

Description: TAGLINE

Marketing Requirements Document (MRD)

Insights within Cambrian / Portfolio Insights 2.0

Document Version 1.0

CN #/Project Name

Original Date : 03/22/2017

­­­­­­­Latest Revision Date: mm/dd/yyyy

Author: Sinéad Gleason

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## Revision History

| Date | Version | Author | Description |
| --- | --- | --- | --- |
| Mm/dd/yyyy | x.x | First Last Name | Description |
|  |  |  |  |
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|  |  |  |  |

## Definitions, Acronyms, and Abbreviations

| Acronym | Definition |
| --- | --- |
| B2B | Business to Business (example) |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
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## References

*(Include references to any Estimates, NPI Documents, or Technical Specs that help clarify the MRD or supplement it) Documents created AFTER the MRD are NOT included in this Reference Section.*

| Document | Date | Location |
| --- | --- | --- |
| Document Name | Last revision Date | Network Location |
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## Stakeholder Summary

*This listing is intended to represent all groups that are stakeholders, meaning any group that will be impacted by the upcoming business case, either in the build, support or sales areas. Feel free to add additional rows in order to track all those that will need to constibute to the TG2 development, or the introduction of the product or solution afterwards.*

| Name | Represents (Title/Role) |
| --- | --- |
| Name | Functional Area or Role they represent |
|  | Account Services |
|  | Billing Services |
|  | CDMS |
| Stephen Nicholls; Cris Krnjeta; Marinko Maric | Data & Analytics |
| Brandon Oberauf | D&A US |
| Angela Bontje | Finance |
| Michael Sumbler | Gobal Business Services |
| Nick Muro | KEIT Support |
| TBD | Legal |
| Miro Bracic | IT |
| Louise Armstrong | Product Marketing |
| Sinéad Gleason | Product Management |
| Dean Mullen | Sales Leader |
| Paul Kulybanycz | Sales Operations |
| Nicholas Desilva | Security |
| Alex Zveiris | Strategic Pricing |

# Strategy and Overview

## Executive Summary

*{What is the problem we are trying to solve? Enter a short, easily measured objective. Market problem and value proposition from TG1, as well as expected benefits.}*

The existing Portfolio Insights product is built on old technology that is not being supported within IT anylonger (Cognos), and needs to be replaced. As well, the product has not been able to keep up with market demand, and we have seen a considerable amount of lost revenue as a result. We do have customer demand, and with Ignite Marketplace & Direct, we will be able to innovate and bring new life and new insights to our customer base. This will help ensure we don’t lose any further customers (CIBC), and possibly open the door to re-gaining some of those we have lost (TD as an example). CIBC signaled their desire to upgrade their data cubes in 2016 to include mortgage data, and we are unable to do so. They have subsequently agreed to “co-innovate” with us on PI2.0 which will help us with the re-development of this product.

## Strategic Road Map

*{How does this align within the business? Provide a short description of how this fits. Consider the checklist below}*

**Alignment Checklist**

|  |  |
| --- | --- |
|  | Product Roadmap |
|  | Growth Playbook |
|  | NPI Initiative |
|  | Other – Specify \_\_\_Revenue Protection\_\_\_\_\_\_\_\_\_\_\_\_ |

## Revenue Potential

*{Describe the revenue potential based on TG0/TG1 and any L0 estimates}*

$1MM

$675 current revenue and $350K incremental

Investment Estimate: $80,000

+/- 50% D&A Costs: $60,000

+/- 50% Agency Costs: $20,000

## 

## Legal or Regulatory Constraints

{Describe any legal or regulatory compliance constraints. Consultation with legal needs to be completed and they should be the determiner if there are in fact Constraints}

Legal and Security review pending.

## Distribution Channels

*What format and delivery channels will this product utilize to reach the customer/user? This list is intended to provoke thought and is not intended to be exhaustive, however the more information that can be noted the better.*

*Each delivery method shoud have a point in the requirements, however if you are not certain, please indicate that it is the case, as it will impact the outcome.*

We will be migrating all customers at some point over to Cambrian Ignite. Portfolio Insights will become a new “App” within Ignite Marketplace whereby customers will be able to access their data. Ignite is therefor a dependency for PI 2.0.

