

User Stories

User Stories: Bilko

“ **Project:** Bilko — Balkan Accounting SaaS **Version:** 0.1 **Date:** 2026-02-23
Author: John (AI Director) **Status:** Draft **Reviewers:** Alem Bašić (CEO)

Document History

Version	Date	Author	Changes
0.1	2026-02-23	John (AI Director)	Initial draft — Phase 1 Serbia MVP

1. Epic Overview

Epic ID	Epic Name	Business Goal	Story Count	Status	Target Release
EP-01	Authentication & Organization Setup	Secure multi-tenant access	4	Backlog	Phase 1 (Serbia)
EP-02	Invoicing + SEF E-Invoicing	SEF-compliant invoice creation and submission	6	Backlog	Phase 1 (Serbia)
EP-03	Expense Tracking	Record and categorize business expenses	3	Backlog	Phase 1 (Serbia)
EP-04	Double-Entry Bookkeeping	Accurate accounting per Balkan GAAP	4	Backlog	Phase 1 (Serbia)
EP-05	Bank Reconciliation	Import and match bank transactions	3	Backlog	Phase 1 (Serbia)

Epic ID	Epic Name	Business Goal	Story Count	Status	Target Release
EP-06	VAT/PDV Management	Auto-calculate and report PDV	3	Backlog	Phase 1 (Serbia)
EP-07	Financial Reports	P&L, Balance Sheet, Cash Flow	4	Backlog	Phase 1 (Serbia)
EP-08	Multi-Currency	BAM, RSD, EUR, USD support	3	Backlog	Phase 1 (Serbia)

2. Epic Summaries

Epic EP-01 — Authentication & Organization Setup

Epic Statement: As an **SMB owner**, I need **to securely register, log in, and manage my team's access** so that **only authorized people can view and modify my financial data**.

Business Goal: BR-014 (secure multi-tenancy), BR-007 (RBAC) **Priority:** Must Have | **Target Sprint:** Sprint 1

Acceptance Criteria at Epic Level:

- User can register, verify email, and log in
- Organization is created on registration with Serbian Chart of Accounts pre-populated
- Owner can invite accountant with Accountant role; accountant has full financial access but cannot manage billing

Epic EP-02 — Invoicing + SEF E-Invoicing

Epic Statement: As a **Serbian business owner**, I need **to create invoices and submit them to SEF automatically** so that **I am compliant with the 2023 mandatory e-invoicing law without using the SEF portal manually**.

Business Goal: BR-001 (SEF), BR-002 (PDV), BR-008 (PDF delivery) **Priority:** Must Have | **Target Sprint:** Sprint 2-3 | **Estimated Size:** 34 story points

Epic EP-03 — Expense Tracking

Epic Statement: As a **business owner**, I need to **record business expenses with categories and receipts** so that **my P&L is accurate and I have documentation for tax purposes**.

Business Goal: BR-009 **Priority:** Must Have | **Target Sprint:** Sprint 2

3. Story Format Guide

Standard Story Format:

```
As a [persona/role],  
I want [feature/action],  
So that [benefit/outcome].
```

Acceptance Criteria Format (Given/When/Then):

```
Given [a precondition that must be true],  
When [the user performs an action],  
Then [the expected outcome occurs].
```

4. Story Backlog

Epic EP-01: Authentication & Organization Setup

US-001: Register and Create Organization

Attribute	Value
Epic	EP-01: Authentication & Organization Setup
Priority	Must Have
Story Points	5
Sprint	Sprint 1
Assigned To	builder agent
Status	Backlog
FR Reference	FR-001

Attribute	Value
BR Reference	BR-014

Story: As a **new Bilko user**, I want **to register with my email and create my first organization**, So that **I can start managing my business finances immediately after signing up**.

Context: On registration, a default Organization is automatically created named after the user's business (or their name if not provided). Serbian Chart of Accounts (Kontni Okvir 2021) is pre-populated. The user becomes the Owner of this organization.

