Spec Template

Feature Summary

(Expand when the feature has more clarity)

A brief, high-level description of the feature’s purpose, value, and core functionality

Problem Definition

- **Summary:** Define the problem or opportunity you are addressing
- **Who is affected:** User types or segments impacted by this issue
- **Impact:** Describe the business effect (e.g, users can't create goals in different accounts, which limits their ability to track their savings)
- **Source:** Customer feedback / Loss analysis / Competitor analysis / Reported bug (including the customer who raised it) - Add links to the supporting evidence (request, quotes, call summary)

Supporting Data

Power BI metrics or trends/ Customer's metrics / usage data - Provide the available data that supports the issue (churn, low registration, etc.)

Customer Feedback

Insights from 2–3 customer conversations or usability sessions:

- **Customer name:** Bank's name
- **Key pain points:** Main user challenges or frustrations related to this flow - what prevents users from reaching their goal efficiently
- **Business Impact:** (Time, effort, frustration, churn risk, etc.)

Market Research

- Briefly summarize competitors and industry insights
- Include screenshots showing how others address this problem

{Images}

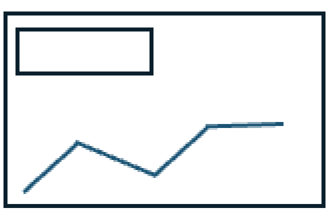
Proposed Solution

- **Type of work:** New feature / Feature enhancement
- **Link to parent feature:** In case of enhancement, link to the main feature's doc
- **Concept overview:** Describe the proposed idea in simple terms (new button, graph)
- **Dependencies:** (if relevant – waiting for a new model, client addition etc)
- **Out-of-Scope Decisions:** Ideas or elements considered but excluded from this scope (postponed to a later phase or ruled out) and why
- **Value:** Describe the value this feature is supposed to provide
- **Success Metrics:** Specify the success criteria and metrics that indicate whether the feature is performing well (Registration rate, engagement frequency, conversion rate, retention rate, etc.)

UK

UX Brief

- **Flow:** For new features - Describe the full flow the user needs to complete. Exiting feature - Where the change/addition occurs in the user journey
- **Context:** modules, add-ons, and insights where this component is/will be embedded
- **Sketch (optional):** Simple, high-level basic sketch, only if needed (PowerPoint/Paint)

-  the final goal of this component (e.g user should finish the flow and

UX tasks

Use Case	User Story (User Actions + Constraints)	Link

Describe the high-level purpose of this flow or component. Examples: “Editing a date field,” “Selecting a savings amount,” “Viewing transaction insights.”	*Describe what the user needs to do and how the system should behave:* • User actions & steps • Required content (headline, button) - only the must-have elements • Input constraints (max value, numeric rules) • Format/standards required (US vs EU formatting) • Edge cases and validations	Link to Monday ticket

Figma

{Link to the feature's design in Figma once ready}

Development Requirements

Feature Requirements

User Story	**Acceptance Criteria**	**Testing**	**Link**

Describe the capability/Element that is part of the feature. Example: • User filters transactions by date range	Define the expected behavior, logic, and edge cases. Example: • When *X* happens, *Y* should be displayed • Negative inputs are not valid • Items should be ordered alphabetically	Define on top of the acceptance criteria any key considerations or testing notes for the QA team: • Key behaviors to pay attention to • Edge cases the AC doesn't explicitly cover • Cross-feature dependencies Example: • Test a user with multi currency accounts (currency filter behavior) • Test as user with less than 6 months of data	Link to the YT

Open Questions

Define questions that Product needs R&D/Data to answer and any internal Product questions that require clarification to complete the spec

Risks

Outline any known product, technical, or delivery risks, such as data quality or availability issues, scalability concerns, or areas with higher uncertainty that may impact timelines or outcomes

Limitations / requirements

Describe relevant constraints such as version requirements (e.g., client V3), unsupported platforms or systems (e.g., mobile only), or known edge cases/requirements (e.g., goals require real-time transactions)