**Channel Checklist**

|  |  |
| --- | --- |
|  | STS |
|  | Internet |
|  | Off-line Batch |
|  | InterConnect |
|  | Business Connect |
|  | Uncertain  Other – Ignite– the customer facing portal of the Cambrian environment. |
|  |  |

## Data Type Checklist

***What type of data is this product comprised of? Check the appropriate boxes to ensure that the proper data type and boarding level will be determined, and that the correct checks may take place.***

**Level 1: Data returned to Member by Equifax directly or indirectly, includes consumer information that is regulated by Federal and Provincial credit reporting and privacy laws.**

|  |  |
| --- | --- |
|  | Anonymized Consumer Data- Traceable |
|  | Consumer Credit File |
|  | Decision |

**Level 2: Data returned to Member by Equifax that does not include consumer information that is regulated by Provincial credit reporting laws but does include information that is governed by Federal and Provincial privacy laws.**

|  |  |
| --- | --- |
|  | Non-consumer Credit Reporting (ie. Citadel) |

**Level 3: Data returned to Member by Equifax includes either: (1) commercial information that is not governed by Federal or Provincial credit reporting or privacy laws; or (2) derived from consumer information that is governed by Federal or Provincial credit reporting or privacy laws, but such consumer information is not directly provided to the Member.**

|  |  |
| --- | --- |
|  | Commercial Data |
|  | Non-proprietary Data from 3rd party (EFX as reseller) (non-regulated data) |
|  | Publically available database  Authentication |

**Level 4: Data returned to Member by Equifax is derived from consumer information and is aggregated and/or anonymized prior to delivery to Member, and therefore Federal and Provincial credit reporting and privacy laws are not applicable.**

|  |  |
| --- | --- |
|  | Aggregated Data- Commercial |
|  | Aggregated Data- Consumer |
|  | Anonymized non-traceable—Consumer |
|  |  |

# Market Requirements

## Background & Product Description

*{What is the purpose of the product?, the market problem being solved?*

*What new markets, channels etc will this product address or leverage?*

*How will it be delivered? Are there new attributes or business rules tied to this initiative? New data?*

*Are there royalties, reporting requirements or tracking required?}*

Banks only have visibility to their own portfolio of data within their own business, but need to know how their portfolio’s fare compared to their competition. Portfolio Insights allows FI’s to benchmark key performance metrics to their peer group as well as the broader Canadian market. Portfolio Insights uses data from the Canadian Credit Database. Historical context is provided, and in the current version of the product, the Bank of Canada receives data back to 1992. In the new version of the product, PI 2.0, we intend to ensure that customers can keep the current level of detail that they are accustomed to, but make the product more scaleable, and allow for new data sets to be brought in for deeper insights. Currently, the product’s price point and Cognos platform make it out of reach for smaller industries such as Auto. However, in the 2.0 version, we will have levels of offerings such as:

1. Static report with limited functionality (to reach smaller markets)
2. Dynamic Reporting capabilities, to enable customers to create their own monthly reports within the environment (to provide same but better functionality that we do today)

**CORE DATA REQUIREMENTS**: Base Data requirements listed in attachment below. *\*\*NOTE\*\* These requirements were created in 2016 prior to the D&A Organization restructure. I am including them here as a starting point for discussion, but ultimately the final data structure requirements need to be signed off on by D&A unless otherwise directed to Product. If during the MRD Readout it is determined that this should be owned by product, then a refreshed base requirements document will be provided as an addendum.*



Data quality issues that exist in current product form need to be corrected and addressed. This product will require an on-going process of data governance and monthly data vailidation processes. Similar to existing process, but owned within the future D&A ecosystem. When new trades are ingested in to the production system there needs to be an automated way to allocate these to the correct categories within the Portfolio Insights output.

Data quality issues known to date that need to be addressed are provided here. The following excel file contains trades that have not yet been identified within KE as of March 2017, and are therefor not falling in to the right allocations.

