Finabler
Requirements Specification

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1. The Purpose of the Project

1a. The User Business or Background of the Project Effort

Finabler, a new tool for tracking and keeping your money, is a web application for easy financial management. It is meant to help users track their finances categorically rather than chronologically and also make and stick to budgets, set financial goals, and see how future changes in income or expenses will affect their overall budget.

Some key features:
- Import financial account statements directly into program
- Track finances categorically
- Create and stick to budgets
- Set financial goals and plans for achievement

This project was motivated by several factors:
- Americans are going into debt more quickly than ever
- Young people often aren't taught good money habits and end up going into debt as soon as they get their first credit card
- There are several money management applications in existence but most are so feature-heavy and complicated that they aren't widely adopted

1b. Goals of the Project

The **single purpose** of the site is to make money management easy and fun - users will have a sense of control over their finances without feeling that managing them is a burden.

The **secondary goals** are to help users in goal setting (and steps toward meeting goals), budgeting, and tracking expenses and income categorically.

The **long-term goals** are lofty, but realistic – users will credit Finabler with helping them save more money and giving them a solid understanding of where their money goes, and how they can cut back on expenses to save more.

2. The Client, the Customer, and Other Stakeholders

2a. The Client

The client for this product is Kelly Noah.

2b. The Customer

Finabler's target market consists of young professionals, full time students, and students with part time jobs, aged 18-35. Most of our user group banks online but does not use any formal method to track finances. Users are internet-savvy and often check their bank accounts several times a week online. They are college educated and probably pursuing advanced degrees. They are beginning to think about buying a condo or 1st home, if they live in an affordable metropolitan area. Their financial responsibilities are fairly small, but they enjoy splurging on gadgets, games, drinks, and dinner out with friends. They need help tracking where all their money goes and need help figuring out how to save more.

2c. Other Stakeholders
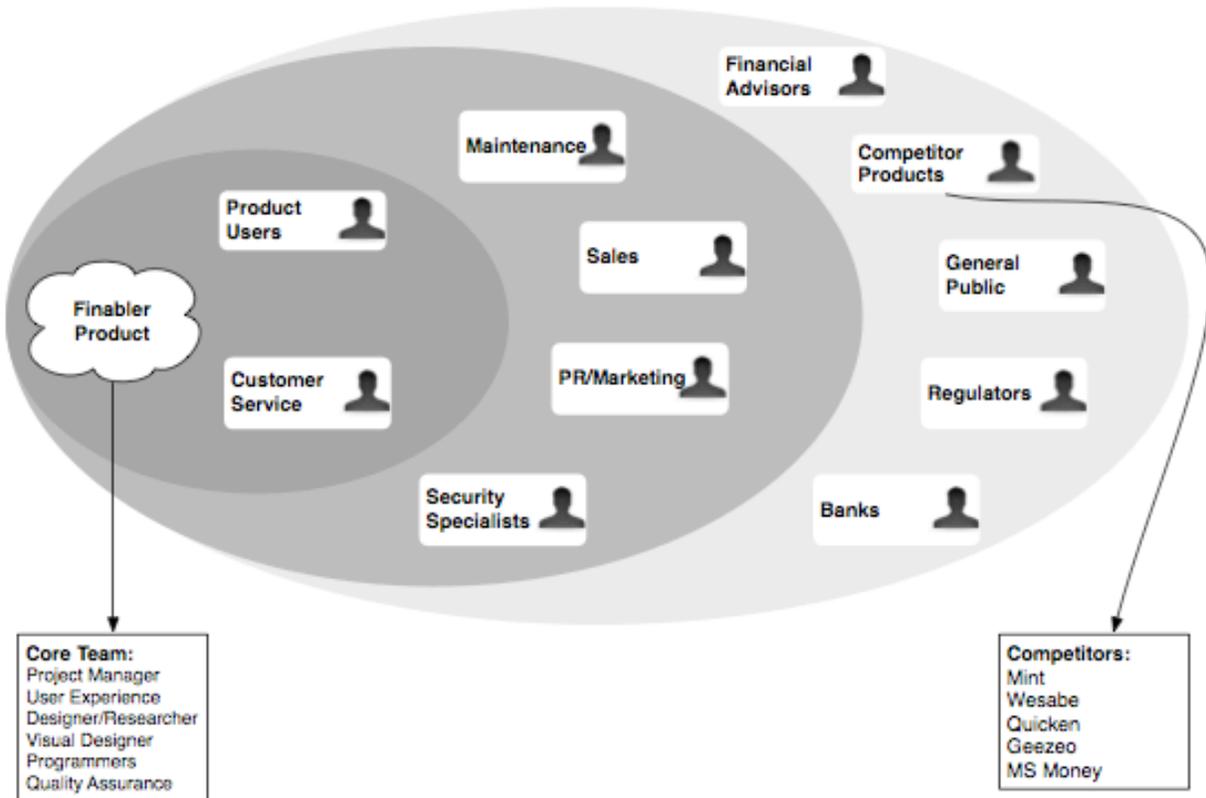
The above Stakeholder map identifies stakeholders and their relationship to the product.
Our core product team consists of:
Project Manager
User Experience Designers
User Experience Researchers
Visual Designers
Programmers
Quality Assurance

Others who have a stake in the product:
Customer Service
Maintenance People
Sales Persons
PR/Marketing
Security Specialists

The outside world, also with a relationship to the product:
Financial Advisors
Competitor Products (such as Mint, Wesabe, Quicken, Geezeo, MS Money, etc)
Regulators
Financial Institutions

3.   Users of the Product

3a. The Hands-On Users of the Product

General Audience Profile:
Finabler's audience is largely people in their 20s and 30s who are young professionals or students and currently track their finances by logging into their bank account to check balances, or may use their own spreadsheet to track their money. Most users don't keep a strict budget, but have an idea of their money inflow and outflow and what is a 'safe' amount to spend. Some users may need help budgeting or want an application to help them set financial goals or remember to save their money. Most users are interested in going beyond what their bank websites offer, and are interested in seeing their money categorically and also predicting their future financial outlook rather than just looking at the past.

