**AGILE DOCUMENT**

**Document 1: Definition of Done**

The Definition of Done is a shared understanding within an Agile team regarding the criteria that must be met before a backlog item (like a user story) can be considered complete. It ensures that all team members are aligned on the quality and scope of work, and no item is deemed "done" until it meets these predefined criteria.

**Key Elements:**

1. **Agreement among Team Members**: The DOD must be agreed upon by all team members and clearly communicated.
2. **Clear and Measurable Criteria**: The criteria must be unambiguous and measurable.
3. **Types of Criteria**:
   * **Acceptance Criteria**: Ensures that customer requirements for the product are met.
   * **Quality Criteria**: Ensures that the product meets internal quality standards.

**Levels of DOD:**

The Definition of Done can apply to different levels of project work, such as:

* **User Story Level**
* **Sprint Level**
* **Release Level**

**Checklist for DOD:**

A comprehensive checklist helps ensure that each item meets the agreed-upon standards for completion. Here's a list of criteria typically included:

1. **Produced Code for Presumed Functionalities**: The functionality is coded as expected.
2. **Assumptions of User Story Met**: All assumptions made during the user story planning phase have been addressed.
3. **Project Builds Without Errors**: The code builds successfully with no errors.
4. **Unit Tests Written and Passing**: All unit tests have been written and pass.
5. **Project Deployed on the Test Environment**: The project is deployed on a test environment that is identical to the production environment.
6. **Tests on Devices/Browsers Listed in the Project Assumptions Passed**: Ensures cross-platform and cross-device compatibility.
7. **Feature OK-ed by UX Designer**: The feature has been reviewed and approved by the UX designer.
8. **QA Performed & Issues Resolved**: Quality assurance checks are completed and any identified issues have been resolved.
9. **Feature Tested Against Acceptance Criteria**: Ensures that the feature works as intended per the acceptance criteria.
10. **Feature OK-ed by Product Owner**: The product owner reviews and approves the feature.
11. **Refactoring Completed**: Any necessary code refactoring is completed.
12. **Configuration or Build Changes Documented**: Any changes to the build or configuration are documented.
13. **Documentation Updated**: User manuals or technical documentation are updated.
14. **Peer Code Review Performed**: The code is reviewed by peers for quality and consistency.

**Purpose:**

* The Definition of Done ensures that every backlog item is of high quality, tested, and fully integrated into the product. It helps prevent incomplete or subpar work from being marked as "done," providing clear guidelines for what constitutes a finished feature or task.
* This structured approach improves consistency, reduces errors, and increases team collaboration, as everyone shares the same understanding of completion.

**Document 2: Product Vision for Scrum Project**

This document outlines the **Product Vision** for a Scrum-based project. It focuses on understanding the key elements of the product, its goals, target market, benefits, and feasibility. Here's a breakdown of each section:

**Project Details**

**Scrum Project Name**: E-Softex software

**Venue:** Hyderabad

**Date**: 02-04-2025

**Start Time**: 10:00am

**End Time**: 7:00pm

**Client**: [Insert client name]

**Duration**: [Insert project duration]

**Stakeholder List**: [List of stakeholders involved]

**Scrum Team**

**Scrum Master**: AJay

**Product Owner**: sunil

**Scrum Developer 1**: akhil

**Scrum Developer 2**: vinay

**Scrum Developer 3**: [Name of Scrum Developer 3]

**Scrum Developer 4**: [Name of Scrum Developer 4]

**Scrum Developer 5**: [Name of Scrum Developer 5]

**Product Vision**

The **Product Vision** is a clear, concise statement that outlines the overarching goals of the product, providing direction and focus to the Scrum team. The vision should inspire and guide all stakeholders involved in the project.

**Vision:**

**What is your vision, your overarching goal for creating the product?**  
The product vision should capture the essence of why the product is being developed, the value it will bring to customers, and the long-term objectives.

**Target Group:**

1. **Which market segment does the product address?**

The product should aim to address specific segments in the market. For example, in the banking sector, this could be specific groups like retail banking, corporate banking, or wealth management.

**2. Who are the target users and customers?**  
This identifies the specific groups that will benefit from the product. For example, in a banking software project, the target users might include bank employees (e.g., tellers, managers) and end customers (e.g., account holders, business owners).

**Needs:**

**1. What problem does the product solve?**  
This section highlights the challenges or pain points that the product addresses. For example, it might simplify loan processing, improve user experience in mobile banking, or ensure faster transactions.

**2. Which benefit does it provide?**  
Clearly state the advantages the product offers to its users. For example, it could enhance efficiency, improve data security, reduce operational costs, or provide a better customer experiences

**Product Description:**

1. **What product is it?**

The product description provides a high-level overview of the product. In this case, it could describe **ESOFTX software in the banking sector**, which may include features such as loan management, transaction processing, or customer data analytics.

1. **What makes it desirable and special?**  
   Here, the product’s unique selling points are defined. For instance, **ESOFTX** might offer superior security features, scalability, integration capabilities, or advanced analytics tools tailored to banking needs.

**Value:**

**1. How is the product going to benefit the company?** `

The product should offer clear business value. For example, ESOFTX might improve operational efficiency, reduce manual errors, and streamline banking processes, contributing to overall company growth.

