



PROJECT PROPOSAL

CLIENT	Union Bank of the Philippines
PROJECT NAME	GetGo Pay Android, iOS, and Web Apps
VERSION	1.1
DATE SUBMITTED	January 22, 2018
PREPARED BY	Donn Gamboa
SUBMITTED TO	Tim Diosana

Version History

Version	Changes
1.1	<ul style="list-style-type: none">• Change title to "Project Proposal"• Adjusted MVP features<ul style="list-style-type: none">◦ Added Facebook and Google login◦ Added currency conversion◦ Removed block card feature• Adjusted timeline to incorporate changes in MVP features• Changed costing to remove part-time API developer• Added acceptance clause• Added terms and conditions
1.0	First version

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I. PROJECT

The main objective of the project is to create a multi-platform system called *GetGo Pay*, where users can manage their GetGo products online. The details of the system shall be discussed in following sub sections.

Required Features

The project specifications are based on initial discussions with the client as well as the email sent containing a list of requirements. The said list is reproduced in Table 1 as reference. A column for *Epic* is appended to categorize the features. Note that the items covered are the ones marked with MVP (Minimum Viable Product).

Table 1: Client-specified requirements

Epic	Requirement	iOS	Android	Web	API
Account Registration & Authentication	Enrollment/Registration	✓	✓	✓	✓
	Upload ID and signature	✓	✓	✓	✓
	e-KYC (integration with Jumio)	✓	✓	✓	✓
	Touch ID	✓	✓	✓	✓
	OTP via SMS(MFA)	✓	✓	✓	✓
	Register via Google	✓	✓	✓	✓
	Register via Facebook	✓	✓	✓	✓
Transactions	C2C Transfer	✓	✓	✓	✓
	Currency Conversion	✓	✓	✓	✓
	View Balance /Wallets	✓	✓	✓	✓
	View Transaction History	✓	✓	✓	✓
	Transfer to Account (transfer from UB)	✓	✓	✓	✓
	Upgrade to another product	✓	✓	✓	✓
	Load Partner	✓	✓	✓	✓

Informational	Distribution Partners	✓	✓	✓	✓
	Fees and Charges	✓	✓	✓	
	T&C	✓	✓	✓	
	FAQs	✓	✓	✓	
	Comparison Page (Card Features)	✓	✓	✓	
Settings	Profile Management	✓	✓	✓	
	Set Email Notifications	✓	✓	✓	✓
	Change PIN	✓	✓	✓	✓

Compatibility

The system shall be made compatible with the latest versions of their corresponding platforms. The details of which are summarized in Table 2.

Table 2: Compatibility

Platform	Support
iOS	iOS 10+
Android	Lollipop+
Web	Chrome 50+ Safari 9+ Firefox 50+ IE 11+ Edge16+

Inclusive Services

Our company shall also provide related services, aside from app development. Table 3 summarizes all services inclusive to the project cost.

Table 3: Inclusive Services

Service	Description
Development	A team of highly qualified developers shall be dedicated to this project.
Design	A UI/UX expert shall provide wireframes, mockups and other design assets, tailored for the project specifications.

Project Management & Consultancy	Consultants for each platform shall be assigned to set the code architectures and ensure compliance to coding best practices
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Methodology

Agile Development

The team shall use Scrum-Agile development as the implementation methodology, where the entire process is decomposed into a series of 2-week sprints. Major sprint practices are outlined in Table 4.

Table 4: Sprint Practices

Sprint Practice	Day	Process
Sprint Planning	Day 1	Planning for the sprint requires product owner to have a prioritized product backlog while developers discuss each item and estimates the effort involved. The development team will then make a sprint forecast outlining how much work the team can complete from the product backlog. That body of work then becomes the sprint backlog
Daily Standup Meeting	Day 2-10	Stand-up is designed to quickly inform everyone of what's going on across the team, identifying potential issues and roadblocks.
Iteration Review	Day 10	Iteration review is a time to showcase the work of the development team. Stakeholders may be invited to provide feedback to the latest version of the product.
Sprint Retrospective	Day 10	In the sprint retrospective, the team discusses what worked well and what didn't, and considers plan of action to make the development more efficient.