Users may be thinking about perceived financial hardships to come, such as down payments on condos and mortgage payments, moves to bigger cities, or tuition costs and loan repayment. Others may already be more settled in their lives, but still interested in maintaining a good balance of saving 'enough' and having 'enough' to have fun or satisfy material wants. Many users are happily creatures of habit, eating lunch at the same few places every week or getting a latte or two from Starbucks every day. They may not be interested in giving up such luxuries, but are interested in how much it is costing them. Users may not be in touch with what it will take to pay for school, afford a condo, or retire and are looking to begin setting goals and understanding their financial picture in these contexts.

Finabler User Persona:

Name: Lisa Stanford
Age: 26
Marital Status: Single, living with boyfriend
Annual Income: ~$22,000

Lisa works part-time as a Development Director for a non-profit organization. She takes graduate classes at night to work on her MBA.

Financial Tasks:
• Banks online with HSBC -- has a Checking and Savings account.
• Has a Visa credit card that she manages online, with an $850 debt.
• Doesn't keep track of bills' due dates, but generally remembers when they're due.
• Logs in to her bank's website every couple days to check her balance.

Current Problems:
• Needs to save more money for school and emergency expenses.
• Needs to pay down her current debt.
• Needs to easily categorize her purchases so she can make a budget.
• Has trouble keeping track of her cash purchases.

Desires:
- Wants a tool that's easy to use (ideally, integrated into her banking website).
- Wants the ability to set savings goals and get help figuring out how to meet them.
- Wants online assistance when she encounters a problem.

Lisa is a 26-year-old graduate student currently studying for her MBA. She works part-time in development at a non-profit policy organization. Lisa was used to having a freer financial life before starting grad school last year; she enjoyed dining out several times a week and spending extra money on clothes and small weekend trips while living in a modest apartment in Chicago. Now that she's in school and trying to reduce her student loans, Lisa wants to easily keep track of her money and to create a budget that won't be difficult to stick to. Lisa's goal is to pay for one of her three classes per semester with cash and to put away some money in her savings account, so she knows she has to save at least $5,000 this year.

Lisa currently tracks her money by logging in to her bank's website every few days to view her checking and savings accounts. She started her savings account within the last year and has about $400 in it. Lisa likes online banking because she can pay most of her bills online, check her balance, and easily transfer money to or from her savings account. She wishes she had a better handle on how much money she spends on food, personal things like clothing and soaps, and "fun" stuff like drinking with friends, going to the movies, etc. But Lisa's not willing to devote extra time to figuring out a budget or tracking how much she spends because her time is a premium between work, school, and trying to relax in between.

Lisa is looking for a tool that will help her make and stick to a budget, but she is afraid that it would be a huge time commitment to set up and maintain it.

3b. Priorities Assigned to Users

The type of user outlined above is the user for whom we are designing this product.

3c. User Participation

Users in our target demographic can and should be called upon throughout the development of the product. User inolvement is critical to this product's success. Some methods we recommend using to gather requirements and assess the product include:
- Interviewing
- Contextual Inquiry/Field Research
- Brainstorming
- Participatory Design
- Usability Testing

3d. Maintenance Users and Service Technicians

Not known at this time.

4.   Mandated Constraints

4a. Solution Constraints

Description: The product shall be a web-based application.

Rationale: Our users are on-the-go and want to be able to access the product from anywhere, not tied down to one computer.

Fit criterion: The program will be written in web-based programming languages and viewable via internet browsers.

4b. Implementation Environment of the Current System

The product will be stored on servers to be viewed on web browsers.

4c. Partner or Collaborative Applications

The product must interface with financial institutions so users may download their financial transactions.

4d. Off-the-Shelf Software

There are currently no mandated OTS software requirements.

4e. Anticipated Workplace Environment

The product is a web-based application so we anticipate several different operating environments from iPhones to desktop computers in the workplace. We currently don't anticipate having to plan for any particular workplace environments.

4f. Schedule Constraints

The first release of the product is currently unscheduled.

4g. Budget Constraints

This product is currently in development for university assignments, and has no budget.

5. Naming Conventions and Definitions

5a. Definitions of All Terms, Including Acronyms, Used in the Project

Account
An account is a user's account with the product, Finabler. It does not refer to accounts users may have at financial institutions such as banks – those we refer to simply as financial institutions.

Budget
A budget is an overall look at a user's financial data. Budgets may include a user's aggregated data over a period of months, a user's own financial inputs for a series of categories, or a combination of the two. Users may save several versions of a budget within the application.

Category
A category is a way for users to partition their money. Categories may be defined by users or

provided by the application itself. Examples of categories are entertainment, rent, salary, and education. Categories may be split into sub-categories to captures more nuanced financial information.

Financial Information/Financial Transaction
Data downloaded from a user's financial institution. Could include retailer names, dates, amounts spent, types of transactions, type of account, etc.

Financial Institution
Financial Institutions are the places that our users have their financial accounts – banks, lending companies, credit card companies, etc.

Goal
Financial goals are set by users of the application to help them stay on track financially. Goals may include a description, amount to be saved, goal name, and date by which goal should be completed.

5b. Data Dictionary for Any Included Models

The data dictionary is forthcoming.

6.   Relevant Facts and Assumptions

6a. Facts

When products like this one download financial transactions from users' financial institutions, it doesn't make a difference to those institutions that the product is logging in and not the user. Our product stores the user's login information so to the financial institution it is essentially the same.

6b. Assumptions

We assume the developers will use some combination of AJAX and Flash to develop the product.