**2. What are the business goals?**

The business goals could include:

* Increasing market share in the banking sector.
* Improving customer satisfaction and loyalty.
* Streamlining internal operations.
* Boosting revenue through added features or services.

**3. Is it feasible to develop the product?**

* Feasibility concerns the practicality of developing the product. This section addresses whether the product can be built within the given time, budget, and resource constraints. For ESOFTX, feasibility could depend on:
* Availability of required expertise (e.g., software developers, banking experts).
* Technological readiness (e.g., ability to integrate with existing banking systems).
* Market demand for such software solutions.

**4. What is the business model?**

The business model refers to how the product generates revenue. For example, ESOFTX could follow a **Software-as-a-Service (SaaS)** model, where banks pay for access to the software on a subscription basis, or a **licensing** model, where banks pay a one-time fee for the software.

**Document 3: User stories:**

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| User story no:1 | Tasks: User Access and Authentication | | Priority: High |
| Value statement: Multi-factor authentication increases security.  **As a user**, I want to log in with multi-factor authentication so that I can securely access my banking portal. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can log in using a username and password. * A second factor (SMS or email code) is required. * User is denied access if the second factor is incorrect. | | | |

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| User story no:2 | Tasks: User Access and Authentication | | Priority: High |
| Value statement: Role-based access ensures secure and compliant operations.  **As a bank admin**, I want to manage user roles and permissions so that I can control access to various banking features. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * Admin can assign roles (e.g., Teller, Manager, Customer Support). * User permissions are customizable for each role. | | | |

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| User story no:3 | Tasks: Customer Account Management | | Priority: High |
| Value statement: Providing real-time data helps users manage their finances better.  **As a user**, I want to view my account balance and transaction history so that I can track my finances | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * The user can see their current balance and recent transactions. * Historical transactions can be filtered by date range. | | | |

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| User story no:4 | Tasks: Customer Account Management | | Priority: Medium |
| Value statement: Alerts improve security and prevent fraud.  **As a user**, I want to set up alerts for large transactions so that I can monitor suspicious activity. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * User can specify the threshold for the alert. * User receives an email or SMS when the transaction exceeds the threshold. | | | |

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| User story no:5 | Tasks: Banking Transactions | | Priority: High |
| Value statement: Facilitating transfers improves convenience for users.  **As a user**, I want to transfer funds between my accounts so that I can manage my money more efficiently. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can transfer funds from one account to another. * Transaction is reflected immediately in account balances. | | | |

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| User story no:6 | Tasks: Banking Transactions | | Priority: High |
| Value statement: Bill payments make the user experience more convenient.  **As a user**, I want to pay my bills online so that I can avoid late fees. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can link utility and service accounts to the banking system. * Bill payment can be scheduled for a future date. | | | |

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| User story no:7 | Tasks: Banking Transactions | | Priority: Medium |
| Value statement: Users are empowered to manage their debts responsibly.  **As a user**, I want to view my loan details and repayment schedule so that I can manage my loan payments effectively. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * Loan account information is visible to the user. * Repayment schedule and outstanding balance are shown. | | | |

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| User story no:8 | Tasks: ATM & Card Management | | Priority: Medium |
| Value statement: A user-friendly card ordering system improves user satisfaction.  **As a user**, I want to request a new debit card so that I can access my funds. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * User can request a debit card through the banking portal. * Confirmation of the request is sent to the user. | | | |

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| User story no:9 | Tasks: ATM & Card Management | | Priority: High |
| Value statement: Fast card management prevents fraud and security risks.  **As a user**, I want to block my debit card if it’s lost or stolen so that I can prevent unauthorized transactions. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can instantly block their card from the app. * User receives confirmation of the card block. | | | |

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| User story no:10 | Tasks: Reporting and Statements | | Priority: High |
| Value statement: Providing downloadable statements helps users with financial tracking.  **As a user**, I want to download my account statements for a specified period so that I can file my taxes. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can select the date range for the statement. * PDF version of the statement is downloadable. | | | |

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| User story no:11 | Tasks: Reporting and Statements | | Priority: Medium |
| Value statement: Reports help managers make data-driven decisions.  **As a bank manager**, I want to generate reports on monthly transactions so that I can analyze the bank’s performance. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * Manager can filter transactions by date and type. * Report is downloadable in various formats (CSV, PDF). | | | |

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| User story no:12 | Tasks: Security & Fraud Detection | | Priority: High |
| Value statement: Real-time alerts reduce the impact of fraud.  **As a user**, I want to receive a notification if suspicious activity is detected on my account so that I can take action quickly.. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User receives an alert if unusual activity is detected. * User can freeze their account temporarily from the notification. | | | |

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| User story no:13 | Tasks: Security & Fraud Detection | | Priority: Medium |
| Value statement: Tracking user access is essential for identifying and mitigating security risks.  **As a bank admin**, I want to review security logs for user logins so that I can monitor for any potential breaches. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * Admin can access a log of all successful and failed login attempts. * Logs can be filtered by user or time period. | | | |

