

**Business Requirements Document**

|  |  |  |  |
| --- | --- | --- | --- |
| Initiative Name | <Complete> | PR Code | <Complete> |
| Sponsoring Division | <Complete> | **Line of Business** | <Complete> |
| GE Sponsor | <Complete> | **GM Sponsor** | <Complete> |
| Initiative / Program Manager | <Complete> | **Portfolio Owner** | <Complete> |
| Start Date | <Complete> | **Estimate End Date** | <Complete> |
|  | | | |
| Initiative Description | <Complete> | | |

|  |
| --- |
| Document Guidance  Note the BRD is in two halves:   * Sections 1-9 are the High-Level Requirements, delivered during Discover Phase (signed off in the handshake section – section 10) * Sections 11-20 are the Detailed Requirements, which is a living document updated through the lifecycle (or in JIRA stories)   Hidden instructional text provides guidance on how to complete this document. To view hidden text within the document, click the Show / Hide button in the Word toolbar (on the Home Tab under ‘Paragraph’).  Formatting Marks in Word 2010 + Show/Hide | Just Another Microsoft Office  Blog |

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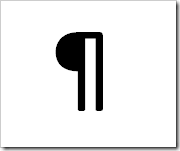
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**High-Level Requirements**

**Document Guidance**

Hidden instructional text provides guidance on how to complete this document. To view hidden text within the document, click the Show / Hide button in the Word toolbar (on the Home Tab under ‘Paragraph’).



**Note that sections 1-9 are mandatory**

# Document Control

## Stakeholder Information

Add other stakeholder as required for review or information by expanding the table and adding names, roles and action required.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name | Title | Role | Action | Date approved / reviewed | Link to EPDR Evidence |
|  |  | Initiative / Program Manager | Responsible |  |  |
|  |  | Business Owner | Review |  |  |

\*Accountabilities assigned in this document are aligned to the [DX Delivery Framework RASCI](https://confluence.srv.westpac.com.au/display/DXNEXT/Delivery+Framework+RASCI). Any adjustments to these roles and responsibilities must be mutually agreed and/or aligned to any Statement of Accountability and/or value chain accountabilities, if relevant.

Note: the sponsor needs to Approve the high-level requirements at the point of handshake (section 9). Overall review of document (including detailed requirements) to be completed by the Initiative / Program Manager and Business Owner above.

## Version control

|  |  |  |  |
| --- | --- | --- | --- |
| Version | Date approved | Comments | Link to EPDR |
| [v1.0] |  |  |  |
| [v2.0] |  |  |  |

Documentation Guidance

1. Complete sections 1-9 prior to Business Owner reviewing and Sponsor signoff. All these sections are mandatory.
2. Once signoff Section 10 – 20 to be complete as part of the TDS Phase Purpose.
3. Where you are not using part of the document as it is not applicable. update with “Not applicable” and provide a high-level reason why. (This applies to sections 10-20 only, unless specifically marked as mandatory, where they MUST be completed)
4. If Business Requirement or Details Requirement changes throughout the lifecycle of the initiative, in either Design or Build or Testing cycle. Reengagement of primary team to review, and update to be made to Business Requirements Detail section 10-20 where required.

# Executive Summary

|  |
| --- |
| **<Complete>** |

The introduction section is designed to break down the rationale for this project’s existence.

It should set out the business needs, drivers for the project and expectations of what the project will deliver. The following questions should be answered:

What customer problem are we solving?

What’s the root cause of the problem?

What simple ideas can we test and learn?

Taking in Feedback Customers or complaints Data

## Business Outcomes

Body text

## Business Capabilities

Body text

## Customer Needs and Insights

Body text

# Outcomes (Scope)

Body text

The project scope is the work that must be performed to deliver a product, service or result with the specified features and functions.

## In Scope

Body text

|  |  |
| --- | --- |
| In Scope Item | Reason |
| 1. |  |
| 2. |  |

The In Scope section is used to further break down the high-level project deliverables into smaller measurable items. Keep this section succinct as you do not want to replicate requirements. The scope is what ensures the project uses to remain on track to deliver a product, service, or result with the specified features and functions.

## Out of Scope

Body text

|  |  |
| --- | --- |
| Out of Scope Item | Reason for not in scope. |
| 1. |  |
| 2. |  |

The Out-of-Scope section is used to outline what will not be included. Keep this section succinct as you do not want to replicate requirements. The out of scope is what ensures there are no assumptions on what will or will not be included.

## Assumption

Body text

|  |  |  |  |
| --- | --- | --- | --- |
| Assumption # | Assumption overview | Impact (if not true) | Validated by |
| 1. |  |  |  |
| 2. |  |  |  |

## Initiative Constraints

Only include initiative, design and/or dependencies and constraints relevant to this document

|  |  |  |
| --- | --- | --- |
| Unique # | Constraints Overview | Validated by |
| PC\_1. |  |  |
| PC\_22. |  |  |

# Current State/ Value Chain

Body text

## Business Context Diagram

<Figure 1- high level solution >

< End to end solution landscape that exists in current state is represented in this section. Current state solution context represents user profiles, key systems involved, and business processes involved. Solution diagram is defined in line with business drivers, current delivered and operational risks improvement opportunities and controls implementation needs that were fulfilled as part of the current state business and technology capabilities>

## Business Processes – Current ‘As Is’

Business Processes should follow the [Value Chain Management (VCM) Framework](https://confluence.srv.westpac.com.au/display/DXNEXT/Value+Chain+Management) and be maintained in the Value Chain Process Models Business Architecture Library (BAL).