7.   The Scope of the Work

7a. The Current Situation

The current situation for our users is beyond our control – Finabler is a product meant to aggregate users' accounts with Financial Institutions to give them a better picture of their financial situation.

7b. The Context of the Work
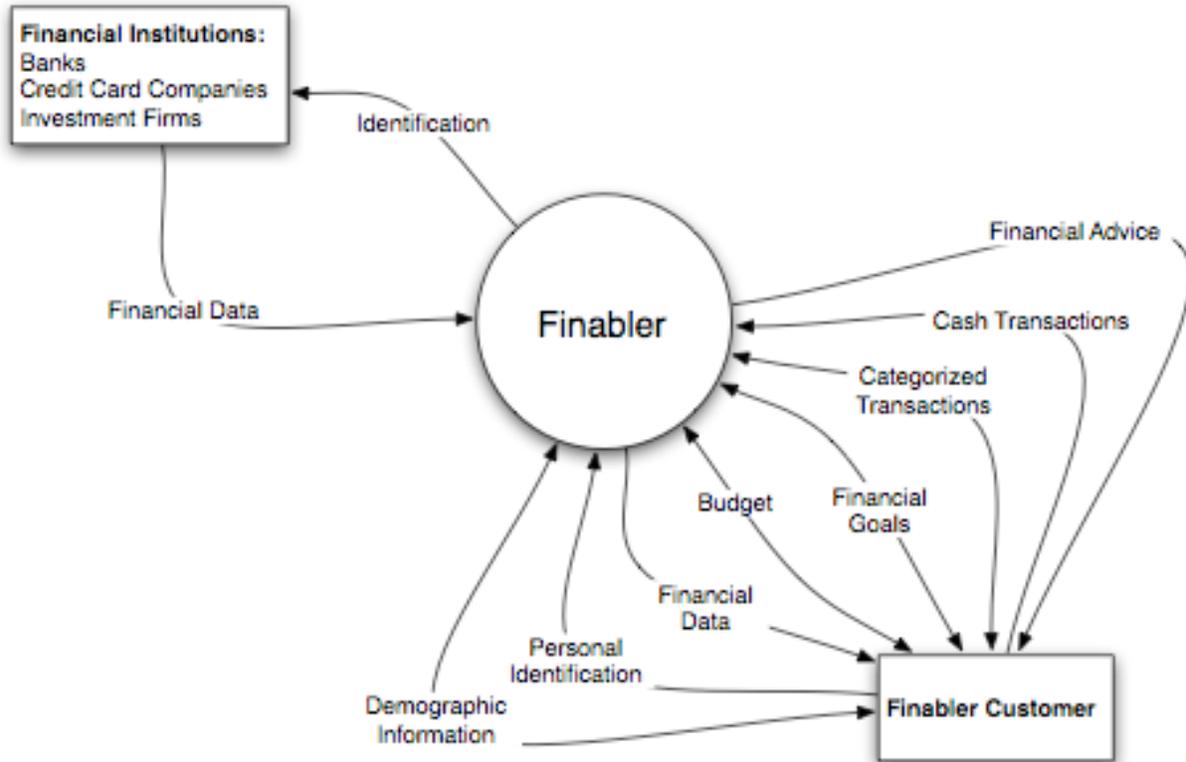
7c. Work Partitioning

Event Name	Input and Ouput	Summary
Product submits user identification to financial institution	Identification (output)	ID is submitted to user's financial data can be obtained.
Financial Institution transmits financial data	Financial data (input)	Financial data helps users use the product to manage their finances
Finabler customer submits personal identification	Personal identification (input)	This information enables users to log into the product.
Finabler submits financial data to the user	Financial data (output)	Users are able to manage their finances by seeing and manipulating their finances.
Finabler customer sets up their budget, and views budget	Budget (both input and output)	Users create and look at their budgets for help in managing finances
Finabler customer sets up financial goals and views/edits financial goals	Financial goals (both input and output)	Financial goals are set by users and moderated by users so they can keep their finances in control.
Finabler categorizes transactions, or Finabler	Categorized transactions (input and	For previously categorized retailers, the product

users categorize transactions	output)	automatically categorizes these again. For new retailers, the user categorizes her transactions.
The user inputs cash transactions	Cash transaction (input)	Users that spend a lot of cash can manage finances even better if they know where their cash is going.
The product submits financial advice to the user	Financial advice (output)	Users who would like extra help or encouragement managing their finances can receive financial advice from the product.
Demographic information is submitted by and to the users	Demographic information (input and output)	Users enter demographic information such as salary and job title and can compare their financial positions to others in their area, or field.