If a customer wants to build their own flavour of definitions (ie: Number of delinquencies which is a different definition of the EFX standard defininition), then we have to be able to manage customer inquiries/data quality questions on customer built variations.



**CONFIGURATION REQUIREMENTS**:

Aligning to Equifax Ignite framework, we will align the new Portfolio Insights offering to be “tiered” with increasing levels of insights, complexities, and value. This will allow us to reach new markets that previously have been unreachable due to the size of the investment required. The level of offerings will be defined as follows:

**Entry Level offering**: Static KPI reports (to target smaller markets such as Auto lenders), which will be a base offering APP within ***Ignite Marketplace***. A clear definition of what will be provided still needs to be flushed out properly, which will require a workshop to define each report that will be built.

**Enterprise Level offering:** Full functionality that exists within the Cognos platform today, which means that customers will be able to set up their own monthly reports with the data that is housed in the environment.

**REPORT LAYOUT REQUIREMENTS:**

Workshop will need to be completed in order to fully scope out report layout requriements. Sample of initially suggested report is attached here:



## Assumptions & Dependencies

*{What market assumptions have been made when assessing the solution? Dependencies? For example if a data type is required, the assumption and dependency is that it exists, it is available and we can acquire or compile it. What are the market size assumptions? This will drive volume assumptions or how many transactions we may need to support etc. Are there delivery assumptions? Online, offline, new interface, we have the capabilities etc.}*

## Target market Assumption: Our first target customers will be existing PI customers. CIBC is first with a prototype and then will follow up with more robust capabilities for them as the product development unfolds. CIBC asked for us to include Mortgage data in the Cognos Cube they currently recieve, which is what led to this prototype engagement. Following CIBC, we will target (retention/migration audience): Scotia, Visa Desjardins, Bank of Canada, BMO, AMEX. Followed by (win-back/re-engagement audience): TD, Banque Nationale, RBC. Smaller markets would be tertiary, and some will require new data sources (ie: DealerTrack or some other type of auto data).

**Data Type Assumption:** Initial release will contain credit data that it does today, which includes mortgage trades. Future versions will contain Property Data and Auto Data, but not as first release.

**Delivery Platform Assumption:** Ignite Marketplace

**Data Quality:**  Cleaning up of existing data issues that will be identified

**Data Governance:** A team will need to be established to support loading of data, and monthly data analysis to ensure data quality checks are done consistently.

## Persona Details

*{Voice of market segment}*

Internal EFX: D&A Data scientists & Consultants

Analytics team within FI’s who do monthly KPI reporting.

Marketing Managers who need to understand how their portfolio’s compare to their peer group (ie: CIBC vs. Rest of Big 5).

Risk managers who want to understand how their overall cards portfolio or mortgage portfolio is performing.

### User Persona 1 – Marinko (Equifax D&A Data Scientist)

*{Insert persona details, including problem, frequency and use scenario }*

Marinko is a data scientist on the D&A team. He needs to be able to have access to the data that he needs to create views in the backend as well as reports on the front end. He needs to be able to then move the views into a BI tool to be able to develop reports off it.

### User Persona 2 – Mark (Risk analyts, Large FI)

*Repeat above for each persona*

Mark is an analyst from a large FI who is also a subscriber to Portfolio Insights. He will have direct access to the product within Ignite Marketplace. His goals are to understand what is happening in the industry as compared to the performance of his own portfolio’s with regards to consumers’ credit behaviors and use this information to in his monthly KPI reporting, and decision making on new products. His goal is to quickly be able to look through various reports, analyze them, gather the insights and easily port that information in to his monthly executive KPI reports. Mark also needs to be able to get access to the data behind the report in a quick manner to be able to conduct further analysis if needed.

### User Persona 3 – Kerem (Equifax Consultant)

*Repeat above for each persona*

Kerem is a consultant to the financial institutions and needs to be able to walk a client’s team through some of the KPI reports and needs to be able to easily tweak the charts through button clicks to emphasize different aspects of the trends.