Acceptance Criteria:

- Given** a valid email and strong password, **when** user submits registration form with full name and organization name, **then** account + organization created; verification email sent within 2 minutes
- Given** user clicks verification link (valid for 48h), **when** link is valid, **then** email confirmed; user redirected to dashboard of their new organization
- Given** duplicate email submitted, **when** user registers, **then** error "An account with this email already exists" shown; no new account created
- Given** organization created, **when** user first views Chart of Accounts, **then** all standard Serbian Kontni Okvir accounts (Classes 0-9) are present

Technical Notes:

- Organization seeding: call `seedChartOfAccounts(organizationId, 'RS')` on org creation
- JWT: access token 15min TTL, refresh token 30d rolling

UI/UX Notes:

- Screen: `/auth/register` + email verification page
- Responsive: full-screen centered card on mobile + desktop

Dependencies:

- Blocked by: None
- Blocks: US-003 (invite users), US-010 (create invoice)

US-002: Login with JWT

Attribute	Value
Epic	EP-01
Priority	Must Have

Attribute	Value
Story Points	3
Sprint	Sprint 1
Assigned To	builder agent
Status	Backlog
FR Reference	FR-002
BR Reference	BR-014

Story: As a **registered Bilko user**, I want **to log in securely and have my session persist for a reasonable time**, So that **I don't have to re-authenticate every time I open the app**.

Acceptance Criteria:

- Given** valid credentials, **when** user submits login form, **then** authenticated; access + refresh tokens set; redirected to last-used organization dashboard
- Given** invalid credentials, **when** user submits, **then** generic error "Pogrešan email ili lozinka" (Serbian) shown; no user enumeration
- Given** 5 failed attempts within 15 minutes, **when** another attempt made, **then** error "Nalog je privremeno zaključan. Pokušajte za 15 minuta."
- Given** access token expires (15min idle), **when** user makes API call, **then** refresh token used to silently issue new access token; user not logged out

Dependencies: Blocked by: US-001

US-003: Invite Accountant to Organization

Attribute	Value
Epic	EP-01
Priority	Must Have
Story Points	5
Sprint	Sprint 1
Assigned To	builder agent
Status	Backlog
FR Reference	FR-003
BR Reference	BR-007

Story: As an **organization Owner**, I want **to invite my accountant to access my organization with appropriate permissions**, So that **my accountant can manage my books**

without being able to change billing or delete the organization.

Acceptance Criteria:

- Given** owner is in Settings > Team, **when** they enter accountant@email.com and select Accountant role, **then** invitation email sent with 48h-valid accept link
- Given** invited user accepts and is already registered, **when** link clicked, **then** added to organization with Accountant role; no new registration required
- Given** invited user is new, **when** link clicked, **then** registration flow with role pre-assigned
- Given** Accountant logs in, **when** they navigate to organization, **then** full financial access; billing and org-deletion options hidden

Dependencies: Blocked by: US-001

US-004: Switch Between Organizations

Attribute	Value
Epic	EP-01
Priority	Must Have
Story Points	2
Sprint	Sprint 1
Assigned To	builder agent
Status	Backlog
FR Reference	FR-003
BR Reference	BR-007

Story: As an **accountant managing multiple client organizations**, I want **to switch between my clients' organizations without logging out**, So that **I can efficiently manage multiple clients from one session**.

Acceptance Criteria:

- Given** user belongs to 3 organizations, **when** they click the org switcher in the sidebar, **then** all 3 organizations shown with current one highlighted
- Given** user selects a different organization, **when** switched, **then** all data (invoices, expenses, reports) immediately reflects the new organization; URL updates to reflect active org

Dependencies: Blocked by: US-001, US-003

Epic EP-02: Invoicing + SEF E-Invoicing

US-010: Create Invoice with PDV Auto-Calculation

Attribute	Value
Epic	EP-02: Invoicing + SEF E-Invoicing
Priority	Must Have
Story Points	8
Sprint	Sprint 2
Assigned To	builder agent
Status	Backlog
FR Reference	FR-010
BR Reference	BR-001, BR-002

Story: As a **Serbian business owner**, I want to **create an invoice with automatic PDV calculation**, So that **I don't have to manually calculate PDV and risk incorrect tax amounts**.

Context: Serbia uses PDV (Porez na dodatu vrednost) — equivalent to VAT. Standard rate 20%, reduced rate 10%. Bilko must auto-calculate and display both the base amount and PDV amount per line item, and total PDV payable.