8. The Scope of the Product

8a. Product Boundary

Finabler System-Level Use Case Diagram
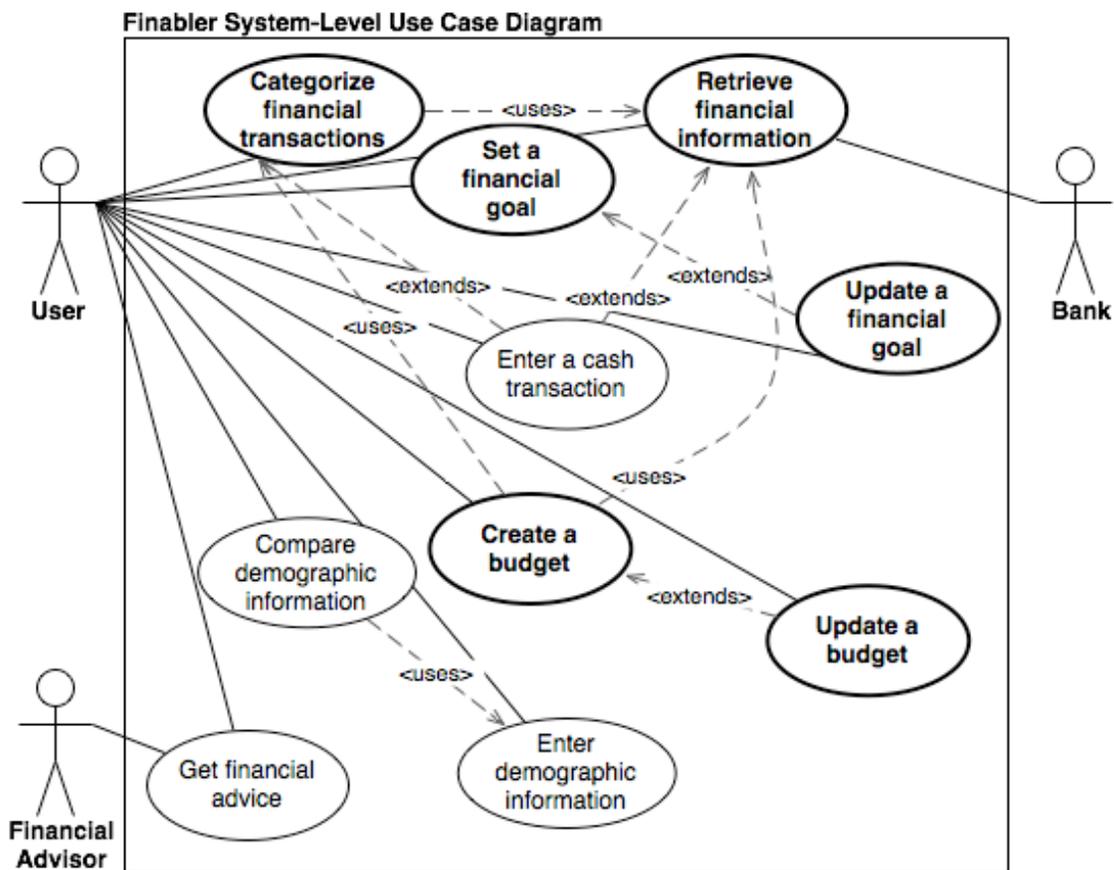
8b. Product Use Case List

(1-6 will are covered in this document)
1. **Retrieve financial information:** Information is retrieved from financial institutions – either automatically or by request of user.
2. **Categorize financial transactions:** Each transaction is assigned a category – some may be set automatically, but users can recategorize transactions.
3. **Set a financial goal:** Users set goals to give them an incentive to save toward.
4. **Update or delete a financial goal:** Users may update a goal to reflect how much money has been saved toward it, or set end dates/amounts to save, etc.
5. **Create a budget:** Finabler will create a budget for users based on past transactions or users can create a new budget from scratch.
6. **Update a budget:** Users can save versions of their budget to reflect what they want to spend, or how their future budget would look if a financial change took place (such as receiving a raise at work).
7. Enter a cash transaction: If users want to keep track of where their cash is going, they can enter those transactions.
8. Enter demographic information: Users can elect to give their age, zip code, salary information, whether they rent or own, etc. to compare information with their peers.
9. Compare demographic information: Users can see how they are doing compared to their peers financially.
10. Get financial advice: Users can ask for general advice for different money issues they are concerned about. Some examples are paying off student loans, getting a good credit score, or saving for retirement.

8c. Individual Product Use Cases

Use Case: BUC01 Retrieve financial information

Characteristic Information

Goal in Context: The user searches for her financial institutions in Finabler, enters account information, and syncs her accounts with Finabler.

Scope: Finabler

Level: Primary Task

Preconditions: The user has already signed up for an account with Finabler and logged in to the system.

Success End Condition: The user will have entered her financial account info into the system and will be looking at her most recent transactions within Finabler.

Failed End Condition: The user is unable to retrieve her account information, no transactions are shown.

Primary Actor: User

Trigger: The user initiates account setup.

Main Success Scenario

1. User chooses financial institution from master list of institutions
2. User enters her login information for chosen financial institution
3. Finabler logs into user's financial institution with given information
4. Finabler accesses the user's financial data from her financial institution
5. Finabler returns and displays user's transactions from financial institution

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Extensions

1a. User's financial institution isn't on list
    1a1. Prompt user to request that her institution be added to the list
    1a2. Direct user how to manually download her financial data to get started

2a. User does not want to give Finabler her financial institutions' login information
    2a1. Direct user how to manually download her financial data to get started

3a. Financial institution's website isn't currently available
    3a1. Direct user to try again later

3b. User-provided login information isn't correct
    3b1. Ask user to type login information again
    3b2. Ask user to log in to her financial institution directly to try username/password

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Sub-Variations

1. User may search or browse to find the institution
5. Users may have the account, but no financial data to display

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Related Information

Priority: Top

Performance Target: 3 minutes per account

Frequency: Account setup is infrequent; downloading transactions can happen several times a week

Channel to primary actor: interactive

Secondary Actors: financial institutions

Channel to Secondary Actors: interactive

Open Issues

1. If users aren't willing to give Finabler their financial account information to update accounts automatically, what are the fastest alternate paths for users to get this task accomplished?

Use Case: BUC02 Categorize financial transactions

Characteristic Information

Goal in Context: Individual transactions are categorized in order to give users a fuller picture of their financial situation.

Scope: Finabler

Level: Primary task

Preconditions: The user has successfully synced her account information and financial transactions with Finabler.

Success End Condition: Financial transactions are categorized to show spending/earning categories.

Failed End Condition: Financial transactions remain uncategorized.

Primary Actor: User

Trigger: New financial transactions appear in a user's Finabler account.

