

Business Requirement Specification

"Service Delivery Model" for SME Service Centers & Krishi Branches

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Document Author:	Md. Omar Faruk, Manager-Channel Development, SMESCs & KBs, SME Division		
Document Reviewers:	Zarif Nadim Ahmed, BM, Uttara SMESC		
	Faiek Fazal, BM, Karwanbazar SMESC		
	Mohammad Tahmidul Islam, Senior Manager, Software Security & Risks, Information Security Department, Risk Management Division		
	M. A. Kazim Rimon, Associate Manager, Business Applications Management & Relations Technology Division		
	Md Fakhar Uddin, Manager, AD, biTS		
Document Approved By:	Md. Wasiul Alam, HoSMESCs & KBs		
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1 General Description of Need

In order to develop a Service Delivery Model, this business requirement is placed to develop a unique software. This will track and measure service delivery with time frame. It will capture data on services and will cover all types of customer services including cash. The aim is to focus and make decision based on actual statistics in respect of Efficiency, area for improvement to increase employee productivity, addressing customer's queue time, directing customers to alternate channel in customers' conveniences.

1.1 Functional Requirement Details

FR Code	Business Need	Details
FR 1	Record customer entry time in the branch	<p>Two types of different colour cards with proximity sensor to be introduced. One for <u>customer services area</u> and another for <u>cash services area</u>. The cards will have separate numbers (i.e. S001, S002, C001, C002). Customers need to collect the card as per service requirements at entrance and will punch in proximity sensor for recording time.</p> <p>Note: There should be an option of manual input of card information if system is down.</p>
FR 2	Record the service requirement of the customer	<p>There would be a menu with check box where the details of the services will be listed. Branch staff will select the services for the customer requirements against the assigned card number while starting services. List of services is attached in Annexure 1.</p>
FR 3	Record customer's queue waiting time	<p>Customer's queue waiting time will be started as soon as card is punched in the proximity sensor at entrance.</p>
FR 4	Record customer service start time	<p>BSSO Counter:</p> <p>The list of customers related to BSSO services will appear in the screen of the BSSO. The list will be sorted according to time of punching the card in the proximity sensor reader. BSSO will call the customers according to the list appeared in the computer or customers will appear in front of BSSO with the card. BSSO will select the card number. The service start time will be recorded.</p> <p>CCSO Counter:</p> <p>The list of customers related to CCSO services will appear in the screen of the CCSO. The list will be sorted according to time of punching the card in the proximity sensor reader. Customers will appear in front of CCSO by maintaining queue with the card. CCSO will select the card number. The service start time will be recorded.</p>
FR 5	Provision to input & fetch data	<p>There should be an option to input a/c number and related data (a/c name, type of a/c, a/c status, a/c balance, a/c holder's contact number) needs to be fetched from Finacle.</p>

		A "Remarks" field needs to be added to write any remarks.
FR 6	Task start time	BSSO/ CCSO will select task from drop down list and "Task Start Time" will be recorded.
FR 7	Add new task	There should be an option to add new task
FR 8	Multi tasking option	There should be option of Start, Pause/ Hold, Assign, End etc.
FR 9	Customer criteria	Customer criteria A/c Holder, Bearer, Walk-in
FR 10	Record customer service end time	BSSO & CCSO Counter: After finishing all services the last service provider BSSO/CCSO will press "END Service" and the service end time will be recorded.
FR 11	Special Customers taking services from CSM/BM	CSM/BM will have the option in software to assign BSSO/CCSO for the required services of special customers as per card number.
FR 12	Generate report	A detailed report needs to be generated in the end of the service hour. Sample is attached in Annexure 2
FR 13	User Preferences	User 1: Can only entry the list of services required. User 2: Can only entry the start & ending time. User 3: BM/CSM can see the service status category wise with time & can generate report at any point of time. User 4: Regional Managers can see the service status category wise with time & can generate report as per respective regional Branch wise at any point of time. User 5: Head of SMESC/Krishi, Channel & Head of SME can see the service status and time & can generate report for all the SMESC/Krishi by Branch wise and consolidated category wise of services at any point of time.
FR 14	Service status view in the software (at any point of time)	BSSO & CCSO Service Status by service category wise: 1. Queue status 2. Service delivered status 3. Service pending status 4. Segregation of Reports according to parameters (detailed parameters given in Annexure 1)
FR 15	Display of Service Status	A LCD Monitor will be placed in a visible area of the branch where Counter Number, Queue status, Service Delivered Status & Service Pending Status will be displayed.
FR 16	Integration with other s/w	There should be scope for integration with other s/w related with security items (PIN, Cheque Book, Debit Card etc)

W.H.