He also needs access to customers benchmark data to perform analytics quarterly to present to his customers along with credit trends.

### User Persona 4 – Jack, Risk manager of a large Auto Dealer

*Repeat above for each persona*

Jack is a Risk Manager for a large auto dealer and needs to be able to get quick insights about his portfolio vs. the other auto dealers as well as FI’s as they are all competing for the auto loan market. He does not have a huge research budget or research team, and is looking for something that is a button click to insights.

## Requirements

*{Condition or capability needed by a stakeholder to solve a problem or achieve an objective or to satisfy a contract or any other formally imposed document.}*

### Group 1 – Pre-Configured Reports

* Customers need to be able to log in to portal and view the report set that has been agreed to for them
* Need to have permission control capabilities. For example, customers may want only certain analysts within their organization to view certain reports. And assign others to have full view of all reports. \*\*NEED VOC TO SUPPORT THIS….IT MIGHT NOT BECOME A FINAL REQUIREMENT\*\*
* Need to have the ability to provide customers portfolio vs. market bench mark and Total Market benchmark.
* Reports will be refreshed each month and if possible, notifications sent to customers that the data has been updated.
* Customer will have the ability to retain older data by either providing an archive capability, or the ability to save the monthly reports as PDF’s/PowerPoint/as appropriate.
* Will need to provide reports for the following use cases:
  + Total Market Performance report
  + Target FI vs. Rest of Market Performance report
  + REMAINING LIST TO BE DETERMINED AT WORKSHOP - STILL TO BE BOOKED.

### Group 2 – Configurable Reports

* Same requirements as above with the following addition:
  + Instead of pre-configured reports, customers will need to be able to define their own monthly report views and keep the template available for monthly data refreshes.

# Business Requirements

## Business Processes

*{Provide a description of the current business process that will be affected, for example in the case of a score, please describe in words how you would do this manually, or if you are addressing the flow of information into a report, describe how this works today}*

Today, customers are using Cognos which we will no longer be supporting as a tool within Equifax. We must build in to the process a migration plan. This plan would give each current user of Portfolio Insights a chance to review the new version, and work with the customer to move to the new platform.

### Impacted Business Process

*{show process flow, BA will assist in the drawing of the diagrams}*

Sample Process

### Proposed Business Process

{Include how the business process impacted is expected to be after the project is launched.This is not meant to be a solution segment, but a text view of how the output would look. For example, if you now want to new data in a credit report, where would you see that segment. The BA would assist in the process diagram below if it is applicable that certain areas be dictated by the business.}



Sample Process

## Business Requirements

### Billing Structure

*{How will the billing be set up? Transactional, subscription?*

*Provide an overview of the bill code set up and general tracking plans*

*Revenue sharing?}*

Customers will be charged an annual subscription fee based on number of users. There will be no rev share for first release as this solution will only use credit data. However, once we build in third party data, we will follow the rev share model that is set up within each partnership agreement.

Pricing structure not yet determined. If we need to charge license fee’s for this like we do with Cognos today, those will also apply. This will be finalized during the L1 estimation phase. Enterprise license might cost more.

### Operational Processes and Product Activation

*{Please provide the view from the business perspective what is needed to operationalize or activate the solution. This means new and existing customers, what is needed to have them set up etc.}*

Depending on how MarketPlace will work, this will determine how the product is activated within EFX. Let’s use CIBC as an example:

Customer indicates they want to migrate to PI 2.0, or they want it for the first time (not an existing PI customer). The account rep will need to have a process (such as what exists today through account services) to activate the product, and initiate the process.   
*Customer says sign me up*

*Rep says sign this contract*

*Customer signs and sends back to rep*

*Rep submits contract to account services*

*Account services co-ordinates between D&A activation team, billings team, and customer to acquire e-mail/names of associates on customers side who will have access, and what level of access those users will have.*

*Customer is provided with any necessary docuemtation/training, and user names and passwords and product is activated. Likely this exact process will be sorted out during the MarketPlace requirements phase.* ***But if Account Services doesn’t do it, some other new product activation team within D&A possibly will have to.***