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| User story no:14 | Tasks: Loan Processing | | Priority: High |
| Value statement: A simplified loan application process enhances customer satisfaction.  **As a user**, I want to apply for a personal loan through the banking system so that I can get financial support | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can submit a loan application form. * The system verifies the user’s eligibility before submission. | | | |

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| User story no:15 | Tasks: Loan Processing | | Priority: Medium |
| Value statement: Streamlining loan approval improves efficiency and customer experience.  **As a loan officer**, I want to review and approve loan applications so that I can process loan requests efficiently. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * Loan officers can view and approve/reject applications. * Loan status is updated in real-time. | | | |
| User story no:16 | Tasks: Customer Support | | Priority: High |
| Value statement: Live chat improves customer support responsiveness.  **As a user**, I want to chat with customer support via live chat so that I can get help immediately. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * The user can access a live chat feature on the app. * The response time is within 2 minutes. | | | |

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| User story no:17 | Tasks: Customer Support | | Priority: Medium |
| Value statement: Access to user history improves customer support efficiency..  **As a customer support agent**, I want to view a user’s previous issues so that I can provide more effective assistance. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * Customer support agents can view user history, including past inquiries and issues. * Data is presented in a user-friendly format. | | | |

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| User story no:18 | Tasks: Transaction History and Reconciliation | | Priority: Medium |
| Value statement: Transaction reconciliation ensures the accuracy of financial data.  **As a user**, I want to reconcile my account with my bank statements so that I can ensure the accuracy of my transactions. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * User can view a list of transactions and match them with bank statements. * Discrepancies can be flagged for further investigation. | | | |

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| User story no:19 | Tasks: Transaction History and Reconciliation | | Priority: Medium |
| Value statement: Auditing ensures financial integrity and compliance.  **As an auditor**, I want to review all transaction history for a specific time period so that I can ensure compliance with regulations. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * Auditor can filter transaction history by date and type. * A detailed audit trail is available for review. | | | |

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| User story no:20 | Tasks: Mobile Banking & Notifications | | Priority: High |
| Value statement: Notifications keep users updated in real-time..  **As a user**, I want to receive push notifications for transactions so that I am always informed about my account activity. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User receives push notifications for every transaction. * Notifications can be enabled/disabled by the user. | | | |

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| User story no:21 | Tasks: Mobile Banking & Notifications | | Priority: High |
| Value statement: Mobile banking offers flexibility and convenience.  **As a user**, I want to access my account from my mobile device so that I can manage my finances on the go. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * The mobile app has the same functionality as the web platform. * User can log in securely and perform transactions.. | | | |

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| User story no:22 | Tasks: Regulatory Compliance | | Priority: High |
| Value statement: Adhering to regulations avoids legal and financial penalties.  **As a compliance officer**, I want to ensure that the system adheres to local financial regulations so that the bank remains compliant. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * The system generates reports that adhere to regulatory requirements. * Compliance checks are automated. | | | |

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| User story no:23 | Tasks: Payment Gateway Integration | | Priority: High |
| Value statement: Multiple payment options improve customer satisfaction.  **As a user**, I want to pay via a third-party payment gateway so that I can use multiple payment methods (e.g., credit card, PayPal). | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can select various payment methods for transactions. * Payment is processed securely via the integrated gateway. | | | |

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| User story no:24 | Tasks: Payment Gateway Integration | | Priority: High |
| Value statement: Payment gateway integration streamlines payment processing.  **As a bank admin**, I want to integrate the bank’s payment gateway with ESOFTX so that users can perform seamless transactions. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * Payment gateway is successfully integrated with ESOFTX. * Users can make payments without issues. | | | |

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| User story no:25 | Tasks: Currency Exchange | | Priority: Medium |
| Value statement: Currency exchange functionality is essential for users with global financial needs.  **As a user**, I want to exchange foreign currency so that I can handle international transactions more easily. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * User can view exchange rates in real-time. * Currency can be exchanged directly within the app. | | | |

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| User story no:26 | Tasks: Currency Exchange | | Priority: Low |
| Value statement: Alerts help users make informed decisions about currency exchanges.  **As a user**, I want to set alerts for currency fluctuations so that I can optimize my foreign exchange transactions. | | | |
| BV:100 | | CP:2 | |
| Acceptance criteria:   * User can set a target rate for currency exchange. * User is notified when the rate reaches the target. | | | |

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| User story no:27 | Tasks: Wealth Management & Investment | | Priority: Medium |
| Value statement: Offering investment options increases the value proposition for banking customers.  **As a user**, I want to view investment opportunities so that I can diversify my portfolio. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * User can view available investment products (e.g., stocks, bonds, mutual funds). * Investment details such as risk level and expected returns are displayed. | | | |

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| User story no:28 | Tasks: Wealth Management & Investment | | Priority: Medium |
| Value statement: Tracking investments provides transparency and helps users manage their portfolios.  **As a user**, I want to track my investment performance so that I can make informed decisions. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * User can view historical performance and real-time value of their investments. * Performance can be filtered by asset class or time period. | | | |

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| User story no:29 | Tasks: Transaction Limits & Security | | Priority: Medium |
| Value statement: Transaction limits increase control and reduce the risk of fraud.  **As a user**, I want to set daily transaction limits on my account so that I can control my spending. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * User can specify daily transaction limits for withdrawals or transfers. * User is notified when they are approaching or exceeding the limit. | | | |

