

Fintech Payment Optimization Dashboard - PRD Excerpt

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Project Overview

As a Product Owner, I led a 12-month project from January to December 2023 to build a real-time transaction monitoring dashboard for a fintech client, enhancing fraud detection and efficiency. Our 12-person Agile team collaborated with analysts and compliance teams to develop the 15-page PRD, delivering a tool that improved fraud detection by 25% and reduced processing time by 10%. This excerpt details key features, user stories, acceptance criteria, scope, and compliance requirements.

Project Scope

The dashboard targets analysts, managers, and compliance officers, integrating with payment APIs. The MVP focused on monitoring, alerts, and analytics, with enhancements for custom filters and multi-device support. Out-of-scope items included predictive AI modeling, deferred due to timeline constraints.

Key Features

- **Real-Time Monitoring:** Displays transaction volumes and statuses, updated after daily dev syncs.
- **Fraud Alerts:** Flags suspicious transactions based on rules refined over four sprint reviews.
- **Data Filters:** Allows sorting by date, merchant, or transaction type, designed after three Figma feedback sessions.
- **Analytics View:** Power BI dashboard for fraud rates and processing times, validated with stakeholders.
- **Multi-Device Support:** Responsive design for desktop and tablet, added in sprint 8 based on user feedback.

User Stories and Acceptance Criteria

- 1.** As an analyst, I want instant fraud alerts to investigate issues quickly.
 - Acceptance Criteria: Alerts display within 2 seconds of transaction flagging, tested in UAT.
 - Acceptance Criteria: Links to transaction details, verified in sprint 6.
- 2.** As a manager, I want to filter transactions by merchant to spot risky patterns.
 - Acceptance Criteria: Filters apply in under 3 seconds, support multiple criteria.
 - Acceptance Criteria: Saves filter preferences, confirmed in user testing.
- 3.** As a compliance officer, I want audit logs to ensure PCI-DSS compliance.
 - Acceptance Criteria: Logs capture all dashboard actions, exportable to CSV.
 - Acceptance Criteria: Accessible only to authorized users, tested in sprint 7.
- 4.** As an analyst, I want tablet access to monitor transactions on the go.
 - Acceptance Criteria: Dashboard fully responsive on tablets, tested in sprint 8.
 - Acceptance Criteria: No performance lag, verified in UAT.

Compliance Requirements

We ensured PCI-DSS compliance with the client's team:

- Transaction data encrypted with TLS 1.3, tested in three UAT cycles.
- Role-based access controls, implemented after stakeholder input.
- Audit trails for dashboard actions, reviewed monthly with compliance team.
- Data anonymization for reporting, documented in Confluence.

Constraints and Assumptions

- Constraints: Limited to 1M transactions daily for MVP; AI modeling deferred to 2024.
- Assumptions: Payment API stable by sprint 3; 90% of users have high-speed internet.

Sprint Planning Notes

The PRD evolved over eight sprints:

- Sprint 1-3: Monitoring and alerts, Figma prototypes approved.
- Sprint 4-6: Filters and analytics, tested with Postman and Power BI.
- Sprint 7-8: Multi-device support and UAT, incorporating analyst feedback.