
Business Requirement Document

Version	Description	Date	Owner
0.1	Initial document prepared	05-02-2026	Business Analyst
0.2	Content updated and reviewed	06-02-2026	Business Analyst

PROJECT DETAILS

Project name	UCC-1 Filing Automation System
Start Date	01-02-2026
End Date	
Project Manager	Project Manager Name)

1. Executive summary

This project aims to develop an automated UCC-1 Filing Automation System for the Credit Union. Currently, UCC-1 filings are received via email and processed manually by operations teams, which is time-consuming and prone to human errors. The proposed system will automate the intake, extraction, validation, and verification of UCC-1 filing documents.

The system will scan designated email inboxes, extract filing data, validate document completeness, and cross-verify filing information with loan agreement records stored in the Loan Origination System. The automation will improve processing efficiency, reduce manual workload, minimize operational costs, and ensure compliance with regulatory requirements.

2. Problem Statement

The Credit Union currently processes UCC-1 filings manually using emails, document downloads, and spreadsheet tracking. This manual approach leads to processing delays, increased operational workload, and a higher risk of data entry errors. The organization requires an automated solution to improve efficiency, accuracy, and scalability of the UCC-1 filing process.

3. Project objectives

1. To automate the intake of UCC-1 filings received via email.
2. To reduce manual processing efforts and operational costs.
3. To improve accuracy in filing data extraction and validation.
4. To enable automatic verification of filing data with loan agreement records.
5. To provide real-time filing status tracking.
6. To support processing of high filing volumes efficiently.
7. To improve compliance monitoring and audit tracking.

4. Project Scope

The project will implement an automated system that receives UCC-1 filing applications through email and processes them without manual intervention. The system will extract filing data from documents, validate required information, and cross-verify filing details with loan agreement records stored in the Loan Origination System. The system will automatically update filing status, generate notifications for approval, rejection, or exception cases, and maintain audit logs for compliance purposes. The solution will support high-volume filing processing and provide secure access to authorized users such as operations teams, compliance officers, and system administrators. The system will also highlight login status, like if Biometric login will also be included to ensure that the time tracking is more accurate and secure. The goal is to reduce manual work and make attendance tracking easier for both supervisor and HR.

5. Business requirements

1. The system must automatically scan designated email inboxes for UCC-1 filings.
2. The system must extract filing attachments and store documents securely.
3. The system must extract and categorize filing data automatically.
4. The system must validate document completeness and required filing details.
5. The system must verify filing information with loan agreement records.
6. The system must update filing status automatically.
7. The system must generate notifications for approval, rejection, or exceptions.
8. The system must provide filing tracking and reporting capabilities.

6. Functional requirements

1. The system shall scan the designated email inbox to identify UCC-1 filing emails.
2. The system shall automatically download and store filing attachments.
3. The system shall extract required filing data from documents.
4. The system shall validate extracted data for completeness and accuracy.
5. The system shall retrieve loan agreement data for verification.
6. The system shall cross-verify filing data with loan records.
7. The system shall categorize filings based on business rules.
8. The system shall update filing status automatically.
9. The system shall generate notifications for clients and internal users.
10. The system shall maintain audit logs for compliance monitoring.

7. Non-Functional Requirements

Sr No.	Requirements
1.	The system must support high-volume filing processing without performance issues.
2.	The system must ensure secure storage of filing documents and data.
3.	The system must provide role-based user access controls.
4.	The system must maintain audit logs for regulatory compliance.
5.	The system must provide high system availability and reliability.

8. Key stakeholders

1. Credit Union Operations Team
2. Compliance Officer
3. Clients submitting UCC-1 filings
4. IT Development Team
5. System Administrator

9. Project constraints

The project must be completed within defined budget and timeline limitations. The system must integrate with existing email infrastructure and Loan Origination System. The automation solution must comply with regulatory and security requirements. Technical dependencies on email integration and document extraction tools may impact implementation timelines.

10. Deliverables

- Automated UCC-1 Filing Processing System
- Email Integration for Filing Intake
- Automated Filing Data Extraction and Verification
- Filing Status Tracking Dashboard
- Notification System
- Audit and Compliance Reporting
- Process Flow and System Documentation

Summary

This project focuses on automating the UCC-1 filing process for the Credit Union to improve efficiency, reduce manual workload, and increase data accuracy. The automation system will process filing applications received through email, validate and verify filing data, and update application status automatically. The system will support compliance monitoring and provide secure and scalable filing management.

Excel sheet sample showing how summary report will look like.

Employee	Date	Login	Logout	Total Hours	Status
Arusha	09/07/2025	9.15 AM	6.00 PM	8 hrs	On Time