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| User story no:30 | Tasks: Transaction Limits & Security | | Priority: High |
| Value statement: Reviewing transactions ensures security and helps identify fraud.  **As a user**, I want to review all transaction activities to identify any unauthorized charges. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can view a complete list of transactions, including pending ones. * Any unauthorized activity is highlighted. | | | |

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| User story no:31 | Tasks: Tax Reporting | | Priority: Medium |
| Value statement: Tax reports streamline financial planning and tax filing.  **As a user**, I want to generate my annual tax statement so that I can file my taxes more easily. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * User can request an annual tax statement. * Statement includes all relevant tax information, such as interest earned and loan payments. | | | |

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| User story no:32 | Tasks: Tax Reporting | | Priority: High |
| Value statement: Compliance with tax laws prevents legal issues.  **As a bank admin**, I want to ensure that the tax reports comply with national tax regulations so that the bank adheres to legal requirements. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * Tax reports are automatically generated with the required format. * Reports are audited for regulatory compliance. | | | |

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| User story no:33 | Tasks: Integration with Other Systems | | Priority: Medium |
| Value statement: Integration with accounting software simplifies financial management for users.  **As a developer**, I want to integrate ESOFTX with external accounting software so that users can automatically sync their banking data. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * User can link ESOFTX with third-party accounting software. * Banking data is automatically synced and updated in the accounting system. | | | |

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| User story no:34 | Tasks: Integration with Other Systems | | Priority: High |
| Value statement: Integrating with payment platforms enhances business flexibility for users.  **As a user**, I want to integrate my bank account with payment processing platforms (e.g., Stripe, PayPal) so that I can quickly process payments. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can link ESOFTX with a payment gateway. * Payment processing is seamless between systems. | | | |

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| User story no:35 | Tasks: Customer Feedback and Surveys | | Priority: Low |
| Value statement: Collecting feedback helps improve the customer experience.  **As a user**, I want to provide feedback on my banking experience so that I can help improve the service. | | | |
| BV:100 | | CP:2 | |
| Acceptance criteria:   * User is prompted to fill out a feedback form after completing a transaction. * User can rate their experience on a scale of 1 to 5. | | | |
| User story no:36 | Tasks: Customer Feedback and Surveys | | Priority: Medium |
| Value statement: Analyzing feedback ensures the bank stays customer-focused..  **As a bank admin**, I want to analyze customer feedback to identify areas for improvement. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * Feedback is collected and stored in a report format. * Admin can view insights and areas requiring attention. | | | |

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| User story no:37 | Tasks: Banking Service Customization | | Priority: Medium |
| Value statement: Customization increases user satisfaction by making the interface more user-friendly.  **As a user**, I want to customize my banking dashboard so that I can easily access the features I use most. | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * User can drag and drop widgets on the dashboard to customize their view. * User can save their preferences for future sessions. | | | |

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| User story no:38 | Tasks: Banking Service Customization | | Priority: High |
| Value statement: Recurring payments simplify budgeting and prevent late fees.  **As a user**, I want to set up recurring payments for regular bills so that I never miss a payment. | | | |
| BV:500 | | CP:5 | |
| Acceptance criteria:   * User can specify the amount, date, and recipient for recurring payments. * Payments are processed automatically on the set date. | | | |

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| User story no:39 | Tasks: Advanced Reporting | | Priority: Medium |
| Value statement: Custom reports give users valuable insights into their financial habits.  **As a user**, I want to generate a personalized financial report to analyze my spending patterns. | | | |
| BV:200 | | CP:3 | |
| Acceptance criteria:   * User can select the time period and transaction types for the report. * Report is generated with visual graphs and charts. | | | |

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| User story no:40 | Tasks: Advanced Reporting | | Priority: Medium |
| Value statement: Branch-level reporting helps managers optimize operations and drive profitability.  **As a bank manager**, I want to track the performance of specific branches so that I can monitor their growth and profitability | | | |
| BV:200 | | CP:4 | |
| Acceptance criteria:   * Manager can generate reports by branch, showing key performance indicators (KPIs). * Reports can be exported to Excel or PDF for analysis. | | | |

**Document 4: Agile PO Experience:**

#### ****PO's Role and Responsibilities****

The **Product Owner (PO)** plays a critical role in defining, guiding, and prioritizing the development of the **ESOFTX software** for the banking sector. The primary responsibilities of the PO are as follows:

**Market Analysis**

**Analysis of Market Need/Demand**:

The PO analyzes the demand for **ESOFTX** software in the banking sector, identifying key market gaps that the product will address. This includes recognizing customer pain points, regulatory requirements, and emerging trends in financial technologies.

The PO stays informed about **industry shifts** such as the rise of digital banking, fintech innovation, and customer expectations around security and automation.

**Availability of Similar Products in the Market**:

The PO regularly reviews competitor products to understand **market positioning**, functionality, and unique value propositions.

**Benchmarking** is performed to ensure **ESOFTX** stays competitive in terms of features, performance, and price.

**B. Enterprise Analysis**

**Due Diligence on Market Opportunity**:

The PO conducts thorough research to understand the business potential of the product in the banking sector.