Body text

### Value Chain Process

Capture the list of impacted business processes. For new business processes, where Value Stream has not been defined, project should liaise with business and align / map the process to appropriate Value Stream as per Enterprise Value Stream Model

|  |  |  |
| --- | --- | --- |
| Value Stream | Business Process | Key Impact in Data Area (Yes / No) |
| 1. *Value Streams Impacted* | 1. *Business Process Impacted* | 1. *State the Key Impact of the change* |
|  |  |  |

### Business Rules – ‘As Is’

|  |  |  |  |
| --- | --- | --- | --- |
| Unique # | Business Rule Name | Business Rule Description | Source Reference |
| 1. | *e.g. Product sale* | *A customer must have a Westpac Choice account to apply for a Westpac eSaver* | *Product* |
| 2. | *e.g. Legal acceptance* | *A customer must accept Terms and Conditions and any other legal and compliance consents before being able to submit an application* | *Legal* |
| 3. | *e.g. AFS\_BUS\_\_SGBRL\_ 1.002* | *SGB Retail Lending, Segregation of Duty rule: All Loan Origination (front office) process activities must be segregated from Documentation and Settlement (back office) process activities.* | *AFS Operational Risk* |

BABOK definition: A business rule is a specific, actionable, testable directive that is under the control of an organisation and that supports a business policy.

What are the business rules that govern/control the execution of the processes?

Express the business rules that govern, influence, guide and/or control the execution of the processes.

Business Rule Types:

**Eligibility or Applicability rules** (terms and conditions) e.g. Eligibility parameters definition

e.g. A customer must have phone banking to be eligible for internet banking

**Validation rules** – e.g. Customer identification

e.g. Minimum withdrawal is $5.

Maximum withdrawal is $800

**Calculation rules** – e.g. interest accrual calculation / available balance calculation / algorithms are a business rules

e.g. A customer’s annual order volume must be computed as total sales closed during the company’s fiscal year.

**Segregation of Duty** and **Restricted Access** business rules define the requirements for an internal control (designed to reduce the risk of fraud, error, sabotage or reputational damage to the bank) where multiple activities in a business process, or activities across a related set of processes, must be segregated so that they cannot be completed by a single person or cannot be completed by an unauthorised person.

For example: A loans officer may not conduct both front office loan origination and back-office loan settlement activities; a derivatives trader may not input a trade and authorise their own trades; only Financial Officers may approve an invoice for payment.

Note: If the as-is processes documented in this section have been defined in the Business Architecture Library (BAL) existing Segregation of Duty and Restricted Access rules may have been loaded against these processes in the BAL.

Please check the BAL and list any existing as-is Segregation of Duty and Restricted Access rules, whether loaded to the BAL or not, in the business rules table in this section.

### Current State opportunities

<This section summarised key opportunities, their description and processes or capabilities that they impact. In addition, section helps to identify current delivered and operational (inherent) risk inputs that should be considered for future state recommendations>

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Rationale and COPPSE impact area | Improvement Opportunity | Priority | Description | Reference or comments |
| Customer: If the change affects external customers |  |  |  |  |
| Operating Model: if the change affects jobs, roles, and responsibilities |  |  |  |  |
| People: if the changes impacts employees |  |  |  |  |
| Process: if the change alters the way people do their work |  |  |  |  |
| Systems: if the change impacts the Technology people uses |  |  |  |  |
| Environment: if the change has an impact to the physical environment |  |  |  |  |

### Business Obligations

Obligations are regulatory requirements that meet Westpac’s materiality Criteria. It represents an additional level of governance over material regulatory requirements. Due to the large volume of Regulatory requirements that Westpac must comply with, only material Regulatory requirements are documented as Obligations in an Obligation Library in JUNO. This section list all Obligations that an Initiative needs to meet based on the scope of change. To find the list of obligations your initiative in required to meet, go to JUNO and extract the Obligations. If support  is required, you may reach out to compliance or BCM representative to provide assistance.

[Obligations & Obligations Hub (westpacgroup.com.au)](https://intranet.westpacgroup.com.au/wbg/business-areas/group-functions/compliance/obligations)

[JUNO (westpacgroup.com.au)](https://intranet.westpacgroup.com.au/wbg/tools-and-resources/systems/juno)

|  |  |
| --- | --- |
| Business Obligation ID | Business Obligation Description |
| *e.g. OBE\_0116257* | *e.g. ARF920.0 Australian Government SME Guarantee Scheme Phase 2 (Portfolio Information) reporting to APRA* |

**Impacted Obligations**

|  |  |  |  |
| --- | --- | --- | --- |
| Business Obligation ID | Business Obligation Description | Impacted Obligations | Obligation Owner |
| *e.g. OBE\_0114301* | *e.g. GRP – Unsolicited credit cards and debit cards* | *e.g. OBE\_0114301* | *Cash & Transactional Banking LOB* |

This is to attest that the Business Obligations listed above are complete in accordance with the scope of this initiative.

# Future State (Proposed TO-BE)

Body text

## Business Context Diagram

Paragraph describing the key elements/ objects of the Diagram, (with no Technology changes to enable Business process). For technology architecture the detail design and information will be provide in the ACD or ITSC for target state.(refer to section 13)

Body Text

<Figure 1- high level solution >

## Business Process Specification – Target State or ‘To Be’

Business Processes should follow the Value Chain Management (VCM) Framework and be maintained in the Value Chain Process Models Business Architecture Library (BAL).

Check BAL for the ‘To Be’ processes. If they do not exist, the ‘To Be’ processes should be created in the BAL. Extract or reference the BAL content to complete the following sections.