### Multi-Channel Operability and Multi-Channel Testing Requirements

*{Describe possible delivery channels and the expected testing requirements}*

None

### Security Requirements

*{Provide any known security requirements that must be in place. This includes security measure for data where applicable and how it must be protected within a channel or distribution mechanism etc. It may also include security needs around software, sign on or forgotten password protocol, authentication needs etc…*

*Examples*

* *Other third-party applications can utilize the authentication authority for their own purposes.*
* *All passwords must conform to existing EFX products and services password strength policy, and should have ability to be configurable if utilized by FSP or other third party.}*

This will need to undergo a thorough security review. Depending on the desing of Ignite, any security issues might be controlled through that project.

### Licensing and Installation

*{Are there any licensing or installation considerations? 3rd parties?*

*Are there any software or hardware requirements for the end user? Consider platforms and interfaces used to deliver the new solution and how they interact with the product*

*How will the solution be deployed? Are there specific requiremetns to have someone perform installation activities? Is the solution activated, or available automatically?}*

At time of writing this, it is still unclear as to what software will be required within Ignite Marketpace/Direct. If it is Spotfire, licensing for internal users is taken care of through the Cambrian project, and if it is going to be something else like Tableau, this will need to be determined as part of a further workshop.

### T**raining Requirements**

*{List the high level expectation of training to be developed and taught. Determine the audience the training is intended. This includes which groups will require what training. Are there maintenance screens being created that say CDMS, Account Services etc will need to be trained on? Any other operational training? Customer and sales support (GBS and SOS)? Pre-sales etc?}*

Internal support teams:

* App Build
* Customer activation team
* Sales Training

External training

* Customer product training

### Documentation Requirements

*{This is to include a complete list of documentation requirements, including internal and customer facing documentation. It may include amoung, but not exclusive of the following:*

* *Customer user guide*
* *Internal user guide*
* *Layout documentation*
* *Release notes*
* *Implementation guides*
* *Operations process or guide*
* *Etc}*
* All of the above. ☺

### Internationalization Requirements

*{Are there language or interface requirements to support other countries’ regulations or languages}*

To follow standard procedure. French reports are not currently in scope, but to be considered for future releases.

### End-of-Life for Older Versions

*{Please describe any required actions or plans for older version of the solution or other related products that will be sunset or no longer supported}*

Will need a migration plan for existing Portfolio Insights customers, and then de-comission the Cognos offering.

### Go to Market Requirements

*{High-level expectation of the marketing requirements? This would be the foundation of the GTM plan and may include the following items, and any more deemed necessary}*

* *User Guide updates*
* *Positioning Document*
* *Demo*
* *Product Sheets*
* *Press release*
* *Pricing Tool}*

Will be part of the Technology Story efforts. But will still require standard GTM materials which will be fully determined by a GTM/Marketing review.

# Product Features: In Scope

## Attribute Definition

The following attribute names are used in ranking the features:

| Attribute Name | Description |
| --- | --- |
| Customer Requested  (CR) | Feature requested by a customer to be implemented in this release. Careful consideration should be given before omitting this feature in the release. Customer satisfaction could be compromised. |
| Priority in the Market Place  (MP) | Features important to the marketability of the product. This feature keeps the product competitive or ahead of our competitors. Not including the feature or function may inhibit sale of the product in the future. |
| Corporation Vision  (CV) | Features identified that is in line with the corporate vision of the product or suite of products. If not included in the release, determine the impact on the road map. |
| Regulatory Requirement  (RR) | Features which are driven by changes in the regulatory environment, keeping the product in synch with the governing rules of the industry. Not including this in the release may result in additional work by the bank or PSO in order to keep the banks fully compliant. |

## Functional/Feature Requirements

| No. | Requirement Description | Acceptance Criteria | Use Case Ref | Attribute  (CR, MP, CV, RR) |
| --- | --- | --- | --- | --- |
| 1 | Highest Feature Functionality Level Requirement Group #1 (example : Account Setup) | Describe what is the criteria to consider the requirement has been accomplished. This includes quality assurance testing, reliability from a data and systems perspective, performance and availability criteria. | *Use Case # link* |  |
| 1.1 | Supporting Requirements to Highest Feature Level (example: The Company Administrator shall be able to set up which products a particular user or users can access) |  |  |  |
| 1.1.1 | Validation |  |  |  |
| 2 | USA Patriot Act Compliance |  |  |  |
| 3 | Billing Support |  |  |  |
| 4 | Enrollment |  |  |  |
| ….. |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

# Suite Level Requirements (Optional)

List all cross-product requirements and integration requirements. List by product. If’ testing is required, it should be documented with in the Other Product Requirements.