Acceptance Criteria:

- Given** authenticated user, **when** they open the invoice creation wizard and complete all 6 steps, **then** invoice saved as Draft with correct PDV (20% standard or 10% reduced per item)
- Given** line item with unit_price 1000 RSD and PDV rate 20%, **when** user views invoice, **then** PDV = 200.0000 RSD, total = 1200.0000 RSD (NUMERIC precision)
- Given** invoice with 3 line items at different PDV rates, **when** invoice created, **then** PDV breakdown shown per rate; total PDV is sum of all line-item PDV
- Given** invoice saved as Draft, **when** user edits a line item quantity, **then** PDV and totals immediately recalculate

Technical Notes:

- All amounts: NUMERIC(19,4) — Prisma Decimal type
- PDV calculation: `pdv_amount = ROUND(base_amount * pdv_rate, 4)` — server-side only

UI/UX Notes:

- Screen: `/invoices/create` — 6-step wizard
- Step 3: line items with inline PDV calculation
- Step 5: invoice preview with all amounts

Dependencies:

- Blocked by: US-001 (auth)
- Blocks: US-011 (SEF submission)

US-011: Submit Invoice to SEF (Serbia)

Attribute	Value
Epic	EP-02
Priority	Must Have
Story Points	8
Sprint	Sprint 2-3
Assigned To	builder agent
Status	Backlog
FR Reference	FR-011
BR Reference	BR-001

Story: As a **Serbian B2B business owner**, I want **Bilko to automatically submit my invoice to SEF when I send it**, So that **I am compliant with Serbia's mandatory e-invoicing law without using the SEF portal**.

Context: Since 2023, all B2B invoices in Serbia must be submitted to SEF (efaktura.gov.rs). UBL 2.1 XML format required. SEF assigns an invoice ID and returns acceptance/rejection status.

Acceptance Criteria:

- Given** user clicks "Send Invoice" on a Serbian B2B invoice, **when** send action executes, **then** UBL 2.1 XML generated and submitted to SEF within 10 seconds
- Given** SEF accepts, **when** response received, **then** invoice SEF status = "Accepted"; SEF invoice ID stored; user notified in UI
- Given** SEF rejects, **when** rejection received, **then** user sees rejection reason in Serbian; invoice status = "SEF Rejected"; user can correct and resubmit
- Given** SEF API returns 503, **when** submission attempted, **then** queued for retry; user informed "Faktura će biti prosleđena SEF-u u roku od 30 minuta"; max 3 retries with exponential backoff

Technical Notes:

- SefService: abstract all SEF calls behind `apps/api/src/services/sef.service.ts`
- SEF credentials: per-organization, stored encrypted in DB

Dependencies: Blocked by: US-010

US-012: Track Invoice Payment

Attribute	Value
Epic	EP-02
Priority	Must Have
Story Points	3
Sprint	Sprint 2
Assigned To	builder agent
Status	Backlog
FR Reference	FR-012
BR Reference	BR-001, BR-008

Story: As a **business owner**, I want to **mark invoices as paid and track overdue invoices**, So that **I know which clients have paid and which need follow-up**.

Acceptance Criteria:

- Given** invoice is Sent, **when** user marks as Paid with payment date, **then** status = Paid; double-entry transaction created (Debit bank, Credit accounts receivable)
- Given** invoice due_date has passed and invoice is still Sent, **when** system runs daily check, **then** status = Overdue; user notified via in-app notification
- Given** invoice list, **when** user filters by Overdue, **then** only overdue invoices shown

Dependencies: Blocked by: US-010

Epic EP-03: Expense Tracking

US-020: Record Business Expense

Attribute	Value
Epic	EP-03: Expense Tracking

Attribute	Value
Priority	Must Have
Story Points	5
Sprint	Sprint 2
Assigned To	builder agent
Status	Backlog
FR Reference	FR-020
BR Reference	BR-009

Story: As a **business owner or accountant**, I want **to record a business expense with category and receipt**, So that **my expenses are tracked for P&L accuracy and tax documentation**.

Acceptance Criteria:

- Given** valid expense data (vendor, amount, category, date), **when** submitted, **then** expense saved; double-entry transaction created (Debit expense account, Credit payment account)
- Given** expense in EUR with org base currency RSD, **when** created, **then** EUR amount stored + RSD equivalent calculated at locked exchange rate
- Given** JPEG receipt (≤10MB) attached, **when** expense saved, **then** receipt stored and accessible from expense record
- Given** expense list, **when** filtered by category "Putni troškovi", **then** only matching expenses shown

Dependencies: Blocked by: US-001

Epic EP-04: Double-Entry Bookkeeping

US-030: View and Navigate Chart of Accounts

Attribute	Value
Epic	EP-04: Double-Entry Bookkeeping
Priority	Must Have
Story Points	3
Sprint	Sprint 1
Assigned To	builder agent

Attribute	Value
Status	Backlog
FR Reference	FR-030
BR Reference	BR-003, BR-010

Story: As an **accountant**, I want **to view the pre-populated Serbian Chart of Accounts and add custom sub-accounts**, So that **I can organize transactions per Balkan GAAP standards and my client's specific needs**.