To Be or Future State business processes represent enhancements and improvements to current state business processes. All current state processes exist in value chain process model as part of Business Architecture Library (BAL) If they do not exist in BAL, the current state (As Is) processes should be created first before To Be of future state business processes can be represented.

### Business Events & Cycles (including triggers) – ‘To Be’

Body text

|  |  |  |  |
| --- | --- | --- | --- |
| Business Event | Business Cycle | Business Process | Business Process Outcomes |
| 1. 1*.* Business Event Name that triggers the business processes | *State the Business cycle or frequency of the business event. Where appropriate state the arrival pattern of the business event* | *Name the business process triggered* | *Indicate the expected process outcome, including the performance of the process* |
| 1. 2.Business Event Name |  |  |  |

Define the Business Events that initiates the business processes. A business event is an action such as a bank transaction, customer order or an address change. A business event can trigger a process flow, happen during a process flow, or end a process flow.

Include the business cycle and frequency that these events occur and where appropriate describe the arrival patterns. The arrival pattern looks at the timing of when different business events arrive within the organisation and can be characterised by either being regular (i.e. daily/hourly), or random.

Describe the business process that is being triggered and the expected outcome of the business process.

### Key COPPSE Impacts

Body text

Add ALL High impact items, which can be considered. COPPSE assessment should be aligned and inputted into Change Artefacts (i.e. Change Approach and Impact Assessment). BA / Change Leads and Business should work collaboratively to determine key impacts

| COPPSE | Description / Impacted Process | Key Difference | Key Impact |
| --- | --- | --- | --- |
| Customer: If the change affects external customers | *Customer group* | 1. *State the Key Difference between the To-Be and As-Is Business Process* | 1. *State the Key Impact of the change* |
| Operating Model: if the change affects jobs, roles, and responsibilities | *Structure / FTE* |  |  |
| People: if the changes impacts employees | *Divisions / roles* |  |  |
| Process: if the change alters the way people do their work | *Business Process Name* |  |  |
| 1. Systems: if the change impacts the Technology people uses | 1. *System name* |  |  |
| 1. Environment: if the change has an impact to the physical environment | 1. *Environment type* |  |  |

# Usage Scenarios

Provide a suitable high-level description on how the system will be used within that environment, using character based stories. Insert technology landscape or user journey map <example>

Basis future state solution diagram and To Be processes represented this section summarised usage scenarios needed within solution implementation>

| Usage Scenario | Status |
| --- | --- |
|  | Existing/New/Modified |
|  |  |

# Product Features

This section is only required if “development of a new product, or variation” is part of the scope of the project. If there are no changes to the products mark the section as “NOT APPLICABLE”.

Provide a suitable high-level description on how the system will be used within that environment, using character based stories. Insert technology landscape or user journey map <example>

Basis future state solution diagram and To Be processes represented this section summarised relevant product as well as service expectations needed within solution implementation>

| Product Features | Status | JIRA link |
| --- | --- | --- |
|  | Existing/New/Modified |  |
|  |  |  |

# Service Features

Provide a suitable high-level description on how the system will be used within that environment, using character-based stories. Insert technology landscape or user journey map <example>

Basis future state solution diagram and To Be processes represented this section summarised system features as well as service expectations needed within solution implementation>

| *Service Features* | *Status* | JIRA link |
| --- | --- | --- |
|  | *Existing/New/Modified* |  |
|  |  |  |

# Requirements Traceability

<Add description relating to how requirements traceability is management within the initiative>

Outline how the initiative will maintain and prove traceability between the requirements and the implementation of the solution, including updates to business process work instructions, and UAT case scenarios. The Requirements Traceability Matrix template from the DXKC, or Confluence, to be used for this purpose. NOTE: Initiatives are required to account for requirements traceability when doing the Integrated Readiness Checklist, and it is a minimum activity under the Transformation Delivery Standard (TDS)

# Document Control – Sign-off Point – BR Handshake (High-Level)

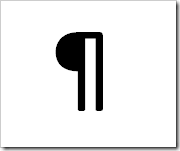
|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name | Title | Role | Action | Date approved / reviewed | Link to EPDR Evidence |
|  |  | Initiative / Program Manager | Responsible |  |  |
|  |  | Business Owner | Review |  |  |

**END OF HIGH-LEVEL REQUIREMENTS**

**Detailed Requirements**

**Document Guidance**

Hidden instructional text provides guidance on how to complete this document. To view hidden text within the document, click the Show / Hide button in the Word toolbar (on the Home Tab under ‘Paragraph’).



**Note that some sections are mandatory**

# Business Requirements Detail

Complete the below where delivery approach is waterfall.

For Agile initiatives, refer to [Requirements Management](https://confluence.srv.westpac.com.au/display/DXNEXT/Requirements+Management?src=contextnavpagetreemode), for guidance on detailed requirements.