For future consideration: Not sure what this section is specific too, but we will have to have a broad product offering, which will be “Report Suites”. For example, the “enterprise suite” will be the full report offering. This will be defined through D&A workshops.

# Product Features: Risks

## Risks

*{This section is for a detailed listing of known risks, the probability that they will happen, the impact and the proposed or recommended mitigation}*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| R# | RISK | Probability  (H,M,L) | Impact | Mitigation |
| (#) | Name/description |  |  |  |
| 1 | Dependency on a platform (Ignite) that is not yet fully defined. | H | H | Unknown |
| 2 | No internal expertise | H | H | Leveraging US expertise. |
|  |  |  |  |  |

# Product Features: Future Roadmap Plans

## Future Features and Requirements

*{This section is to capture any requirements that are currently out of scope. It is effective if the MRD is revised and some requirements are moved out of scope, or if there are items identified in the persona details etc that will not be part of the main project}*

| No.  Sample | Requirement Description | Acceptance Criteria | Use Case Ref | Attribute  (CR, MP, CV, RR) |
| --- | --- | --- | --- | --- |
| 1 | Highest Feature Functionality Level Requirement Group #1 (example : Account Setup) |  |  |  |
| 1.1 | Supporting Requirements to Highest Feature Level (example: The Company Administrator shall be able to set up which products a particular user or users can access) |  |  |  |
| 1.1.1 | Validation |  |  |  |
| 2 | USA Patriot Act Compliance |  |  |  |
| 3 | Billing Support |  |  |  |
| 4 | Enrollment |  |  |  |
| ….. |  |  |  |  |
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# Identified Open Issues

|  |  |
| --- | --- |
| **Issue** | **Resolution Plan** |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

# Sign-Off

Signing your name signifies that you have read and do agree with the Marketing Requirements document. It also signifies that you gave all the groups listed in the Document Review section an opportunity to comment on this document, and that you incorporated their comments or otherwise adjusted your plans to meet their needs, or came to the mutual understanding to not incorporate their feedback. Once signed, all changes will be managed through the EQUIFAX change control process.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| VP Marketing |  |  |  | Director Product Management: | | |
|  |  |  |  |  |  |  |
| Signature |  | Date |  | Signature |  | Date |
|  |  |  |  |  |  |  |
| **Product Manager** |  |  |  | **Technology Manager** |  |  |
|  |  |  |  |  |  |  |
| Signature |  | Date |  | Signature |  | Date |
|  |  |  |  |  |  |  |
| **Program/Project Management** |  |  |  | **Legal** |  |  |
|  |  |  |  |  |  |  |
| Signature |  | Date |  | Signature |  | Date |
|  |  |  |  |  |  |  |
| **Security** |  |  |  | **Business Sponsor** |  |  |
|  |  |  |  |  |  |  |
| Signature |  | Date |  | Signature |  | Date |

# Sign-Off – Additional reviewers (operations)

Signing your name signifies that you have read and do agree with the Marketing Requirements document. It also signifies that you gave all the groups listed in the Document Review section an opportunity to comment on this document, and that you incorporated their comments or otherwise adjusted your plans to meet their needs. Once signed, all changes will be managed through the EQUIFAX change control process.

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| Pricing Strategy |  |  |  | Billing Services: | | |
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| Signature |  | Date |  | Signature |  | Date |
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| **Global Business Services** |  |  |  | **CAST** |  |  |
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| Signature |  | Date |  | Signature |  | Date |
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