-	The cash money is provided to the customer.
Detailed Transacion	SC01-09*	-	An entry with the transaction information is logged to the overview of the completed transactions of the customers account.
Detailed Transacion	SC01-10*	-	The transaction is removed from the transaction queue.

## 2 Scenario SC02

### 2.1 Description:

This scenario allows a customer to transfer money from a previously selected account to a destination account. Note, this scenario might be configured according to the authentication mechanism, the level of details of the transactional concern, and the type of the transfer (identified or non-identified).

## 2.2 Related feature

Transfer

## 2.3 Flow of events

Feature	Code	User Action	System Response
None	SC02-01	The customer selects the transfer option.	The system asks the customer to inform the destination bank and account.
NonIdentified	SC02-02(A)	The customer informs the destination bank and account.	The system asks for the amount to transfer.
Identified	SC02-02(B)	The customer informs the destination bank and account.	The system asks the customer to provide the identity of the destination account owner.
Identified	SC02-03*	The customer informs the social security number (SSN) of the destination account owner.	The system retrieves personal data from the informed SSN.
Identified	SC02-04*	-	The system shows the personal data, allowing the customer to cancel the transfer.
Identified	SC02-05*	-	The system asks for the amount to transfer.
None	SC02-06	The customer fills in the amount to transfer.	The system retrieves the current balance of the selected account.
None	SC02-07	-	The system verifies that the requested amount is not greater than current balance plus <i>OperationLimit</i> .
PIN	SC02-08(A)	-	The system asks the customer to enter her personal identification number.
Fingerprint	SC02-08(B)	-	The system asks the customer to put her finger in the fingerprint reader.
PIN	SC02-09(A)	The customer fills in the personal identification number.	The system authenticates the customer's personal identification number.
Fingerprint	SC02-09(B)	The customer puts her finger in the fingerprint reader device.	The system authenticates the customer', according to the comparison of the captured fingerprint data.
Detailed Transacion	SC02-10*	-	The transaction handler starts the processing of a transaction.
None	SC02-11	-	The bank system withdraws the transfer amount from the originating account.
None	SC02-12	-	The bank system requests a transfer from the bank own account to the account of the bank of the destination account.
Detailed Transacion	SC02-13*	-	An entry with the transaction information is logged to the overview of the completed transactions of the customers account.
Detailed Transacion	SC02-14*	-	The transaction is removed from the transaction queue.

## 3 Scenario SC03

### 3.1 Description:

This scenarios allows a customer to buy stocks. It might be configured according to the type of the order (directed or limited) and the authentication mechanism.

### 3.2 Related feature

Place Buy Order

### 3.3 Flow of events

Feature	Code	User Action	System Response
None	SC03-01	The customer selects to place a <i>PlaceBuyOrder</i> on a stock.	The system asks for the stock code (ISIN).
None	SC03-02	The customer gives the ISIN code.	The system verifies that the ISIN code is valid.
None	SC03-03	-	The system asks for the amount of stocks involved.
None	SC03-04	The customer gives the amount.	The system verifies that the requested amount of stocks is valid.
Limited	SC03-05*	-	The system asks for the limited price involved.
Limited	SC03-06*	The customer gives the limited price.	The system verifies that the requested limited price is valid.
PIN	SC03-07(A)	-	The system asks the customer to enter her personal identification number.
Fingerprint	SC03-07(B)	-	The system asks the customer to put her finger in the fingerprint reader.
PIN	SC03-08(A)	The customer fills in the personal identification number.	The system authenticates the customer's personal identification number.
Fingerprint	SC03-08(B)	The customer puts her finger in the fingerprint reader device.	The system authenticates the customer, according to the comparison of the captured fingerprint data.
None	SC03-09	-	The system creates a new pending order and sends it to the stock market.
None	SC03-10	-	The stock market confirms the receipt of the order.
None	SC03-11	-	The bank system adds the order to the pending orders of the account.
None	SC03-12	-	The bank system notifies the actor.