**Product Requirement Document**

*Project title: Pinnacle Technological Improvement Phase 1 – Online Portal Development*

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*Reviewed by:*

*Version 1.0*

# Introduction

This project aims to start the advanced technological transition inside Pinnacle to boost its growth. Phase 1 will focus on the online portal development that allows clients to initiate online applications and track the application. A dashboard will also be developed for the admin’s end to track the records and visualize the business data.

# Objectives

This project aims to improve the application efficiency, starting the advanced technological transition inside Pinnacle and directing future works in terms of advanced technological transition.

# Stakeholders

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Responsible | Accountable | Consulted | Informed |
| Director |  | 打勾的复选框 纯色填充 | 打勾的复选框 纯色填充 |  |
| Development | 打勾的复选框 纯色填充 |  | 打勾的复选框 纯色填充 |  |
| PM | 打勾的复选框 纯色填充 |  | 打勾的复选框 纯色填充 |  |
| Marketing |  |  |  | 打勾的复选框 纯色填充 |
| User (Internal) |  |  | 打勾的复选框 纯色填充 | 打勾的复选框 纯色填充 |

# Project Design

**User account**

1. User account creation

* Description: create the user account before submitting online an application.
* Process design:
  + *Step 1 Signup*

|  |  |
| --- | --- |
| *Field* | *Type* |
| Email | Mixed |
| Password | Mixed |
| Confirmed Password | Mixed |

|  |  |  |
| --- | --- | --- |
| *Tickbox Applicable?* | *Notification content* | *Purpose* |
| Yes | 1. Terms of Service 2. Global Privacy Statement | Notify applicable regulations |

|  |  |  |  |
| --- | --- | --- | --- |
| *Hyperlink Applicable?* | *Link towards* | *Purpose* | *Sample* |
| TBD | Google  or Microsoft Account | Simplify the signup process | 图形用户界面, 文本, 应用程序, 聊天或短信  描述已自动生成 |

* + *Step 2 Check the email*

|  |  |  |
| --- | --- | --- |
| *Hyperlink Applicable?* | *Link towards* | *Purpose* |
| Yes | Google Gmail | Simplify the check process |
| Yes | Outlook |
| Yes | Signup page | Modify the email address |

* + *Step 3 Login*

|  |  |
| --- | --- |
| *Field* | *Type* |
| Email | Mixed |
| Password | Mixed |

|  |  |  |
| --- | --- | --- |
| *Tickbox Applicable?* | *Confirmation content* | *Purpose* |
| Yes | Remember the account | Faster the login process |

|  |  |  |  |
| --- | --- | --- | --- |
| *Hyperlink Applicable?* | *Link towards* | *Purpose* | *Annotation* |
| TBD | Google Account | Automatically login once the user uses Google or Microsoft Account to sign up | Integrate with the signup step |

Data storage for user account information (privacy): TBD

**Online Application**

Description: create and submit an online application with key information

Process design:

* *Show the process bar without how many steps. Replace it with indications on the top.*

*[Sample]*

*表格

低可信度描述已自动生成*

* *Step 1 Basic contact information*

|  |  |
| --- | --- |
| *Field* | *Type* |
| Full Name | Word |
| Business Name | Word |
| Phone Number | Number (10 digits) |

* *Step 2 Business details*

|  |  |
| --- | --- |
| *Field* | *Type* |
| Business Type | Multi-select box |
| Industry Sector | Multi-select box |
| Business Start Date | Date |
| Number of employees | Multi-select box |

* *Step 3 Funding requirements*

|  |  |
| --- | --- |
| *Field* | *Type* |
| Loan amount required | Number |
| Purpose of loan | Word |
| Repayment period | Multi-select box |
| Preferred funding timeline | Multi-select box |

* *Step 4 Financial Information*

|  |  |
| --- | --- |
| *Field* | *Type* |
| Annual revenue | Number |
| Net profit | Number |
| Outstanding debt | Number |
| Types of collateral | Multi-select box |