## BRD Tracking Table

If Business Requirement and/or Detail Requirements changes throughout the lifecycle of the initiative in either Detail Design, Build or Testing cycles, re-engage with your Architect to confirm impact on the original architecture documents and update changes in table below. Where relevant please include Requirement ID,

If Major changes to the Business Requirement High Level, then reapproval and formal Change Request via GEM is required.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| When Change has occurred  (Detail Design/Build/Test) | Proposed changes by (Name/Date) | Summary of the Changes | Architect Re-engaged (Name/Date Engaged) | Changes agreed and signoff by (Name/Date) |
| <Advise the cycle when the Business Requirements have requested to be changed > |  |  |  |  |
|  |  |  |  |  |

# Functional Requirements (FR)

Body text

Business Rules/ Controls

Source Reference

### <Functional Area>

|  |  |  |  |
| --- | --- | --- | --- |
| Unique # | Business and Stakeholder Requirement statements or User Stories | Criticality  E: Essential  I: Important  D: Desirable | Owner of Requirement Delivery |
| FR\_1.01 | *The system will allow the customer to select all eligible accounts available for the SMS alerts* | *E* | *Online Banking* |
| FR\_1.02 | *The system is to be capable of charging the fee if the account is out-of-order considering any uncleared funds* | *E* | *Fee Engine* |
| FR\_1.03 | *The system is to be capable of storing account details that are exempt from the fee* | *E* | *WBC IT* |
| FR\_1.04 | *The system is to provide a sequence of occurrence sorting capability for all customer initiated online debit transactions* | *D* | *WBC IT* |
| FR\_1.05 | *The system is to provide the ability of soft-coded capping for the each of the individual online / electronic channels* | *I* | *WBC IT* |

### <Functional Area>

Remember to restart the bulleting when you create a new functional area

|  |  |  |  |
| --- | --- | --- | --- |
| Unique # | Requirements | Criticality  E: Essential  I: Important  D: Desirable | Owner of Requirement Delivery |
| FR\_2.01 |  |  |  |
| FR\_2.02 |  |  |  |
| FR\_2.03 |  |  |  |

### Excluded or Not Prioritised Requirements – known risks or limitations.

<Note: Requirements not prioritised can lead to future risks and impacts to business or solution landscape>

|  |  |  |  |
| --- | --- | --- | --- |
| Unique # | Requirements | Criticality  E: Essential  I: Important  D: Desirable | Owner of Requirement Delivery |
| FR\_2.01 |  |  |  |
| FR\_2.02 |  |  |  |
| FR\_2.03 |  |  |  |

# Architecture Reference

This section is mandatory, and any changes identified throughout the lifecycle of the change (from Detail Design or Build and/or Testing) requirement is to re-engage the Responsible Architecture to complete a review and update section 11.1.

<All Architecture artefacts are produced in collaboration between the Responsible Architect and Supporting Architects. AIA is mandatory, no exemption.

If High/Medium impact advise will be provided by the responsible Architect on the requirements for ACD and/or ITSA>. For Role and Responsibilities refer to the TDS RASCI.

|  |  |  |
| --- | --- | --- |
| Unique # | Requirements | Link to documentation |
| AIA - Architecture Impact assessment | *This will determine the appropriate Level of Architecture engagement and the architecture artefacts that will be produced.* |  |
| ACD – Architecture Change Definition | *When all the AIA Technology Impacts are Medium or High, and to make informed architectural decisions that align to the execution roadmaps. The purpose of this artefact is to provide delivery teams with the architecture blueprint to build against* |  |
| ITSA – Infrastructure Technical Solution Architecture | *details the infrastructure changes that are needed to support a solution architecture or other request for change* |  |

# Functional Specification

Body text

This section details the functional requirements of the software. The functional requirements are partitioned into subject areas. A diagram may be used to pictorially represent the partitioning.

Note: Choose New Function - Use Case, New Function - Declarative or Enhance/Change Existing Function (Use Case / Declarative) format for specifying the functional changes. If using User Story Format for Agile projects, a Functional Design Document is not applicable, please see Product Backlog.

Once you have selected the format to be used (e.g. New Function – Use Case Format), replicate the required template sections corresponding to that format. If multiple functions are to be included in a single document, replicate the template section as many times as necessary.

Do not delete subsections. If New Function – Use Case Format is being used, do not delete any subsections within template

## <Use Case Group (UCG XXX)><Systems Process 1(SFR001>

Body text

Use case format is suitable for functions which involve interaction with user(s) and a system.

A specification describes the actions that the system will perform for actors and the goals that the system achieves for those actors along the way.

Identify the system process e.g. Customer has initiated funds transfer via Online Banking

Provide description of the system process, business event triggers system process.

Provide context e.g. Within the project Online Banking a system process is ‘Bpay’ or ‘Pay Anyone’

## System Use Case perspective

#### Business Process Flows

Body text

Depict each identified Business Process Flow tracing all the activities from the point of input through the organizational units till the end of the process. These will be lower-level Business Process Flows.

#### Inputs

Body text

#### Processing

Body text

## Use Case specification < Use Case unique identification (e.g. UCFT002a) – Use Case name>

This section should be repeated for each individual Use Case.

|  |  |
| --- | --- |
| User goal | <Table text> |
| Category | <Table text> <e.g.Financial Transactions> |
| Business Event/Trigger | <Table text> <e.g.Customer has initiated a withdrawal transaction> |
| Actor(s) | <Table text> <An actor is any person, system or event external to the system under design that interacts with that system through a use case. Each actor must be given a unique name that represents the role they play in interactions with the system. The role does not necessarily correspond with a job title and should never be the name of an actual person. A particular person may fill the roles of multiple actors over time.  <e.g.  Teller  System (by name if more than 1 system)  Host> |
| Use Case  Overview | <Table text> e.g.The Teller selects the Withdraw/Advance transaction.  <Summary of the function with specific highlight for the audience. All steps must be fully specified in the use case flows> |
| Preconditions | <Table text> <A precondition is any fact that the solution can assume to be true when the use case begins. This may include textual statements, such as “user must be logged in” or “Item must exist in catalogue”, or the successful completion of other use cases.> |
| Postconditions | <Table text> <According to BABOK a post condition is any fact that must be true when. The use case is completed. The post conditions must be true for all possible flows through the use case. The use case may describe separate post conditions that are true for successful and unsuccessful executions of the use case.> |
| Reference to Business Requirements Document | <Table text> |
| Includes Use Cases | <Table text> <Included Use Case is a nested use case:  is a sub process and fits inside it  control is always returned from the called use case (the use case identified in this cell) to the calling use case (the use case described in this document)  This relationship is most often used when some shared functionality is required by several use cases.  This is optional> |
| Extends Use Cases | <Table text> <The use case which is being extended must be completely functional.  Control transfers from the calling used case (the use case identified in this cell) to the called use case (the used case described in this document).  The extending use case (the used case described in this document) does not need to be completely functional in its own right.  The extending use case (the used case described in this document) does not need to be complete without reference to the base use case.  This is optional> |
| Use Case Notes | <Table text> <State any notes that relate to this function or any comments that may assist in the understanding of the function. If there are none, state “None”.> |