The PO evaluates the **ROI**, potential user base, and strategic alignment of the product with business goals.

**Feasibility studies** are carried out to confirm that the **ESOFTX software** can be developed within the budget and timeline constraints.

**C. Product Vision and Roadmap**

**Product Vision**:

The PO crafts a **clear product vision** that reflects the **banking sector's needs** for enhanced security, streamlined processes, and user-friendly interfaces. This vision drives the entire project, ensuring alignment with both market demands and internal objectives.

**Product Roadmap**:

The PO develops a **roadmap** that outlines high-level **features** and **timeline**, prioritizing the most critical features such as **user account management**, **transaction security**, and **reporting tools**.

The roadmap evolves over time based on ongoing market analysis and feedback from stakeholders.

**D. Managing Product Features**

**Managing Stakeholder Expectations**:

The PO works closely with internal stakeholders such as **business analysts**, **banking clients**, and **technical teams** to understand their expectations.

Regular communication and **feedback loops** are maintained to ensure the product's direction aligns with stakeholder needs.

**Prioritization of Epics, Stories, and Features**:

The PO uses a structured approach to prioritize **user stories** and **epics** based on **ROI**, customer impact, and criticality.

The **most valuable features** (such as **transaction security**, **real-time reporting**, and **seamless mobile access**) are prioritized first to meet the business's strategic objectives.

**E. Managing Product Backlog**

**Prioritization of User Stories**:

The PO continuously manages and refines the **product backlog**, ensuring that the highest-priority user stories are always at the top.

**User stories** such as "As a user, I want to transfer funds securely" are prioritized based on their business value and alignment with the product vision.

**Reprioritization Based on Stakeholder Needs**:

The PO constantly re-assesses the backlog to accommodate **changing business needs** and feedback from stakeholders, including clients and regulatory bodies.

**Epics Planning**:

**Epics**, which are larger features or themes, are broken down into smaller, more manageable **user stories** that can be delivered within a sprint.

**Epic examples** in ESOFTX might include "User Authentication" or "Transaction Management."

**F. Managing Overall Iteration Progress**

**Sprint Progress Review**:

The PO actively participates in **sprint reviews**, ensuring that the team is on track and that the right features are being delivered.

The PO checks that the **increment** of the software matches the business goals.

**Reprioritization of Sprints and Epics**:

Based on progress and any unforeseen **obstacles** or **opportunities**, the PO can reprioritize features or sprints. For instance, if security vulnerabilities are identified, the PO might decide to focus on enhancing **encryption features** in the next sprint.

**Sprint Retrospectives with Business Analyst**:

After each sprint, the PO and the business analyst hold **retrospective meetings** to evaluate what worked well and what needs improvement. This feedback is used to adjust the approach for future sprints.

#### ****2. Sprint Meetings and Collaboration****

The PO leads and participates in all relevant **scrum ceremonies** to ensure smooth project execution.

**Sprint Planning Meeting**:

In this meeting, the PO defines the **goals** of the sprint and ensures that the **user stories** selected align with the overall product vision. For ESOFTX, key features like **transaction security** and **user account management** would be prioritized.

**Daily Scrum Meeting**:

The PO participates to track the team's progress, address any blockers, and provide clarity on the product vision or backlog items.

**Sprint Review Meeting**:

The PO ensures that the product increment meets the acceptance criteria. Feedback is collected from stakeholders to refine the product in future sprints.

**Sprint Retrospective Meeting**:

The PO helps identify improvements for the next sprint. Key learnings are documented, and strategies are adjusted to streamline the process.

**Backlog Refinement Meeting**:

Regular backlog refinement sessions are held where the PO works with the team to **reassess and reorganize the backlog** to ensure it reflects the latest priorities and requirements.

#### ****3. User Story Creation****

The PO also plays a crucial role in **creating and refining user stories** for the product backlog. A typical user story for **ESOFTX** might include the following components:

**Story Number**: Unique identifier for the user story.

**Tasks**: The smaller, actionable steps required to complete the user story.

**Priority**: Defines the importance of the user story (e.g., **High**, **Medium**, **Low**).

**Acceptance Criteria**: Clearly defined criteria to verify that the user story is complete and functions as expected.

**Business Value (BV)**: Describes the benefit to the business (e.g., "increases transaction security").

**Customer/Consumer Value (CP)**: Describes the benefit to the customer (e.g., "improves user experience by providing faster transactions").

For example, a user story could be:

**Story No**: 001

**Tasks**:

* + Design user authentication page.
  + Implement multi-factor authentication.
  + Test authentication process on various devices.

**Priority**: High

**Acceptance Criteria**:

* + User can log in using a password and receive a one-time code for authentication.
  + The authentication process is seamless and secure.

**BV**: Reduces the risk of fraudulent transactions.

**CP**: Enhances the security of the banking system for users.

#### ****4. PO as a Liaison between Stakeholders****

In **Scrum**, the Product Owner is the **primary liaison** between multiple areas of the organization. This includes:

**Collaboration with Business Stakeholders**:  
The PO ensures that business stakeholders' expectations are managed, and their needs are clearly communicated to the development team. They relay customer feedback and ensure that **ESOFTX software** delivers value to the bank’s end users.