* *Step 5 Document upload*

|  |  |
| --- | --- |
| *Field* | *Type* |
| Business plan | File |
| Financial statement | File |
| Personal ID | File |

* *Step 6 Review and confirm*
  + Information check and confirm with edit buttons redirecting the user to the previous page.
  + Submit button.
* *Completion*

|  |  |  |
| --- | --- | --- |
| *Hyperlink Applicable?* | *Link towards* | *Purpose* |
| Yes | Dashboard | Track the application status |

**Application Status Tracking**

Description: Allow the user to track the application progress

Dashboard design:

* Hyperlink:
  + Add Hyperlinks to the Dashboard on the Pinnacle website.

[Sample]

图形用户界面, 文本, 应用程序, 聊天或短信

描述已自动生成

* Pop-ups:
* Add this page to Google Bookmark.
* Notify the user of where to find the dashboard through the Pinnacle website.
* Dashboard Home Page:
  + Highlight application status to track the progress
    - Display the explicit percent bar

[Sample]

图片包含 日程表

描述已自动生成

* + Display Low/ medium/ high chance (score) of approval
    - Train a model (Phase 2)
* Recent Activity
* Pending Tasks
* Information and Documents Review Page
* Messages
  + Add chatbot on the website (Phase 2). Redirect to the manual response channel when the chatbot cannot solve the client’s question.

**Admin Dashboard**

* Visualized Overall Business Data
  + Number bars of key business data
    - No. of Applications
      * Time series: this week & last week, this month & last month
    - No. of Success Applications
      * Time series: this week & last week, this month & last month
    - No. of Declined Applications This Month
      * Time series: this week & last week, this month & last month
    - Success Application Increment
      * Time series: by week & by month
    - Revenue
      * Time Series: Monthly & Yearly
    - Revenue Increment
      * Time Series: Monthly & Yearly

[Sample]

图片包含 图示

描述已自动生成

* + Line chart
    - No. of Application (incl. overall, success, declined) fluctuation
      * Time series: by month
    - Revenue fluctuation
      * Time series: by month and by year

图表, 折线图

描述已自动生成

图表, 折线图

描述已自动生成

图表, 折线图

描述已自动生成

* + Industry sector & business type distribution (pie chart)

图表, 饼图

描述已自动生成

* Client Overview
  + Add referral
    - Generate the unique tracible link that allows copy
* My clients
* Applications
* Messages
* Settings
* Log out

**Data storage**

What are the current Cloud solutions?

Request additional storage?

Files stored in a separate server

# Success metrics

1. Calculate the time each client takes for the online application (please confirm whether this is applicable) and summarize the efficiency improved.
2. Utilize the admin dashboard to generate the monthly business report more quickly.
3. New technology in use: portal (and machine learning models – phase 2).

# Technical requirements

* Portal & Dashboard
  + Scripting Language: Java & Python
  + Engineer: Backend & Frontend
* Credit Decisioning Model (phase 2)
  + Scripting Language: Python
  + Engineer: Algorithm
* Data Storage
  + Check if current Cloud expansion is needed.

# Customization

* Admin
  + Business data visualization
  + Customer analysis
* Referral
  + Add a button to generate a special tracible link, and referrals can send the link to more clients. The link will direct clients to the signup page.
  + Alternative: add a button that pop out field of name and email, once referrals fill out the name and email and click send, the email address will receive a special tracible link to sign up for the online portal.
* Clients from referral
  + Display the referral name on the dashboard from Admin’s end.

# Regulations for Data Protection and Security

General Data Protection Regulation (GDPR)

Data Protection Act

Information security standards

# Future work

1. Marketing: post videos introducing the portal to attract clients.
2. Further technological improvement: Develop a credit decisioning model to increase customer satisfaction and improve efficiency in credit decisioning.

# Appendices