2 Acceptance Criteria

3 Workflow

4 IS Feedback

1. The requirement must comply with Bangladesh Bank ICT guideline, having necessary maker-checker/reviewer, role management and audit log feature.
2. The general user should not have any modification authority of report/data.
3. Process related inclusion should be ensured.
4. List of End users from different branches has to be enlisted and properly segregated based on Checker Maker.

5 Operation Division's Feedback

6 Hardware Requirements

For each branch, 1 (one) proximity card sensor is required

7 Business Projections

Initially PILOT project will be run in 4 (four) SMESCs and after successful test run, the software will be deployed in 69 SMESCs & KBs. If agreed by the management, this will be implemented in other Retail Branches as well.

8 Go Live Date (Estimated)

1 May 2014

9 Business Continuity Plan


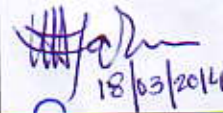
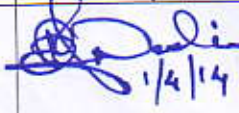
If the branch is disconnected from the server or Proximity Card reader is damaged, option of manual entry of the card information will be there in the software. Region wise additional Proximity Card reader will be in reserve.

10 Cross Functional Processes

11 Risks Analysis

SI	Risk	Level (High/Medium/Low)	Likelihood of Event	Mitigation Plan
1.	The process of this "Service delivery model" is yet not defined and in a planned stage based on the idea as came up and mentioned above. Until the prototype is not ready, the process may change or re-define as this has never been practiced before.	High	Random	Customer Awareness to accept the changes and a prototype development and a soft launch within limited service center as a test run.
2.	Internal Movement announcement and changes of permission has to be incorporated prior declaring or on immediate announcements of effective dates.	Medium	Random	Inform relevant authority/ Help Desk / IT Access control team prior effective of any internal movement or announcements

12 Stakeholders Contact Matrix

SI	Role	Name [PIN]	Email	Phone	Signature
1.	Sponsor	Mr. Ishtiaq Mohiuddin [21000]	Ishtiaq.mohiuddin@bblmail.bracbank.com	01714091214	
2.	Co-Sponsor				
3.	Business Lead	Md. Wasiul Alam [3096]	mdwasiul.alam@bblmail.bracbank.com	01730077575	WAlam 18/03/14
4.	Back Office/ Operation Lead				
5.	UAT Co-ordinator	Md. Omar Faruk [2087]	mdomar.faruk@bracbank.com	01730052098	 18/03/2014
6.	UAT Team	1. Mr. Zarif Nadim Ahmed [2464] 2. Mr. Faiek Fazal [3063] 3. Mr. Mehedi Hassan Rizvi [2789]	zarifnadim.ahmed@bracbank.com faiek.fazal@bracbank.com mehedihassan.rizvi@bracbank.com	01730077589 01713090110 01730704630	 1/4/14

		4. Mr. Donald Rony Gomes [3198]	donaldrony.gomes@bracbank.com	01713481162	
7.	BBL IT	Shyamol B Das [3390]	shyamol.das@bracbank.com	01714024144	<i>[Signature]</i> 31/03/2014
		Nurun Nahar Begum [1024]	nurun.nahar@bracbank.com	01714092472	<i>Nurun Nahar</i> 20-03-2014 <i>[Signature]</i> 24/03
8.	BBL ORM	Sharmilla Manzoor [2356]	sharmilla.manzoor@bracbank.com	01730052065	<i>Sharmilla Manzoor</i> 20/03/14.
9.	BBL IS	Mohammad Tahmidul Islam [3059]	mohammadtahmidul.i.islam@bracbank.com	01730333041	Considering the Technical aspect only <i>[Signature]</i> 31/03/2014
10.	RMD	Sayed Sayed Faridul Islam [3000]	syed Sayedfaridul.islam@bblmail.bracbank.com	01730333010	<i>[Signature]</i> 03/04/2014