#### Use Case Diagram

Body text

Include a Use Case diagram that depicts the Actors and Use Cases that interact with the current Use Case. This diagram is most useful for functionality that includes multiple Use Cases and Actors interacting. This is optional.

#### Actor catalogue

Body text

Provide a simple list of Actor names identified within the Use Cases and a brief description for each Actor identified.

An Actor defines a system-interaction role, based on a set of responsibilities and one or more goals required to be achieved by that role in using the system. Use this section to list the Actor(s) related to the Use Case, indicating ‘user’ for human Actor and ‘system’ for non-human Actors. There should be one primary Actor, and there may be one or more supporting Actors. Use each Actor name consistently within the flow of events.

|  |  |  |
| --- | --- | --- |
| Actor | Type | Description |
| <Table text> | <Table text> | <Table text> |
|  |  |  |

#### Use Case catalogue.

Body text

Provide a list of all Use Cases identified for the Functional Specifications in the Use Case Catalogue. Each Use Case is to be assigned a Complexity (difficulty – Simple, Medium, and Complex) and Priority (urgency to implement the Use Case – High, Medium, and Low). There is a need to consider the priority of a Use Case’s underlying Business Requirements. The Use Case catalogue is relevant for Functional Specifications with multiple Use Cases.

| Use Case ID | Use Case Name | Complexity | Priority |
| --- | --- | --- | --- |
| UCFT002a | <Table text> | <Table text> | <Table text> |
|  |  |  |  |

#### Consolidated Use Case diagram

Body text

Provide a consolidated Use Case diagram that depicts the relationships between the Use Cases and Actors across the functionality.

#### Main Flow

Body text

The main flow of events describes what the Actor and the System perform during the execution of the scenario or Use Case. Most Use Case descriptions will further break this down into a basic, or primary flow, and several alternate flows that define more complex logic or error handling. If a circumstance allows the actor to successfully achieve the goal of the Use Case, it is defined as an alternative.

If the circumstance does not allow the actor to achieve their goal, the Use Case is considered unsuccessful and is terminated. This is defined as an exception. Defining which outcome is used as the Main Flow is made based on the shortest path, simplest pathway, or most frequently used pathway. The main flow cannot be on the exception pathway.

| Step | Actor / System | Action | Cross Reference / Comments | Bus Req Ref |
| --- | --- | --- | --- | --- |
|  | <Table text>  e.g. Teller | <Table text>  e.g. Selects ‘Withdraw/Advance, Cash & Bank Cheque’ from the Teller Desk Top | <Table text> | <Table text> |
|  | <Table text> | <Table text> | <Table text> | <Table text> |

#### Alternate Flow (if applicable)

Body text

If a circumstance allows the actor to successfully achieve the goal of the Use Case, it is defined as an alternative. List the other courses of action that have not been covered in the main flow

This is optional.

The use of Alternate Flows should show how similar/different the Alternate Flow is to the Main Flow or other Alternate Flows by referencing steps from these other flows rather than repeating the content of steps.

| Step | Actor / System | Action | Cross Reference / Comments | Bus Req Ref |
| --- | --- | --- | --- | --- |
|  | <Table text>  e.g. Teller | <Table text>  e.g. Selects ‘Withdraw/Advance, Cash & Bank Cheque’ from the Teller Desk Top | <Table text> | <Table text> |
|  | <Table text> | <Table text> | <Table text> | <Table text> |

#### Exceptions

Body text

What are the exception conditions that may be encountered when executing the function?

If the circumstance does not allow the actor to achieve their goal, the use case is considered unsuccessful and is terminated. This is defined as an exception.

List the exception course in a numbered list. Where necessary describe the exception course in full. In this case the exception condition has a similar layout to the detail description.

An exception course describes those actions and system responses that occur when an exception condition occurs. This is mandatory.

| No. | Cause | Description  Action to be taken.  Error messaging | Cross reference |
| --- | --- | --- | --- |
|  | <Table text>  e.g., Teller | <Table text>  e.g., Selects ‘Withdraw/Advance, Cash & Bank Cheque’ from the Teller Desktop | <Table text> |
|  | <Table text> | <Table text> | <Table text> |

#### Warning/Error/General Messages

Body text

List any Warning, Error, or General messages that the system might produce.

| Error# | Description/ Indicative Error Message |
| --- | --- |
|  |  |
|  |  |

#### Data Elements

Body text

Provide information on data elements and related attributes in this section.

| Field Name | Control | Data Type | Field Length | Mandatory | Description | Default Value | Field Validation |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

#### Business Rules

Body text

Provide Use Case Specific Business Rules in this section. All Global Business Rules will be listed in the Business Rules Section of this Functional Specification Document.

| Unique # | Business Rule Name | Business Rule Description | Source Reference |
| --- | --- | --- | --- |
| BR\_1 |  |  |  |
| BR\_2 |  |  |  |

## User Interface

Body text

Include screens applicable to System process 1

Insert the screen layout and describe the content as appropriate, this is optional.

