Receiving Money Mail Functionality

E-Mail addess with embeded specific URL for transaction

Login Screen
1.2

New User

Yes

Registration
1.3

No

Valid?

First Name (r)
Middle Initial (o)
Last Name (r)
Name Suffix (o)
E-mail (r)
Login Name (r, u)
Password (r)
Password confrimation (r)
Password Hint (r)
E-mail Promotions checkbox (default is checked)

Validating for:
- Required fields
- Password consistency
- Username Duplication
- E-mail format
- E-mail is validated by sending e-mail to address

No

Yes

Question for Receiver
Expected Keyword (blank)
Sender's Name
Amount
Anything Else ???

Challenge/ Response

No
How many tries?

Valid Keyword

Yes

Select Deposit Location
(similar to 2.2)

Account Setup

No

Checking

Yes

D

Confirmation

Changes

No

A

Authentication

C

Yes

Errors

No

Money Mail Receipt
2.8

- All information stated in Confirmation
- ConfirmationNumber
- Printer Friendly page

Update the sender's address book with receiver's info

Final Confirmation sent to sender via E-mail with Info

E-mail Sent to Receiver

Yes

Checking

Enter Checking Account Information **2.4**

Bank Number (r)
Account Number (r)
Check Number (r)

No

Valid?

Yes

Person/User Authenticated previously

No

Looking at **Bank One Routing Numbers** to make decision programmatically and display specific page to user

Bank One Customer

No

Yes

Yes

D

Bank One Card Setup
(display only Bank One Card Info)
2.5

Bank One Card Number (r)
PIN Number (r)

Note: No other ATM cards accepted

No

Valid?

Validating for:
- All required fields
- Star Base

???? Unknown, probably transaction oriented

Yes

D

Non-Bank One Checking Account
(display both Bank One Card Info and additional Check account info) **2.5**

CheckSystems requires:
Social Security Number (r)
City (r)
State (r)
Zip Code (r)
Driver's License/Sate ID (r)
DL State (r)
Date of Birth (r)
Note: Need to display images of all different types of checks

No

Valid?

Validating for:
- All required fields
- Check for formatted DL for designated state
- Check for over 18

Yes

D

No

Visa

Account Number (r)
Expiration Date (r)
CVV (r)
Cybersource Requires
(Default to existing info within the user's profile):
Name as appears on the card (r)
Street Address (r)
City (r)
State (r)
Zip Code (r)
E-mail (from profile)
Phone (hard coded)
Country (hard coded)

Note: Add statement about why we need this info, and the **Country** is hard coded to USA as this is not internationalized.

Enter Visa Information
2.3

No

Valid?

Validating for:
- Account number is 16 Numbers
- Account Number starts with a 4
- Expiration Date is in correct format
- Expiration date is >= today
- All required fields

Yes

D