Main Success Scenario

1. New financial transactions are downloaded to the user's Finabler account as uncategorized transactions
2. The user is prompted by the system to categorize her uncategorized transactions
3. The user chooses categories for her transactions

Extensions

1a. If users have previously downloaded & categorized transactions:
    1a1. Transactions from the same retailers/shops/etc. will be categorized as user had previously indicated (for example, Starbucks always categorized as "Coffee")

Sub-Variations

2. If all transactions are from previously categorized retailers, user may have nothing to categorize
3. Categories may be chosen from list or user can add new categories

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Related Information

Priority: Top

Performance Target: less than 3 seconds per transaction, minus user's thinking time

Frequency: Will happen several times each time new transactions are downloaded from a user's financial institution(s)

Channel to primary actor: interactive

Use Case: BUC03 Set a financial goal

Characteristic Information

Goal in Context: Users may set financial goals to keep themselves on track when saving toward something, such as a vacation or a down payment on a home.

Scope: Finabler

Level: Primary task

Preconditions: The user already has an account with Finabler and is logged in to the system.

Success End Condition: The user has set a financial goal with and end date, amount to be saved, and a savings plan.

Failed End Condition: The attempted goal has not been set.

Primary Actor: User

Trigger: The user indicates she wants to set a new goal.

Main Success Scenario

1. The user chooses to set a new goal
2. The user enters the goal's name, description, category, the amount to be saved, and a date the user would like the goal to have been met
3. The user sets the goal
4. Finabler returns a savings plan for the user, including how much the user should save per month to meet the goal

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Extensions

2a. User may choose to set up a recurring savings goal:
    2a1. User enters amount to save and how often (day, week, month, etc.)
4a. If user set up a recurring savings plan:
    2a1. Finabler returns amount that will be saved per year

Sub-Variations

2. The user may also set savings goals as an indefinite time length, with a recurring commitment (such as save $100/month indefinitely)
4. The savings plan may be modified to show amount to save per week, day, etc. to user's preference

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Related Information

Priority: Medium

Performance Target: Less than 1 minutes, minus user's thinking time

Frequency: About once a month

Subordinate Use Cases: BUC04

Channel to primary actor: interactive

Use Case: BUC04 Update or delete a financial goal

Characteristic Information

Goal in Context: The user has already set a financial goal and now would like to update the information associated with it (such as the amount to save, or the date to save by), mark the goal as having been met, or delete the goal altogether.

Scope: Finabler

Level: Subfunction

Preconditions: The user has already set a financial goal.

Success End Condition: The goal is updated, completed, or deleted, depending on the user's intent.

Failed End Condition: The goal remains the same as it was when the user began the process of editing or deleting it.

Primary Actor: User

Trigger: The user indicates she wants to update or delete a goal.

Main Success Scenario

1. The user chooses the goal to be updated

2. The full goal is displayed on screen
3. The user edits the goal's information as needed
4. The user saves the goal

Extensions

3a. User may delete the goal:
    3a1. User follows prompts to delete goal
4a. User may choose to save as a new goal (and keep old goal in place)
    4a1. User enters name for new goal

Sub-Variations

3. The user may cancel changes and leave goal as it was previously

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Related Information

Priority: Medium

Performance Target: Less than 1 minute

Frequency: Less than once a month

Superordinate Use Case: BUC03

Channel to primary actor: interactive

Use Case: BUC05 Create a budget

Characteristic Information

Goal in Context: Users can set financial budgets for themselves using past financial data to help guide them, or starting from scratch.

Scope: Finabler

Level: Primary task

Preconditions: The user already has an account with Finabler and is logged in to the system.

Success End Condition: The user has created and saved a budget in the system.

Failed End Condition: There is no saved budget created by the user within Finabler.

Primary Actor: User

Trigger: The user indicates that she wants to create a budget.

Main Success Scenario

1. User chooses to create a budget
2. Categories of spending are displayed along with average amounts spent (data pulled from financial transactions that have been downloaded to Finabler)
3. The user edits amounts she would like to spend and/or earn in each category
4. Finabler displays difference between income and expense in budget figures and actuals
5. The user saves and names her budget
6. Finabler displays the created budget

Extensions

2a. If user has not categorized any transactions:
    2a1. Prompt user to categorize their transactions
    2a2. Prompt user to add other categories to the budget

Sub-Variations

5. The user may cancel changes and abandon budget or continue editing

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Related Information

Priority: Medium

Performance Target: 5-10 minutes

Frequency: Once a month

Subordinate Use Cases: BUC06

Channel to primary actor: interactive

Use Case: BUC06 Update a Budget

Characteristic Information

Goal in Context: The user has already created a budget for herself within Finabler, but now wants to update it to better reflect her spending or earning habits.

Scope: Finabler

Level: Subfunction

Preconditions: The user has already created a budget within Finabler.

Success End Condition: The user will have successfully updated and saved their newly edited budget.

Failed End Condition: The user's budget remains the same as before.

Primary Actor: User

Trigger: The user chooses to edit her budget.

Main Success Scenario

1. The user selects the budget to edit
2. Finabler displays her budget along with actual amounts spent
3. The user edits her budget amounts and/or categories of spending
4. The user saves her budget

Sub-Variations

2. Some categories may show budget figures but no amounts yet spent
4. Users may choose to cancel changes or save as a new budget

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Related Information

Priority: Medium

Performance Target: 5 minutes

Frequency: Once a month

Superordinate Use Case: BUC05

Channel to Primary Actor: interactive

9.   Functional and Data Requirements

Requirement #: 901   Requirement Type: 9   Event/Use Cases #: BUC01

Description: The product shall connect to online financial institutions

Rationale: Users must be able to connect to their financial institutions in order to download financial information.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 902   Requirement Type: 9   Event/Use Cases #: BUC01

Description: The product shall allow users to input their financial institution login information.

Rationale: Users may download their financial information through and to the product. Note that login information differs from institution to institution and may include username, password, pin, and security questions and answers.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 903   Requirement Type: 9   Event/Use Cases #: BUC01

Description: The product shall verify that a user's inputted financial institution login information is

correct.