**Collaboration with Scrum Teams**:  
The PO works closely with **Scrum teams**, ensuring that the development work is aligned with the product vision. This involves providing clarity on user stories, answering questions during sprints, and ensuring that the **business goals** are met at the end of each iteration.

#### ****5. Key Learning’s****

From this experience with the **ESOFTX software** project, the following key skills and insights were gained:

* **Handling Sprint Meetings**: The PO now confidently manages all aspects of sprint meetings, from planning to retrospectives, ensuring alignment between business goals and development progress.

**User Story Creation**: A clear understanding of the structure of user stories, including defining the **tasks**, **acceptance criteria**, and **business value** for each feature of **ESOFTX**.

**Agile Practices**: The PO learned how to use **Agile methodologies** to respond to market changes, stakeholder feedback, and emerging product requirements, ensuring continuous improvement throughout the product lifecycle.

**Conclusion:**

The **Product Owner** plays a critical role in the **ESOFTX software** project for the **banking sector** by acting as the bridge between business stakeholders, Scrum teams, and the product vision. Through effective **market analysis**, **prioritization of features**, and continuous **backlog management**, the PO ensures that the product delivers high value to the bank and its customers while maintaining alignment with business objectives.

**Document 5: Product and sprint backlog and product and sprint burn down charts**

To track progress and manage the workflow of features and user stories within the **ESOFTX software** development in the **banking sector**, both **Product Backlogs** and **Sprint Backlogs** play a crucial role in organizing and prioritizing the work. Here's how they would be structured:

**Product Backlog for ESOFTX Software:**

The **Product Backlog** is a prioritized list of **user stories**, features, enhancements, and bug fixes that need to be addressed for the product. Each **user story** has an associated **priority**, **business value (BV)**, and **customer value (CP)** to ensure it aligns with the overall project goals.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **User Story ID** | User Story | Tasks | Priority | Business Value (BV) | Customer Value (CP) | Sprint |
| US01 | Secure User Authentication | Implement multi-factor authentication | High | Increases security for users | Users can safely log in | 1 |
| US02 | Account Balance Check | Implement real-time account balance | High | Enhances user satisfaction and trust | Users can check balance instantly | 1 |
| US03 | Transaction History | Enable viewing of transaction history | Medium | Improves transparency and user control | Users can review transaction details | 1 |
| |  | | --- | | US04 |  |  | | --- | |  | | Fund Transfer | Implement P2P and bill payment options | High | Increases customer engagement and transactions | Users can transfer funds securely | 2 |
| US05 | Mobile App Access | Develop mobile app for banking | High | Expands product reach and convenience | Users can access bank services on mobile | 2 |
| US06 | Fraud Detection | Develop fraud detection algorithms | High | Protects customers and reduces losses | Users are protected from fraudulent activities | 3 |
| US07 | Tax Reporting | Generate tax documents for end users | Medium | Reduces complexity of tax filing for users | Users can easily generate tax reports | 3 |
| US08 | User Account Management | Admin interface for account management | High | Simplifies user account management for admins | Admins can easily manage user accounts | 3 |
| US09 | Payment Gateway Integration | Integrate PayPal, Stripe for payment processing | High | Increases payment options for users | Users can make secure payments using third-party services | 4 |

**Note**: The **Product Backlog** is dynamic and can change based on stakeholder input, market conditions, and emerging needs. Prioritization changes as the project evolves.

**Sprint Backlog for ESOFTX Software:**

The **Sprint Backlog** is a subset of the **Product Backlog**, containing the user stories selected for a specific sprint. It includes **tasks** assigned to specific **owners**, the **status** of each task, and an estimate of the effort required.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **User Story ID** | User Story | Tasks | Owner | Status | Estimated Effort |
| US01 | Secure User Authentication | Implement login page with multi-factor authentication | Developer 1 | In Progress | 8 hours |
| |  | | --- | | US01 |  |  | | --- | |  | | Secure User Authentication | Develop authentication logic and integrate with backend | Developer 2 | To Do | 6 hours |
| US02 | Account Balance Check | Implement API for real-time balance | Developer 3 | To Do | 5 hours |
| US02 | Account Balance Check | Frontend UI for balance display | Developer 4 | To Do | 4 hours |
| US03 | Transaction History | Design transaction history UI | Developer 5 | In Progress | 6 hours |
| US03 | Transaction History | Implement backend to retrieve transaction data | Developer 2 | In Progress | 7 hours |
| US04 | Fund Transfer | **I**mplement API for fund transfer functionality | Developer 1 | To Do | 8 hours |
| US04 | Fund Transfer | Develop UI for fund transfer | Developer 3 | To Do | 5 hours |
| US05 | Mobile App Access | Set up mobile development environment | Developer 4 | In Progress | 6 hours |
| US05 | Mobile App Access | Design mobile login UI | Developer 5 | To Do | 5 hours |