Repository

The team shall be working together on a private Git repository, which will be maintained by the lead onsite developer.

Change Requests

Change requests shall be added to the next sprint through the project manager, to avoid disruption of the current sprint. Note that any changes in project design and specifications may merit additional charge and change in timeline.

Team Composition

The development team proposed for this project is itemized in Table 5. Note that this is main basis of the cost and timeline of the project, as the team composition determines the throughput of the development. Additional team members may be requested but shall be subject to another agreement.

Table 5: Team Composition

Position	Quantity	Role
API Developer	1 Full-time	Develops API to be consumed by iOS, Android and Web platforms using Java Spring Framework. Integrates systems from APIC, Jumio and other systems.
iOS Developer	1 Full-time, 1 Part-time	Develops native iOS app using Swift 4. Uses clean architecture to produce high quality source code.
Android Developer	1 Full-time, 1 Part-time	Develops native Android app using Java. Uses clean architecture to produce high quality source code.
Web Developer	2 Full-time, 1 Part-time	Develops responsive web app that supports most internet browsers. Uses VueJS, Redux, and/or ReactJS for web development.
Designer	1 Part-time	Designs UI/UX for both the mobile and web apps. Creates assets for the client apps. Provides recommendation for end-to-end flow.

Client-provided Resources

Since some developers shall be working on premise, the client shall provide the necessary resources for the developers to accomplish work. Table 6 lists all items to be provided by the client.

Table 6: Client-provided Resources

Resource	Description
Workstation	Work space, work desk and chair
Internet Connection	Stable connection with at least 20 MBPS. Router provided shall accommodate 2 devices per onsite developer
Utilities	Power outlets
Resource Access	Repository access, admin access, database access, client API access (as necessary)
Infrastructure	Servers, or cloud subscriptions, whichever is applicable
Other Access	Access card to the office
Testers	Testers who will provide feedback for UAT

Source Codes

All source codes shall be the property of the client upon full payment. Source codes shall be handed over to the client via private git repository. As such, the client has full freedom to maintain or modify the developed applications after project completion. However, the client may choose to enter a paid maintenance agreement subject to another contract.

II. TIMELINE

Proposed Timeline

The proposed timeline consists of eight full sprints from design to development to live support. Table 7 presents a sprint breakdown based on our estimates. Each sprint is two-week long. It is important to note that sprint coverage may adjust, whenever the client makes any change in the project specifications, or the provision of required resources is delayed. Chart 1 provides a Gantt chart of the timeline. In the Gantt chart, SL and PL stands for Soft Launch and Public Launch, respectively.

Table 7: Sprint Breakdown

Sprint	Short	Feature
0	Design Sprint	Final Mockup
		Asset Generation
		Project Setup
		Initial API Development
1	Account Registration & Authentication	Enrollment/Registration
		Upload ID and signature
		e-KYC (integration with Jumio)
		Touch ID
2	Account Registration & Authentication	OTP via SMS(MFA)
		Register via Google
		Register via Facebook
	Transactions	C2C Transfer
		Currency Conversion
3	Transactions	View Balance /Wallets
		View Transaction History
		Transfer to Account (transfer from UB)
4	Transactions	Upgrade to another product
		Load Partner

	Informational	Distribution Partners
		Fees and Charges
		T&C
5	Informational	FAQs
		Comparison Page (Card Features)
	Settings	Profile Management
		Set Email Notifications
		Change PIN
6	Optimization	Bug and Glitch Fixes
		Optimization
		Minor Enhancements
		Deployment
7	Support	Production Support
		Hotfixes
		Post-production enhancement
		Deployment

Chart 1: Sprint Breakdown

Sprint	0	1	2	3	4	5	6	7
Design Sprint								
Registration								
Transactions								
Information								
Settings								
Optimization							SL	
Support								PL

SL: Soft Launch

PL: Public Launch

Dependencies

The main system dependencies are APIs from API Connect primarily for transactions, and Jumio for account registration and authentication. Since the project shall be built on top of these systems, any delays in the provision of the resources shall have an impact on the timeline. When such delay occurs, the proposed timeline shall be pushed corresponding to the duration of the delay.