Rationale: Users must be able to verify that they've provided the correct login information for their financial information.

Originator: User BB

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 923   Requirement Type: 9   Event/Use Cases #: BUC01

Description: The product shall download the user's financial information.

Rationale: The product must download user's financial information from their chosen financial institutions.

Originator: User BB

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 904   Requirement Type: 9   Event/Use Cases #: BUC01

Description: The product shall display financial information that is downloaded from users' financial institutions.

Rationale: Users must see their financial data in order to use the product.

Originator: User BB

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 905   Requirement Type: 9   Event/Use Cases #: BUC01

Description: The product shall allow users to search for their financial institutions.

Rationale: Users must be able to find their banks, credit card companies, etc, to sync them with the product.

Originator: User KC

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 906   Requirement Type: 9   Event/Use Cases #: BUC01

Description: If users cannot find their financial institution within the product, users shall be able to request their financial institutions be added to the product.

Rationale: Customer satisfaction is important, so even smaller institutions should be supported.

Originator: User KC

Customer Satisfaction: 3   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 907   Requirement Type: 9   Event/Use Cases #: BUC02

Description: The product shall allow users to categorize their financial transactions

Rationale: Categories help users make sense of their financial data and see where their money is going.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 908   Requirement Type: 9   Event/Use Cases #: BUC02

Description: The product shall allow users to choose categories for their transactions.

Rationale: Users want to be able to categorize their transactions.

Originator: Users KC & BB

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 924   Requirement Type: 9   Event/Use Cases #: BUC02

Description: The product shall allow users to create their own categories.

Rationale: Users want flexibility with the product to follow their own mental models or choose the best categories for them from a list

Originator: Users KC & BB

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/12/08

Requirement #: 909   Requirement Type: 9   Event/Use Cases #: BUC02

Description: The product shall prompt users to categorize transactions without categories.

Rationale: Categorizing data helps users get the most out of the product.

Originator: KN

Customer Satisfaction: 3   Customer Dissatisfaction: 3

Priority: Low   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 910   Requirement Type: 9   Event/Use Cases #: BUC02

Description: The product shall automatically categorize transactions that are from businesses the user has previously categorized.

Rationale: The product learns users' habits to provide a better user experience.

Originator: KN

Customer Satisfaction: 4   Customer Dissatisfaction: 3

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 911   Requirement Type: 9   Event/Use Cases #: BUC03

Description: The product shall allow users to set financial goals which include name, description, category, amount to be saved, and the date by which to accomplish the goal.

Rationale: The product helps keep users on track toward savings goals.

Originator: Users KC & BB

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 912   Requirement Type: 9   Event/Use Cases #: BUC03

Description: Based on the date the goal is set, and the date the goal must be accomplished, the product shall calculate the amount the user must save per month in order to accomplish her goal.

Rationale: The product helps users identify a plan to save their money for the goal.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 913   Requirement Type: 9   Event/Use Cases #: BUC03

Description: The product shall allow users to set up recurring savings goals with the amount they want to save and how often they will save that amount.

Rationale: Users want flexibility in how they set goals.

Originator: User BB

Customer Satisfaction: 3   Customer Dissatisfaction: 2

Priority: Low   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 914   Requirement Type: 9   Event/Use Cases #: BUC03

Description: The product shall allow users to set goals with an indefinite time length.

Rationale: Users want flexibility in how they set goals.

Originator: User BB

Customer Satisfaction: 3   Customer Dissatisfaction: 2

Priority: Low   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 915   Requirement Type: 9   Event/Use Cases #: BUC04

Description: The product shall allow users to update financial goals.

Rationale: Users want to be able to edit their goals.

Originator: User KC

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 916   Requirement Type: 9   Event/Use Cases #: BUC04

Description: The product shall allow users to delete financial goals.

Rationale: Users want flexibility in how they set goals.

Originator: User BB

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 917   Requirement Type: 9   Event/Use Cases #: BUC05

Description: The product shall allow users to create financial budgets

Rationale: Users want to set budgets in order to keep their spending and saving on track and know where their money is going.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 918   Requirement Type: 9   Event/Use Cases #: BUC05

Description: The product shall display averages users spent per category of spending.

Rationale: Showing past financial history will help users see their past habits to better estimate budget figures.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 925   Requirement Type: 9   Event/Use Cases #: BUC05

Description: The product shall store the user's financial transaction history.

Rationale: Showing past financial history will help users see their past habits to better estimate budget figures.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/24/08

Requirement #: 919   Requirement Type: 9   Event/Use Cases #: BUC05

Description: The product shall allow users to input budget numbers for each category.

Rationale: Users want to set budgets in order to keep their spending and saving on track and know where their money is going.

Originator: User KC

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 920   Requirement Type: 9   Event/Use Cases #: BUC05

Description: The product shall display differences between income and expense for the budgeted amounts and the actual amounts spent or earned.

Rationale: Users will be able to quickly see the difference between their existing spending habits and their budgeted amounts.

Originator: User JB

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 921   Requirement Type: 9   Event/Use Cases #: BUC06

Description: The product shall allow users to edit their existing budgets, including amounts spent or earned per category.

Rationale: As users start working with their budgets they see what isn't working for them and can update it.

Originator: User KC

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 922   Requirement Type: 9   Event/Use Cases #: BUC06

Description: When updating budgets, the product shall allow users to 'save' or 'save as' a new budget.

Rationale: Users can update budgets or save new variations on budgets quickly.

Originator: User KC

Customer Satisfaction: 4   Customer Dissatisfaction: 3

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

10. Look and Feel Requirements

Requirement #: 1001   Requirement Type: 10   Event/Use Cases #:

Description: The product shall appear simple to use.

