

Alpha Bank Business Rules

AlphaBank is a regional bank that offers savings accounts, checking accounts, credit cards, and loans to its retail and small-business customers. The bank is in the process of modernizing its IT systems and replacing its legacy core banking platform with a new, integrated system.

The new system must enforce clear business rules to ensure compliance, reduce errors, and improve customer service. As part of this project, you have been brought in to **write business rules** based on the following operational policies and practices.

Policies and Practices

AlphaBank's management shared the following policies and practices with you during interviews:

Deposits and Withdrawals

- Customers can deposit any amount into their savings or checking accounts at any time.
- Customers **may not withdraw more than their available balance** (overdrafts are not allowed on savings accounts).
- For checking accounts, overdrafts are permitted **up to a limit of \$500**, and an overdraft fee of \$35 is charged each time the account goes negative.
- Cash deposits over **\$10,000** in a single day must be flagged for compliance review.

Credit Cards

- Customers must have a minimum annual income of \$25,000 to qualify for a credit card.
- Customers may hold up to **two credit cards**.
- If a credit card account is overdue by more than 90 days, it is automatically suspended.

Loans

- Personal loans are only available to customers who have held an AlphaBank account for at least 6 months.
- Small-business loans require the customer to have an active business account and must be approved by the credit committee if over \$100,000.

General Account Rules

- A customer may have **no more than 5 active accounts of any type** at a time.
- Joint accounts are allowed, but both account holders must provide identification and sign the agreement.
- Accounts with no activity for 24 months are marked as dormant.

Write at least 1–2 business rules for each area:

- Deposits and Withdrawals
- Credit Cards
- Loans
- General Account Rules