Electronic channel development is required to comply with Westpac Accessibility Standards which have been incorporated within the Design Centre of Excellence website

### Style Guide or ABLE Reference

Body text

Provide a reference to all the style guides to be used for the User Interface where available. Project specific style guides are also to be mentioned here.

### User interface structure

Body text

Provide a diagram for the user interface structure. This is optional.

### Flow of Screens

Body text

List all the screens with their orders and all the possible paths that will be used for the function. You may include a diagram to illustrate the flow of screens, if necessary, for complex scenarios. The flow of screens can alternatively be represented by a diagram. This is optional.

| Target Page ID | Target Screen Name | Source Page ID | Trigger conditions |
| --- | --- | --- | --- |
| WF001 | Homepage | Nil | First Homepage. |
| WF002 | Registration Page | WF001 | When Next button is clicked on WF001. |
| WF003 | Personal Detail Page | WF002 | When Next button is clicked on WF002. |
| WF004 | Confirm Page | WF003 | When Next button is clicked on WF003. |
| WF005 | Cancel Page | WF001 | When Cancel button is clicked on WF001. |

### Screen Specification < Screen Unique identification (e.g. WF001) – Screen Name>

Body text

Repeat this section for each new screen e.g., header can be WF002 – Registration Page. For large projects instead of updating this section, provide the User Interface associated with Use Cases in individual Use Case documents.

### Screen Description

Body text

Describe the purpose of the screen.

### Screen layout / Image

Body text

Provide an image for the visual representation of the user interface.

### Screen Contents Mapping

Body text

Describe each element on the screen in the table below.

| Page Field Reference | Screen Element | Label / Content | Mandatory | Defaults | Comments |
| --- | --- | --- | --- | --- | --- |
| Table 1 | Table Column 1 | Account Number | Yes | Primary Account Number |  |
|  |  |  |  |  |  |

### Help Content

Body text

| Sr No | Screen Element | Help Screen Reference | Trigger Conditions |
| --- | --- | --- | --- |
| 1 | Quarterly Interest | Interest Calculation Help Page | On clicking the help icon next to the Screen Element |
|  |  |  |  |

### Error Screens

Body text

| Sr No | Screen Element | Error Screen Reference | Trigger Conditions |
| --- | --- | --- | --- |
| 1 | Payment amount | Payment Error Screen 1 | Payment amount entered is greater than Amount Due |
|  |  |  |  |

### Navigation Map

Body text

Provide a navigation map for the screens. The navigation map shows the transition states for screens based on user interactions.

Any other detail on the use case can be recorded here e.g. external supplier considerations, disaster recovery considerations, replacing obsolete functionalities, etc.

# Reports / Files and other Outputs *(if applicable)*

This section is “when applicable”.

Body text

Insert the report layout and describe the content as appropriate.

Insert the report layout and describe the content as appropriate.

### Report Specification

|  |  |
| --- | --- |
| ID | <The report’s assigned ID> |
| Title | <The report’s name – indicates the report’s content> |
| Report Owner | <List the report owner> |
| Description | <Describe the purpose of the report> |
| Frequency of generation | <How often is the report generated? Batch? Real-time?> |
| Attributes | <The data fields in the report> |
| Selection criteria / Filters | <The input data that is required to produce the report> |
| Business logic | <The business logic used to generate the report. This will also include any grouping, sort orders required, etc> |
| Output | <The output format of the report including the layout> |
| Audience | <The stakeholders who are meant to read the report> |
| Security Access | <Define permissions for specific actors who can access the report (user level of permission)> |
| Navigation | <Describe the report Navigation> |
| Cross reference | <List any references to other functional requirements, such as the use case that invokes this report> |
| Pre-Conditions | <Define pre-conditions such as events or business rules which must be met for the report to be generated or accessed> |

### Report <Sections/Tabs>

<Explain the overall report structure and whether it is broken into multiple sections such as for a statement, or multiple tabs section as for Business intelligence reporting>

#### Report Layout

< insert a visual representation of the report>

#### Input Parameters

< Provide the data source (current and future)>

### Data Flow / Map

Body text

Include how it stores data and communicates with other systems. Indicate data transfer to other systems, backup and archiving. This is mandatory. If the function is complex and/or contains parallel processing then include an activity diagram, data flow diagram (DFD) or flow chart to assist in the understanding of the function.

### Other Considerations

Body text

Any other detail on the use case can be recorded here e.g. external supplier considerations, disaster recovery considerations, replacing obsolete functionalities, etc.Any other detail for the Use Case can be recorded here e.g. external supplier considerations, disaster recovery considerations, replacing obsolete functionalities, etc.

# Non-Functional Requirements (NFR)

This section is mandatory.

*For all initiatives making technology change, please ensure you complete the Production Readiness NFR catalogue and embed the completed copy into the BRD. Completion of this with engagement from production readiness helps to ensure you align to all Technology controls and policies through utilising the catalogue’s Non-Functional Requirements.*

*The Non-Function requirements Design review link can be found* [*here*](https://confluence.srv.westpac.com.au/display/SMOR/Non-Functional+Requirements+Design+Review)

## ISM NFR Catalogue

Embed Production Readiness NFR catalogue below.