Rationale: Users shouldn't be intimidated to use the product before they've tried it.

Originator: User KC

Fit Criterion: During user testing, users will be asked to give their initial impression of the product, including whether they think it will be easy to use. 90% or more should see it as easy to use.

Customer Satisfaction: 5   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1002   Requirement Type: 10   Event/Use Cases #: All

Description: The product shall appear trustworthy.

Rationale: Users won't use the product without it seeming trustworthy.

Originator: User KC & BB

Fit Criterion: During user testing, users will be asked to rate whether the product appeared trustworthy. 90% or more should strongly agree it appears trustworthy.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1003   Requirement Type: 10   Event/Use Cases #: All

Description: The product shall be appealing to an audience of young professionals.

Rationale: The target audience should understand this product was made for them and their finances.

Originator: KN

Fit Criterion: Within 3 months after launch, the product's audience consists of at least 75% of people from the target demographic.

Customer Satisfaction: 3   Customer Dissatisfaction: 2

Priority: Low   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1004   Requirement Type: 10   Event/Use Cases #: All

Description: The product shall be approachable, so people don't hesitate to use it.

Rationale: If users are intimidated, they won't want to use the product.

Originator: KN

Fit Criterion: After signing up for the product, at least 85% of users shall immediately add at least 1 financial institution or 1 financial goal to the product.

Customer Satisfaction: 5   Customer Dissatisfaction: 3

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1005   Requirement Type: 10   Event/Use Cases #: All

Description: A style guide shall be used to help maintain look & feel consistency.

Rationale: Users will have more trust for the application if it maintains a consistent look throughout.

Originator: KN

Fit Criterion: An auditor from outside the team will review the application's interfaces against the

style guide to be sure that the product is inconsistent. Inconsistencies must be fixed before launch.

Customer Satisfaction: 4   Customer Dissatisfaction: 3

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

11. Usability and Humanity Requirements

Requirement #: 1101   Requirement Type: 11   Event/Use Cases #: All

Description: The product shall be easy to use by a target audience member on the first attempt without training.

Rationale: Users will have more trust for the application if it maintains a consistent look throughout.

Originator: KN

Fit Criterion: An auditor from outside the team will review the application's interfaces against the style guide to be sure that the product is consistent. Inconsistencies must be fixed before launch.

Customer Satisfaction: 4   Customer Dissatisfaction: 3

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1102   Requirement Type: 11   Event/Use Cases #: All

Description: Users shall be able to accomplish key tasks with the product on their first attempt.

Rationale: The sooner users are able to use the application, the faster they will become commited users.

Originator: KN

Fit Criterion: Key tasks will be evaluated during usability testing. 95% of tested users must be able to accomplish the tasks they are given within a reasonable amount of time and without help.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1103   Requirement Type: 11   Event/Use Cases #: All

Description: Help information shall be context sensitive and easy to understand.

Rationale: Users will be more likely to adapt to the system if they aren't frustrated by the lack of help given for the tasks they're trying to accomplish.

Originator: KN

Fit Criterion: During usability testing, users will be asked to find help if they can't accomplish a task on the first try. Users will be asked to evaluate the effectiveness of the help given, and 90% should rate the help as useful or very useful.

Customer Satisfaction: 3   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1104   Requirement Type: 11   Event/Use Cases #: All

Description: The interface actions and elements shall be consistent across the product.

Rationale: Users will have more trust for the application if it maintains a consistent look throughout.

Originator: KN

Fit Criterion: An auditor from outside the team will review the application's interfaces against the style guide to be sure that the product is inconsistent. Inconsistencies must be fixed before launch.

Customer Satisfaction: 4   Customer Dissatisfaction: 3

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1105   Requirement Type: 11   Event/Use Cases #: All

Description: Error messages shall explain how to recover from errors.

Rationale: Error messages should be helpful, not frustrating.

Originator: User KC

Fit Criterion: During usability testing, users will be intentionally guided through a scenario that includes an error message and asked to react to it and correct the situation. 95% of users must be able to recover from the error.

Customer Satisfaction: 3   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1106   Requirement Type: 11   Event/Use Cases #: All

Description: Undo shall be available for most actions.

Rationale: Users should be able to carry over the expectations they have from desktop applications and have them work on the web as well.

Originator: KN

Fit Criterion: Software test cases shall uncover that at least 80% of the actions users can take with the application may be undone.

Customer Satisfaction: 3   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1107   Requirement Type: 11   Event/Use Cases #: All

Description: Actions that cannot be undone shall ask for confirmation.

Rationale: Users should be able to carry over the expectations they have from desktop applications and have them work on the web as well.

Originator: KN

Fit Criterion: Those actions that cannot be undone must ask for confirmation from users before the action is carried out.

Customer Satisfaction: 3   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

12.   Performance Requirements

Requirement #: 1201   Requirement Type: 12   Event/Use Cases #: All

Description: Actions that require more than 3 seconds on average to process shall display status information.

Rationale: Users must know that the application is still responsive when they waiting for an action to be carried out.

Originator: KN

Fit Criterion: The product shall have loading screens associated with content that is expected to take longer than 3 seconds and indicate the progress of the task.

Customer Satisfaction: 3   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1202   Requirement Type: 12   Event/Use Cases #: All

Description: The product shall be available to users 98% of the time.

Rationale: Keeping downtime low will raise users' trust in the product.

Originator: KN

Fit Criterion: The product is available to users at least 90% of the time and when downtime is known ahead of time, it is announced to users and scheduled for low-traffic times (TBD).

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1203   Requirement Type: 12   Event/Use Cases #: All

Description: The product shall accurately display users' financial data.

Rationale: Users must get accurate financial data from the product.