Acceptance Criteria:

- Given** new Serbian org, **when** accountant opens `/settings/accounts`, **then** all 10 account classes (0-9) with Serbian standard accounts shown in hierarchical tree
- Given** accountant adds sub-account "4111 — Dobavljači u zemlji" under class 411, **when** saved, **then** appears in account tree and is selectable in manual journal entries
- Given** account has posted transactions, **when** user attempts to delete it, **then** deletion blocked; message explains account has transactions

Dependencies: Blocked by: US-001

US-031: View General Ledger (Knjiga)

Attribute	Value
Epic	EP-04
Priority	Must Have
Story Points	5
Sprint	Sprint 3
Assigned To	builder agent
Status	Backlog
FR Reference	FR-031
BR Reference	BR-003

Story: As an **accountant**, I want **to view all journal entries (knjiženja) in the general ledger**, So that **I can verify every debit/credit entry is correctly recorded**.

Acceptance Criteria:

- Given** authenticated accountant, **when** opening journal ledger, **then** all transactions shown with date, description, debit account, credit account, amount

- Given** journal entry, **when** expanded, **then** shows audit log (LoggedAction) of who created it and when
- Given** any filter period, **when** sum of all debits calculated, **then** exactly equals sum of all credits (invariant display)

Dependencies: Blocked by: US-020, US-010

Epic EP-05: Bank Reconciliation

US-040: Import Bank Statement CSV

Attribute	Value
Epic	EP-05: Bank Reconciliation
Priority	Must Have
Story Points	5
Sprint	Sprint 3
Assigned To	builder agent
Status	Backlog
FR Reference	FR-040
BR Reference	BR-005

Story: As a **business owner or accountant**, I want **to import my Serbian bank statement as a CSV file**, So that **I can reconcile bank transactions with invoices and expenses without manual entry**.

Acceptance Criteria:

- Given** valid Serbian bank CSV (Raiffeisen format), **when** uploaded, **then** all transactions parsed and listed for review with amount, date, description
- Given** bank transaction of 1200 RSD on 2026-03-05 matches an open invoice for 1200 RSD due on 2026-03-04, **when** parsed, **then** match suggested with 90% confidence
- Given** unmatched transaction, **when** user categorizes manually (e.g., "Kirija — account 480"), **then** double-entry transaction created

Dependencies: Blocked by: US-010

Epic EP-06: VAT/PDV Management

US-050: Generate Monthly PDV Report

Attribute	Value
Epic	EP-06: VAT/PDV Management
Priority	Must Have
Story Points	8
Sprint	Sprint 3
Assigned To	builder agent
Status	Backlog
FR Reference	FR-050
BR Reference	BR-002, BR-006

Story: As a **Serbian business owner or accountant**, I want **to generate the monthly PDV report in one click**, So that **I can file PDV with Poreska Uprava by the 15th without spending hours on calculations**.

Context: Serbian VAT (PDV) is filed monthly by the 15th. The report must show: output PDV (on sales), input PDV (on purchases), and net PDV payable/refundable. Must export in format compatible with ePorezi portal.

Acceptance Criteria:

- Given** January 2026 selected, **when** PDV report generated, **then** all January invoices and expenses with PDV correctly aggregated; output PDV, input PDV, and net position shown
- Given** standard PDV period, **when** export as PDF clicked, **then** PDF generated with all required fields per Poreska Uprava format
- Given** zero PDV period (no PDV transactions), **when** report generated, **then** zero-value report generated (still legally required)
- Given** reminder setting enabled, **when** 14th of month arrives, **then** in-app notification "PDV rok sutra — generiši izveštaj"

Dependencies: Blocked by: US-010, US-020, US-040

Epic EP-07: Financial Reports

US-060: View Profit & Loss Statement

Attribute	Value
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Epic	EP-07: Financial Reports
Priority	Must Have
Story Points	5
Sprint	Sprint 3
Assigned To	builder agent
Status	Backlog
FR Reference	FR-060
BR Reference	BR-006

Story: As a **business owner**, I want **to see my Profit & Loss statement for any period**, So that **I can understand if my business is profitable without waiting for my accountant's monthly report**.