🡪

## Operating Requirements

### Security

This section is Mandatory.

Body text

Security requirements address risks related to protecting business information wherever it resides and can be categorised as:

Administration: Defining and managing the rules

Asset Protection: Controlling data confidentiality, privacy, and integrity.

Authorization: Verifying identities and controlling access

Accountability: Tracking actions and events to unique individuals or entities

Assurance: Validating that controls are working as designed- efficiently and effectively

Specify all the Security requirements in the table below.

| Unique # | Security Requirement Description | Assumption/ Comments | Criticality | Release Schedule |
| --- | --- | --- | --- | --- |
| SE\_01 |  |  |  |  |
| SE\_02 |  |  |  |  |

### Security Monitoring

Please capture your security use case monitoring and logging requirements. For guidance, please consult Security Logging and Monitoring Standard - Security use cases exist at infrastructure, middleware, database, and application layers.

| Unique # | Alfabet Application ID | **Application/ Infrastructure/ middleware/ database** | Requirement  **(Brief Description)** | Card and payments systems and applications that transact cardholder data and/or sensitive authentication data (Y/N)? | Solution consists of public facing systems (Y/N)? | Real-time security monitoring, alert response required? |
| --- | --- | --- | --- | --- | --- | --- |
| *e.g.*  *SM\_01* | *A00B48* | *Application* | *As per Security Logging and Monitoring Standard, logs containing logins, logoffs, user and or/system activity, and other information as per above mentioned standard need to be present and collected by the Group’s SIEM solution* | *Yes* | *Yes* | *Yes* |
| *SM\_02* |  |  |  |  |  |  |

## Data Requirements

*All data related requirement will be assessed as per mandatory Information Management (IM) Project Certification. For more info on IM Certification / Requirements refer to page* [*IM Certification Engagement*](https://intranet.westpacgroup.com.au/wbg/business-areas/group-functions/data-information-management/eim-project-support) *or contact* [*IMCertificationSupport@westpac.com.au*](mailto:IMCertificationSupport@westpac.com.au) *. For more information to complete this section of BRD, refer to* [*Guidance – Completing the BRD*](https://confluence.srv.westpac.com.au/display/DXNEXT/Business+Requirements+Document+Guidance)

### Business Data Requirements

In this section, project should capture the data requirements for impacted business processes.

*\*\*CDEs (Critical Data Elements) / KDEs (Key Data Elements). For more information, refer to link* [*Guidelines on CDEs’*](https://intranet.westpacgroup.com.au/content/dam/OBI/common/businessareas/risk/rdl/riskpolicies/operationalriskpolicies/documents/WBG-CriticalDataElementGuidance.pdf)

|  |  |  |  |
| --- | --- | --- | --- |
| Business Process | Key Impact in Data area | Data Requirements | Data Elements Impacted  (CDEs/KDEs) \*\* |
| *Business Process Name* | 1. *State the Key Impact of the change.* 2. *- Introduction of new data elements* 3. *- Changes to existing data elements business rules* 4. *- Impact to any reporting (regulatory / enterprise)* 5. *- Data Quality / Validations* 6. *- Changes to data flow (new / existing)* 7. *- Control requirements / gaps* 8. *- Data Migration* |  |  |
|  |  |  |  |

### Enterprise Reference Data (No Change – As Is)

*Project should identify and capture list of reference data elements (new/existing) as per scope and align with Architects to capture changes in ACD as applicable. Should engage ERDM team to ensure reference data in scope is as per ERDM standards and seek further guidance (if required by architecture). For more information on ERD, refer to* [*Enterprise Reference Data Management*](https://intranet.westpacgroup.com.au/wbg/business-areas/group-functions/data-information-management/enterprise-reference-data-management)

|  |  |  |
| --- | --- | --- |
| **Term Name** | **ERD Classification Name** | **Type**  **(New / Variation / Existing)** |
| *Insert Business Term Name as listed above* | *Insert ERD Classification Name* | *New* |
| *Country for Tax Residency Jurisdiction* | *ISO Country* | *Existing* |

# Organisational Change Requirements

Body Text

Organisational Requirements are not just concerned with operational needs. Refer to the Impact Assessment.

They include the broader organisation such as:

Product (e.g. changes to the Product Disclosure Statement [PDS] documents)

Marketing (e.g. letters to Adviser or Clients as a result of new requirements in this BRD),

Vendors or Outsourced Service Providers. (e.g. Changed from requirements)

Infrastructure (e.g. additional programs, people or hardware)

Organisational (e.g. extended hours or changed operational hours; changes to Full Time Employees or FTE, etc.)

Training

Change Management Module 1

Group Communications (both internal and external)

Criticality is either:

E – Essential. If not delivered significant benefits will not be realised

I – Important. If not delivered minor benefits will not be realised

D – Desirable. No major or minor benefit impact if not delivered.

Owner: Assign an owner to each requirement to ensure accountability of each requirement is accepted. Anyone who is an owner of a requirement should also be listed under the Review & Approval List

| Unique # | Requirement | Criticality  E: Essential  I: Important  D: Desirable | Owner |
| --- | --- | --- | --- |
| 1. OC\_1.01 |  |  |  |
| 1. OC\_1.02 |  |  |  |
| 1. OC\_1.03 |  |  |  |

# Legal & Compliance Requirements

Body text

## Financial Crime - AML, FATCA/CRS, Sanctions, ABC (Mandatory for all Initiatives)

All initiatives must undertake a Product and Project Assessment (PPA) as part of the Engagement Plan. Based on the outcome of this, they will confirm if you are exempt or advise the next steps. Indicate PPA status here.