Originator: KN

Fit Criterion: Test cases shall show that financial data is accurate 100% of the time. All the transactions that are on a user's financial institution account will also show within the product.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1204   Requirement Type: 12   Event/Use Cases #: All

Description: The product shall be reliable so that it functions as expected, or better than expected based on past experiences users have had with the product.

Rationale: The user experience must be consistent. If the product starts getting excessively slow or unresponsive, users may choose to go elsewhere.

Originator: KN

Fit Criterion: We will survey regular users periodically to ensure that at least 95% of users say the product has been reliable and functioning as expected.

Customer Satisfaction: 3   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1205   Requirement Type: 12   Event/Use Cases #: All

Description: The product shall be able to download 30 new transactions from a user's financial institution account in less than ten seconds.

Rationale: Fast performance will help to ensure user satisfaction.

Originator: KN

Fit Criterion: Using a 800 kb/s broadband connection, the product shall be able to download 30 new transactions from a user's financial institution account in less than ten seconds.

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

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13.   Operational and Environmental Requirements

Requirement #: 1301   Requirement Type: 13   Event/Use Cases #: All

Description: The product shall connect with users' financial institutions.

Rationale: The product must be able to connect with users' financial institutions in order to work.

Originator: Users KC & BB

Fit Criterion: Within the 1st month of launch, users with financial institutions supported by the product will be able to connect to those institutions through the product 95% of the time.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1302   Requirement Type: 13   Event/Use Cases #: All

Description: The product shall be used in variable lighting conditions.

Rationale: Given this is a web application for a tech-savvy audience, we should assume that the users will be using the product in a variety of conditions.

Originator: KN

Fit Criterion: The product will be designed with variable lighting conditions in mind.

Customer Satisfaction: 3   Customer Dissatisfaction: 4

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

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14. Maintainability and Support Requirements

Requirement #: 1401   Requirement Type: 14   Event/Use Cases #: All

Description: The product shall be available on all major web browsers.

Rationale: Given this is a web application for a tech-savvy audience, we should assume that the users will be using the product in all major web browsers.

Originator: KN

Fit Criterion: The product will be tested on all major web browsers (TBD) and won't launch until it is fully functional on all tested browsers.

Customer Satisfaction: 3   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1402   Requirement Type: 14   Event/Use Cases #: All

Description: The product shall be available in different currencies and countries. As yet, the currencies and countries are unknown.

Rationale: People from outside the US will want to use this product with their local financial institutions.

Originator: KN

Fit Criterion: When currences are decided, localization teams will ensure that the product presents currencies correctly, and the product will be tested with people from the representative countries.

Customer Satisfaction: 3   Customer Dissatisfaction: 5

Priority: Low   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1403   Requirement Type: 14   Event/Use Cases #: All

Description: The product shall have a forum for users to share stories and ask for help.

Rationale: Users want to share their tips and feel that they are a part of a community, and that they have a voice in shaping the product.

Originator: User BB

Fit Criterion: There will be a forum upon launch of the product.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1404   Requirement Type: 14   Event/Use Cases #: All

Description: The product shall have a clear web-based form for users to contact staff with requests for help or feature requests.

Rationale: Users will have more trust in the product if they can ask questions and receive responses back from the product team.

Originator: KN

Fit Criterion: There will be a contact form upon launch of the product.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

15.   Security Requirements

Requirement #: 1501   Requirement Type: 15   Event/Use Cases #: All

Description: The product shall ensure that only authorized users have access to their accounts.

Rationale: Financial information is highly sensitive, so users' confidentiality must be respected.

Originator: KN

Fit Criterion: Users will be required to set strong passwords and the site will be checked daily to be safe from hackers.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1502   Requirement Type: 15   Event/Use Cases #: All

Description: The product shall ensure that users' financial data corresponds to financial data downloaded from users' financial institutions.

Rationale: Financial data must be correct down to the penny.

Originator: KN

Fit Criterion: The financial data that is downloaded to the product from financial institutions will exactly match the data on the institutions' sites.

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1503   Requirement Type: 15   Event/Use Cases #: All

Description: The product shall log users out if their account is inactive for more than 10 minutes.

Rationale: Confidentiality must be maintained for users.

Originator: KN

Fit Criterion: If an account is inactive for 10 minutes, it will automatically log out the user.

Customer Satisfaction: 4   Customer Dissatisfaction: 4

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1504   Requirement Type: 15   Event/Use Cases #: All

Description: The product shall encrypt all financial data and user login information.

Rationale: Financial data is highly sensitive and great measures should be taken to protect it.

Originator: KN

Customer Satisfaction: 5   Customer Dissatisfaction: 5

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/12/08

16. Cultural and Political Requirements

Requirement #: 1601   Requirement Type: 16   Event/Use Cases #: All

Description: The product shall use American English spelling.

Rationale: The product is initially for a US audience.

Originator: KN

Fit Criterion: Copyrighters and editors will ensure that American English is used in all site copy.

Customer Satisfaction: 3   Customer Dissatisfaction: 3

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

Requirement #: 1602   Requirement Type: 16   Event/Use Cases #: All

Description: The product copy shall always be written in a supportive manner.

Rationale: Money is an emotional topic. Users don't want to be lectured about bad money habits, they want to feel in control.

Originator: User KC

Fit Criterion: Before the product is launched, at least 90% of tested users must say that the product copy felt encouraging.

Customer Satisfaction: 5   Customer Dissatisfaction: 3

Priority: Medium   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08

17. Legal Requirements

Requirement #: 1701   Requirement Type: 17   Event/Use Cases #: All

Description: The product shall comply with Section 508 Standards.

Rationale: The product must be accessible to people with disabilities.

Originator: KN

Fit Criterion: The product must be Bobby certified for accessibility before launch.

Customer Satisfaction: 2   Customer Dissatisfaction: 3

Priority: High   Conflicts:

Supporting Materials:

History: Created by Kelly Noah, 3/5/08