**Owner**: The team member responsible for completing the task.

**Status**: This indicates whether the task is **To Do**, **In Progress**, or **Completed**.

**Estimated Effort**:

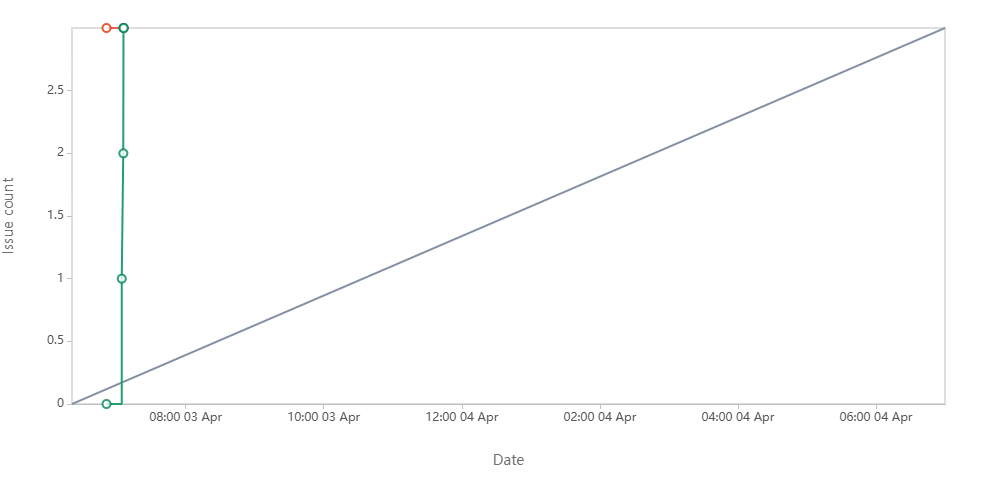
An estimation of how long each task will take to complete, usually in hours or days.

**Burn down Charts**

The **Burn down Chart** visually represents the **remaining work** in the sprint over time, helping to track the progress of a sprint and determine whether the team is on track to complete the work by the end of the sprint. There are typically two key types:

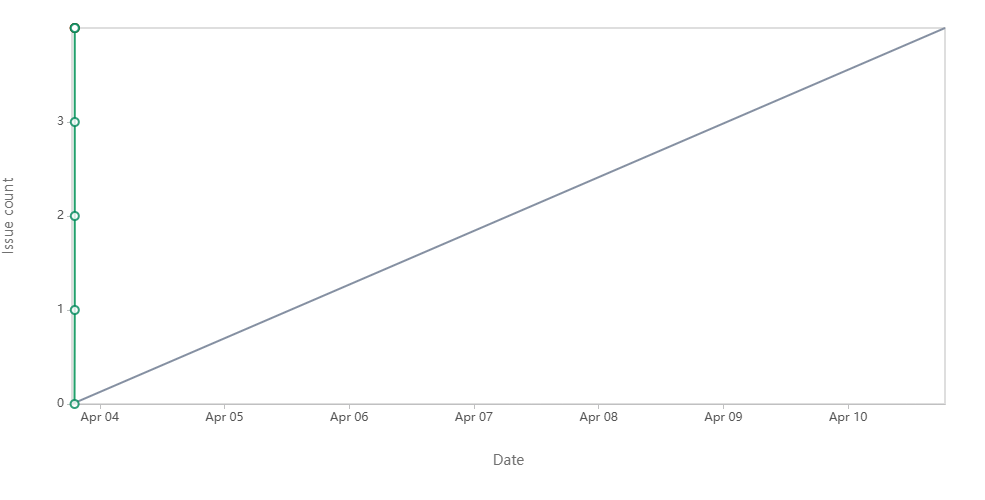
#### ****1. Product Burn down Chart****

A **Product Burn down Chart** tracks the **remaining work** in the entire product development process. It helps the team visualize progress toward completing the full **ESOFTX software** in the banking sector.



#### ****2. Sprint Burn down Chart****

A **Sprint Burn down Chart** tracks the remaining work in a **specific sprint**. It helps identify any bottlenecks early on, allowing the team to adjust as needed.



### ****Conclusion****

By utilizing the **Product Backlog**, **Sprint Backlog**, and **Burn down Charts**, teams can effectively manage and track progress on the **ESOFTX software** development. These tools provide transparency, ensure that critical tasks are completed on time, and allow the team to adjust efforts based on real-time data.

This approach ensures that the software will meet both **business** and **customer** needs within the banking sector while maintaining a clear view of progress and the workload for each sprint.

**Document 6: Sprint meetings**

Effective sprint meetings are vital to maintaining alignment within the development team and ensuring that the project progresses smoothly. Below is a detailed breakdown of various **Sprint Meetings** for the **ESOFTX software project** in the banking sector. These meetings provide an organized structure for planning, reviewing, and reflecting on the team's progress.