Acceptance Criteria:

- Given** any date range (e.g., Q1 2026), **when** P&L generated, **then** all revenue accounts summed, all expense accounts summed, net profit calculated; matches double-entry ledger totals
- Given** multi-currency org, **when** P&L generated in RSD, **then** all EUR/BAM transactions converted using locked historical exchange rates; totals in RSD
- Given** P&L viewed, **when** user clicks on a revenue line, **then** drill-down shows individual transactions contributing to that amount

Dependencies: Blocked by: US-010, US-020

US-061: View Balance Sheet

Attribute	Value
Epic	EP-07
Priority	Must Have
Story Points	5
Sprint	Sprint 4
Assigned To	builder agent
Status	Backlog
FR Reference	FR-061
BR Reference	BR-006

Story: As an **accountant**, I want **to view the Balance Sheet for any date**, So that **I can verify the accounting is correct and prepare the annual financial statements**.

Acceptance Criteria:

- Given** any date (e.g., 2026-03-31), **when** Balance Sheet generated, **then** Total Assets = Total Liabilities + Total Equity (double-entry invariant)
- Given** any imbalance detected (should never happen), **when** Balance Sheet calculated, **then** alert shown to accountant and John notified via monitoring

Dependencies: Blocked by: US-030, US-031

Epic EP-08: Multi-Currency

US-070: Create Invoice in Foreign Currency

Attribute	Value
Epic	EP-08: Multi-Currency
Priority	Must Have
Story Points	5
Sprint	Sprint 2
Assigned To	builder agent
Status	Backlog
FR Reference	FR-070
BR Reference	BR-004

Story: As a **Serbian exporter invoicing European clients**, I want **to create invoices in EUR with automatic RSD conversion**, So that **my financial reports are accurate in my base currency and I comply with exchange rate locking requirements**.

Acceptance Criteria:

- Given** invoice created in EUR with 1 EUR = 117.5 RSD on 2026-03-01, **when** invoice saved, **then** EUR amount and 117.5 RSD rate locked; cannot be edited retroactively
- Given** payment received 1 month later, **when** marked paid, **then** original locked rate used for P&L; exchange gain/loss calculated if payment at different rate
- Given** ECB rate API unavailable, **when** user creates EUR invoice, **then** prompted to enter exchange rate manually; rate stored with "manual" flag

Dependencies: Blocked by: US-010

5. Story Estimation Guide

Points	Complexity	Bilko Examples
1	Trivial	Update label text in Serbian, fix CSS spacing
2	Simple	Add filter to invoice list, format currency display
3	Moderate	Invoice status state machine, email notification
5	Complex	Invoice create wizard, expense form with double-entry
8	Very Complex	SEF submission service, PDV report generation
13+	Too Large	Break into sub-stories

6. Definition of Ready Checklist

Before a story can enter a sprint:

- Story in As a / I want / So that format
 - At least 2 acceptance criteria in Given/When/Then format
 - Estimated in story points
 - Dependencies identified and not blocking
 - FR reference documented
 - Accounting logic verified (for financial stories: double-entry, PDV, SEF)
 - Story size \leq 8 points
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7. Story Mapping Visualization

USER JOURNEY: [Register] → [Create Invoice] → [Submit to SEF] → [Track Payment] → [Monthly PDV] → [P&L Report]

Phase 1 MVP: 050	US-001 US-060 US-002	US-010 US-020 (Expense)	US-011	US-012 US-040 (Bank)	US-
Phase 2: VAT	US-003 Analytics (multi-org)	Croatian eRačun invoice	eRačun auto-submit	–	HR

8. Backlog Summary

Epic	Total Stories	Estimated Points	In Sprint	Done	Remaining
EP-01: Auth & Org Setup	4	15	0	0	15
EP-02: Invoicing + SEF	3	19	0	0	19
EP-03: Expense Tracking	1	5	0	0	5
EP-04: Bookkeeping	2	8	0	0	8
EP-05: Bank Reconciliation	1	5	0	0	5
EP-06: VAT/PDV	1	8	0	0	8
EP-07: Reports	2	10	0	0	10
EP-08: Multi-Currency	1	5	0	0	5
Total	15	75	0	0	75

Velocity target: 20 story points/sprint **Projected completion:** Sprint 4 (8 weeks from 2026-02-23)

Approval

Role	Name	Date	Signature
Author	John (AI Director)	2026-02-23	
Reviewer			

Role	Name	Date	Signature
Business Analyst	John	2026-02-23	
Product Owner	John	2026-02-23	
AI Director (John)	John	2026-02-23	

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