BRD-005: Welcome Email Notification

1. Requirement Summary

Upon successful activation of the customer's digital savings account, the system must send an automated Welcome Email. The email will confirm account creation and provide important onboarding details such as account number (masked), banking instructions, and customer support information.

2. Detailed Description

Email Trigger Conditions:
• KYC status = Approved
• Account creation = Successful
• Account status = Active

Mandatory Email Contents:
• Customer Name
• Masked Account Number
• IFSC Code
• Account Type (Savings – Digital)
• Instructions for Mobile/App login
• Customer support details
• Security reminders
• Link to Terms & Conditions

Formatting Requirements:
• Use MiniBank HTML email template
• Responsive design
• Branded header & footer
• Avoid spam-triggering keywords

Technical Requirements:
• Email sent via approved SMTP/Notification service
• Log email status, timestamp, and template version
• Retry email sending up to 3 times on failure

Security Requirements:
• Masked account number (e.g., XXXX1234)
• No sensitive information (PAN/Aadhaar)
• Only send to verified email address from BRD-001

3. Business Rationale

• Confirms successful account creation
• Provides onboarding instructions
• Meets regulatory communication requirements
• Reduces customer confusion and support load
• Enhances MiniBank brand confidence

4. Inputs & Outputs

Field	Source	Mandatory
Customer Name	Customer Profile	Yes
Email Address	BRD-001 (Personal Details)	Yes
Account Number	Core Banking System	Yes
IFSC Code	Product Setup	Yes
Account Status	Account Creation Module	Yes

Output:
Welcome Email sent and delivery status logged.

5. Acceptance Criteria

AC ID	Criteria
AC-001	Email is sent only after account activation.
AC-002	Email uses approved HTML template.
AC-003	Account number is masked in the notification.
AC-004	Email is sent only to the verified email address.
AC-005	System retries sending up to 3 times upon failure.
AC-006	Email delivery event is logged with timestamp.

6. Preconditions

• KYC completed and approved (BRD-003).
• Account successfully created in CBS.
• Valid and verified email address exists in customer profile.
• Email service operational.

7. Postconditions

• Customer receives Welcome Email.
• Delivery status updated (Delivered / Failed).
• Onboarding journey marked as complete.

8. Exceptions / Edge Cases

ID	Scenario	Expected Behavior
EC-001	Invalid or undeliverable email	Retry 3 times → mark as failed

EC-002	Email server outage	Queue email; retry later
EC-003	Missing email in profile	Block sending and log error
EC-004	Customer reports missing email	Support can resend manually
EC-005	Email template missing	Use fallback template and log
EC-006	Duplicate email triggers	Prevent sending duplicates