**Meeting Type 1: Sprint planning meeting:**

The **Sprint Planning Meeting** is held at the beginning of each sprint to define what work will be completed and how it will be done.

|  |  |
| --- | --- |
| **Meeting Details** | **Information** |
| Date | 4-04-2024 |
| Time | 10:30 am |
| Location | Hyderabad |
| |  | | --- | | Prepared By |  |  | | --- | |  | | Product Owner / Scrum Master |
| Attendees | Scrum Team (Product Owner, Scrum Master, Developers) |

**Agenda Topics**

|  |  |  |
| --- | --- | --- |
| **Topic** | **Presenter** | **Time allotted** |
| Review of Product Backlog | Product Owner | 30 mins |
| Sprint Goal Definition | Scrum Master | 20 mins |
| Task Breakdown | Scrum Master & Developers | 25 mins |
| Estimation of Effort | Scrum Team | 15 mins |
| Finalizing Sprint Backlog | Product Owner / Scrum Master | 20 mins |

**Other Information:** Ensure that the **Definition of Done** (DOD) is reviewed and agreed upon.

|  |  |
| --- | --- |
| Observers | Stakeholders (optional) |
| Resources | Product Backlog, Sprint Goal, Estimation tools (JIRA, Trello, etc.) |

**Meeting Type 2: Sprint Review Meeting**

The **Sprint Review Meeting** is held at the end of each sprint to demonstrate the completed work to stakeholders and discuss what was achieved.

|  |  |
| --- | --- |
| **Meeting Details** | **Information** |
| Date | 04-042024 |
| Time | 10:00AM |
| Location | HYFDERABAD |
| |  | | --- | | Prepared By |  |  | | --- | |  | | Scrum Master / Product Owner |
| Attendees | Scrum Team, Stakeholders (Clients, Managers) |

|  |  |  |  |
| --- | --- | --- | --- |
| **Sprint status** | **Things to demo** | **Quick updates** | **What’s next** |
| Overview of the sprint progress (What was completed vs planned) | The features and functionality developed during the sprint | Team members provide a quick update on their tasks during the sprint Stakeholders provide feedback | Discuss upcoming work in the next sprint, issues, or blockers |

|  |  |  |  |
| --- | --- | --- | --- |
| **Topic** | **Presenter** | **Time Allotted** | **Other Information** |
| |  | | --- | | Sprint Progress Overview |  |  | | --- | |  | | Scrum Master / Product Owner | 20 mins | Provide a brief review of completed tasks, demo features, and deliverables |
| |  | | --- | | Demo Features/Functionality |  |  | | --- | |  | | Developer 1, Developer 2 | 30 mins | Demonstrate developed features in a working environment |
| Stakeholder Feedback | All Stakeholders | |  | | --- | | 15 mins |  |  | | --- | |  | | Gather feedback from stakeholders and clarify questions |
| |  | | --- | | Sprint Next Steps |  |  | | --- | |  | | Scrum Master / Product Owner | |  | | --- | | 15 mins |  |  | | --- | |  | | Discuss any adjustments for the next sprint or product backlog refinement |

**Meeting Type 3: Sprint retrospective meeting**

The **Sprint Retrospective Meeting** is held after the Sprint Review to reflect on the process and identify areas for improvement in the next sprint.

|  |  |  |  |
| --- | --- | --- | --- |
| |  | | --- | | **Meeting Details** |  |  | | --- | |  | | **Information** |
| |  | | --- | | Date |  |  | | --- | |  | | 04-04-2024 |
| Time | 10:00am |
| Location | Hyderabad |
| |  | | --- | | Prepared By |  |  | | --- | |  | | Scrum Master / Product Owner |
| |  | | --- | | Attendees |  |  | | --- | |  | | Scrum Team (Product Owner, Scrum Master, Developers) |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Agenda** | **What went well** | **What didn’t go well** | **Questions** | **Reference** |
| Presenter | All Team Members | All Team Members | Scrum Master / Team Members | Scrum Process Documentation |
|  |  |  |  |  |

**Meeting Type 4: Daily Stand-up meeting**

The **Daily Stand-Up Meeting** is a quick, 15-minute daily meeting to ensure alignment and address blockers. Each team member answers three main questions.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Question** | **Name/Role** | **Week “X” (from dd-mm-yyyy to dd-mm-yyyy)** | | | | | | |
| **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** | **Saturday** | **Saturday** |
| **What did you do yesterday?** | **Developer 1** | Completed multi-factor authentication | Working on backend integration for fund transfer | Developed and tested transaction history UI | Finished real-time account balance | Completed backend API for transaction history | Initiated integration work for payment gateway | Some issues with API calls, but they are being resolved |
| **Developer 2** |
| **Developer 3** |
| **What will you do today?** | **Developer 1** | Focus on completing **payment gateway integration** and **fund transfer functionality.** | Complete backend and frontend integration. | Payment Gateway) – Resolve integration issues with payment APIs. | (Fraud Detection) – Start working on algorithms for fraud prevention. | Mobile banking app (UI refinement and bug fixing). | Work with stakeholders to ensure compliance with banking regulations for fraud detection. | Focus on refining the sprint planning process to address blockers early. |
| **Developer 2** |
| **Developer 3** |
| **What (if any) is blocking your progress?** | **Developer 1** | Demonstrating the login page with added security features like OTP and biometrics. | Showing real-time updates of account balances within the mobile app or web portal. | Displaying a user-friendly interface where customers can access and filter transaction history. | While not fully integrated, a demo of the UI and API calls for the fund transfer feature can be shown. | Demonstrating mobile app access to core banking features like login, balance check, and transaction history. | A partial demo of the integration with the payment gateway | Showing successful transactions with mock data. |
| **Developer 2** |
| **Developer 3** |