III. COSTING

Full Development Pricing

The pricing is based on the composition of the team necessary and time required to meet the project requirements in the given development timeline. Table 8 provides a breakdown of the cost per timeline stage.

Table 8: Development Costs (4 months)

Role	Full-time		Part-time		Total	
	Qty	Rate	Qty	Rate	Qty	Total
API Developer	1	120,000.00	0	0.0	1	120,000.00
iOS Developer	1	110,000.00	1	50,000.00	2	160,000.00
Android Developer	1	110,000.00	1	50,000.00	2	160,000.00
Web Developer	2	100,000.00	1	50,000.00	3	250,000.00
Designer	0	0.00	1	40,000.00	1	40,000.00
Subtotal						730,000.00
Overhead (10%)						73,000.00
Value-added Tax						96,360.00
After-tax Total						899,360.00

Payment Terms

We propose a payment terms consisting of payables every 2 sprints. Down payment shall be required before the project commences. Proposed payment schedule is presented in Table 9.

Table 9: Payment Schedule

Due	Amount
Down Payment (Prior to Sprint 0)	899,360.00
End of Sprint 1	899,360.00
End of Sprint 3	899,360.00
End of Sprint 5	899,360.00
Total	3,597,440.00

Maintenance Pricing

Maintenance shall be subject to another contract, depending on the Service Level Agreement (SLA) agreed upon. However, since the pricing is also patterned on agile methodology, any change in scope requested by the client during the development shall be accommodated to the extent of the allocated resources for the project.

Further Development

The client may choose to go beyond the requirements specified in section I after the public launch (i.e. Phase 2). However, this development extension shall be subject to another contract.

IV. TERMS & CONDITIONS

1. The Project shall start the next business day after all of the following conditions have been met ("Project Start Date"):
 - a. The down payment has been received.
 - b. All relevant documentations and resources (including source codes and API's) have been submitted.
 - c. This App Development Agreement has been agreed upon and signed by both parties.
2. *Agile Methodology.* Products shall be delivered based on sprint planning done at the first day of each sprint. The set of deliverable features shall be locked during the sprint. The initial scoping may be changed but subject to the resources allocated for this project. Should the Client require additional developers to accommodate increased workload, WCTI shall quote additional costing to be signed on a separate contract.
3. *Extensions.* Any extensions to the proposed timeline due to increase in added features requested by the Client shall be subject to another contract.
4. *Source Codes.* WCTI source codes shall only be made available after the Client had already settled the full Project Price.
5. *Response Time.* A response time of 24 hours shall be observed for all communications, inquiries and requests, with the exception of weekends and holidays.
6. *Payment Delays.* Should the Client fail to pay any amount when they fall due, WCTI shall have the right to cancel this contract and will be entitled to the payment of the Project Price in full within 5 calendar days from date of default without prejudice to the collection of any amount which may be due it. The Client, on the other hand, shall be liable for 2% interest per month from date of delay in any payments due.
7. *Intellectual Property.* Until full payment of the total Project Price, all rights and interests in the work done and all resources relating thereto shall be the property of WCTI. Client shall have no right to retain nor use any portion of the work done until it has fully complied with its undertaking to pay the Project Price.

V. ACCEPTANCE

White Cloak Technologies, Inc. certifies that the contents of this proposal is accurate, to the best of our knowledge, and according to the best information at our disposal, at the time of drafting.

Donn Carlo Gamboa

Chief Executive Officer

White Cloak Technologies, Inc. (WCTI)

This proposal and the terms and conditions thereof are agreed and accepted to by Union Bank of the Philippines.

Tim Diosana

AVP - Debit and Prepaid Cards

Union Bank of the Philippines

Ana Delgado

Deputy Consumer Finance Head

Union Bank of the Philippines