High-Level Requirements Specification (ACOP)

Phase: Requirement Analysis Phase **Date:** December 1, 2025 **Prepared By:** Business Analysis Team **Document Status:** Draft v0.9

1.0 Introduction

This document details the essential requirements for the Automated Customer Onboarding Platform (ACOP), acting as the bridge between the high-level business goals (Project Charter) and the technical design (Design Phase).

2.0 Functional Requirements (FR)

Functional requirements define the core actions and capabilities the system *must* possess.

ID	Requirement Description	Priority	Source (Stakeholder)
FR-1	The system **shall** allow a new customer to securely **register and log in** using a unique email address and two-factor authentication (2FA).	High	Security, User
FR-2	The system **shall** present a series of **dynamic forms** to the user, collecting necessary personal and financial data based on their pre-selected account type.	High	Operations, User
FR-3	The system **shall** provide a secure interface for the user to **upload required verification documents** (e.g., PDF, JPEG).	High	Compliance, User
FR-4	Upon successful completion and validation of all forms/documents, the	High	Operations

ID	Requirement Description	Priority	Source (Stakeholder)
	system **shall automatically create and update the customer record** in the CRM via API.		
FR-5	The system **shall** provide the customer with a **real-time status tracker** of their onboarding progress.	Medium	User

3.0 Non-Functional Requirements (NFR)

Non-functional requirements describe the quality and operational attributes of the system.

Category	ID	Requirement Description	Measurement Standard
Performance	**NFR-1**	The application must handle expected peak user traffic without degradation.	**500 concurrent users** with an average transaction response time of **< 3 seconds**.
Security	**NFR-2**	All sensitive customer data must be stored and transmitted using industry-standard encryption protocols.	Data must be encrypted at rest (AES-256) and in transit (TLS 1.2+).
Usability	**NFR-3**	The user interface must be intuitive and easily navigable on all major browser platforms and devices.	Must achieve a minimum **System Usability Scale (SUS) score of 80** in user testing.
Availability	**NFR-4**	The system must be accessible during core business hours with minimal downtime.	**99.9% uptime** during standard service hours (Mon-Fri, 8 AM - 6 PM).

4.0 Dependencies

The implementation of FR-4 is dependent on the availability of the CRM's new **customer update API endpoint**. This dependency must be resolved during the Design Phase.