This section is included to cover any Legal &/or Compliance requirements that must be met by the project, including findings from PPS assessment.

Requirements should be clearly and concisely stated. Specify the intended audience for the Legal and Compliance Requirements. These requirements are specified by the business and are used by various organisational parties.

Obligations listed in section 4.2.4  should be mapped to this table and indicate if they are Business or IT enabled. If Obligation will be enabled by IT, The obligation will have to be traced in the solution design documents. For Business enabled, Business must attest that the obligation has been tested successfully

For legal and compliance requirements for SOX, refer to <http://cms.intranet.westpac.com.au/content/Corp/SarbanesOx.nsf/Pages/SOXHome>

Body text

| Unique # | Regulatory Requirement | Obligation ID | Impact for Non-Compliance | Owner |
| --- | --- | --- | --- | --- |
| 1. RC\_1.01 |  |  |  |  |
| 1. RC\_1.02 |  |  |  |  |
| 1. RC\_1.03 |  |  |  |  |

| Unique # | Legal Requirement | Criticality  E: Essential  I: Important  D: Desirable | Owner |
| --- | --- | --- | --- |
| 1. LR\_2.01 |  |  |  |
| 1. LR\_2.02 |  |  |  |
| 1. LR\_2.03 |  |  |  |

## Data Protection and Privacy Assessments (Mandatory for all Initiatives)

A Privacy Assessment Questionnaire (PAQ) still needs be completed by all projects/initiatives, as part of the Engagement Plan set out in the [Transformation Delivery Standards](https://confluence.srv.westpac.com.au/display/DXNEXT/Transformation+Delivery+Standards), to determine if there is new or changed handling of personal information. If indicated, PRA will need to be completed in the online tool, [Orion Archer](https://protectedapps.authbridge.westpacgroup.com/orion/apps/ArcherApp/Home.aspx) – which replaces the old assessments (such as DPIA/PIA) completed via Excel or Word. Indicate the outcome of the PAQ and whether or not a full PRA is required (and the outcome of the assessment). Include key findings or outcomes pertinent to solution design.

Examples:

“PAQ completed with no further action required”

“PRA in progress as indicated by PAQ”

“PRA assessment completed and passed, on condition xxx”

Body text

## Open Banking (Required if impacts are identified)

All projects with identified impacts to Open Banking compliance must engage with the Open Banking Business Support Team. This is a requirement of the Engagement Plan.

Body text

# Finance Requirements

Body text

Most change implemented across The Westpac Group impacts Finance systems, processes and often significant impacts to external regulatory reporting. Finance has introduced a single point of contact for all Projects, The Finance Front Door. The purpose of the Finance Front Door is to get a single view of change, impacting Finance systems and core processes, Enterprise wide in a central location.

FFD role / responsibilities

A single point of contact for all Projects across the multi brand organisation

Provide a high level impact assessment of the proposed change and touchpoints with Finance systems & processes

Consistent business requirements (endorsed & mandated by all CFO's)

Network directly with Finance Project & Technology resources to manage change

Single communication channel for projects in and outside of Finance

Key message: All new change should be directed to the [***Finance Front Door***](http://cms.intranet.westpac.com.au/content/CORP/finance.nsf/pages/FrontDoorDraft). This will ensure The Westpac Group deliver to the mandatory needs of our regulatory requirements.

| Unique # | Requirement | Criticality  E: Essential  I: Important  D: Desirable | Owner |
| --- | --- | --- | --- |
| 1. FinR\_1.01 |  |  |  |
| 1. FinR\_1.02 |  |  |  |
| 1. FinR\_1.03 |  |  |  |

# Other Requirements

Body text

## Access and Inclusion Requirements

This section is to be used for accessibility requirements. After engaging with the Access and Inclusion team through the Engagement Plan, capture accessibility requirements below. Accessibility is about giving equal access to everyone, including those with a disability, illness & injury.

Criticality is either:

E – Essential. If not delivered significant benefits will not be realised

I – Important. If not delivered minor benefits will not be realised

D – Desirable. No major or minor benefit impact if not delivered

Owner: Assign an owner to each requirement to ensure accountability of each requirement is accepted. Anyone who is an owner of a requirement should also be listed under the Review & Approval List

| Unique # | Requirement | Criticality  E: Essential  I: Important  D: Desirable | Owner |
| --- | --- | --- | --- |
| 1. AccR\_1.01 |  |  |  |
| 1. AccR\_1.03 |  |  |  |

## Miscellaneous / Other Requirements

This section is to be used when a requirement cannot be covered in one of the previous requirement sections.

Criticality is either:

E – Essential. If not delivered significant benefits will not be realised

I – Important. If not delivered minor benefits will not be realised

D – Desirable. No major or minor benefit impact if not delivered

Owner: Assign an owner to each requirement to ensure accountability of each requirement is accepted. Anyone who is an owner of a requirement should also be listed under the Review & Approval List

| Unique # | Requirement | Criticality  E: Essential  I: Important  D: Desirable | Owner |
| --- | --- | --- | --- |
| 1. OR\_1.01 |  |  |  |
| 1. OR\_1.03 |  |  |  |

# Appendix B – Glossary

For an explanation of terms used in this document and Source of information.

## Terms and Abbreviations

|  |  |  |
| --- | --- | --- |
| **Term** | **Abbreviation** | **Meaning** |
|  |  |  |
|  |  |  |
|  |  |  |

<End of Document>