ANNEXURE 1

SI No	Service Name BSSO Area:
1	Account Opening (Individual-Single - Welcome Pack)
2	Account Opening (Individual-Single - System)
3	Account Opening (Individual-Joint)
4	Account Opening (Non- Individual)
5	Account Closing (Individual-Single)
6	Account Closing (Individual-Joint)
7	Account Closing (Non-Individual)
8	Account Management for Deceased Customer
9	Debit Card Requisition
10	Credit Card Requisition
11	Debit Card Receive - Self
12	Credit Card Receive - Self
13	Captured Debit Card Receive
14	Captured Credit Card Receive
15	FD Opening
16	Encashment of FD
17	DPS Opening
18	Encashment of DPS
19	Duplication Advice for FD
20	Duplication Advice for DPS
21	Fund Transfer
22	Dormant account activation
23	Card chq processing
24	Cheque Book Request
25	Cheque Book Delivery
26	Cheque Stop Request
27	No Objection Certificate (NOC)
28	Account Statement delivery
29	Account related query
30	Loan related query
31	ATM cash retraction issue
32	CDM related issue
33	Certificate Issue & Delivery
34	Return chq delivery
35	Address and Static Data Change
36	Transaction Profile update request
37	Nominee change
38	Signature change request
39	Sanchaypatra / Bond Issuance

40	Sanchaypatra / Bond Receive
41	I-banking request
42	E-statement request
43	Stop payment request
44	Form C request (remittance)
45	Mandate instruction
46	Loan account closure request
47	Personal account closure request
48	Remittance payment
49	SMS banking request
50	Reissue/Replacement of Debit Card/PIN
51	Debit card cancellation request
52	Sales Welcome pack delivery
53	Student File and Others
54	Locker Open
55	Locker Closer
56	Locker Operation
57	Other Remittance
58	Pay Order
59	Western Union
60	Balance certificate issue (Tax/ Solvency/Loan/Visa Purpose)
61	Enquiries or Complain
62	Foreign Currency and Travel
63	Exceptional Services
64	Others
65	Salary Disbursement Request (Corporate & SME Account)
66	Secured Loan (SL) /Secured Over Draft (SOD) Application
67	Loan Rescheduling
68	Coupon/Sanchaypatra/Bond Encashment
69	Duplicate Statement Request
70	Statement Verification Requested by Other Bank
71	Nominee Assign
72	Permanent Authorization
73	Mandate Instruction (Add/ Cancel)
74	Anti Corruption Commission (ACC) Query
75	Credit Card Bill Payment (Account Transfer)
76	Unsecured Loan Application
77	Home Loan/Home Credit
78	Foreign Remittance Pay order
79	Trade Finance

Sl No	Service Name CCSO Area:
1	Cash deposit Up to 1 LAC
2	Cash Deposit More than 1 LAC below 3 LAC
3	Cash Deposit More than 3 LAC
4	Cash withdrawal Up to 1 LAC
5	Cash Withdrawal More than 1 LAC below 3 LAC
6	Cash Withdrawal More than 3 LAC
7	Debit / Credit Card Pin Delivery
8	Cash withdrawal through POS
9	Credit card payment Receive (Local)
10	Credit card payment Receive (USD)
11	Alico payment receive
12	BRAC university payment receive
13	RFL durable plastic payment receive
14	PRAN
15	South East University Fee
16	Torn Note
17	Prize Bond
18	Return Cheque
19	UK VISA Fee Collection
20	IPO
21	Unilever Deposit
22	BRAC Net Payment
23	Clearing Cheque
24	Inter Account Transfer with Cheque Up to 1 LAC
25	Inter Account Transfer with Cheque More than 1 LAC
26	bKash
27	Cash Transaction
28	BTCL Payment
29	EPB Deposit
30	RJSC Payment
31	BRTA Payment
32	Government Land Voucher
33	Exceptional Services
34	Others

ANNEXURE 2

Sl No	List of reports to be generated:
1	Service wise chart/ Task wise chart
2	Counter wise chart
3	Token Card details
4	Counter wise details
5	User wise details
6	Counter summary
7	User summary
8	Service summary
9	Service session
10	Service details
11	Break report per staff
12	Pending token report
13	Service benchmark time