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Document Summary

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| --- | --- |
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| Status | Draft |
| Document Description (one sentence summary) | Specification that describes the business processes and requirements for the OTS application |

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| --- | --- | --- |
| **Name** | **Role** | **Date** |
|  |  |  |
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Approvals

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# Document Overview

**Guidance:**

This section will provide the reader with details of the contents of the document. It should contain the following sections:

* Introduction to the solution for which the document has been prepared
* All the details that will be covered as part of this document
* If the solution is being built for a client/business, the requirements and scope of the solution for the business should also be provided.

## 1.1 Document Purpose

The purpose of this document is to capture the understanding of Atom applications’ functional and non-functional requirement .The objective of this document is to standardize the Business Processes, the Business Transactions and the Information entities of the Atom Technologies.

The Business Process is the detailed description of the way trading partners intend to play their respective roles, establish business relations and share responsibilities to interact efficiently with the support of their respective information system

## 1.2 Document Review

This section identifies audience needed to review the document :

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SR No** | **Reviewer Name** | **Title** | **Key Section** | **Date** |
| 1 | Application Owner |  | All document |  |
|  |  |  |  |  |

## 1.3 Document Approval

This section identifies audience needed to approve the document :

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SR No** | **Reviewer Name** | **Title** | **Key Section** | **Date** |
| 1 | Application Owner |  | All document |  |
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# Scope

## 2.1 Introduction

This section will contain an introduction to the application and associated process. A brief description of the business requirement and its outcome is to be included.

## 2.2 In Scope

This document will describe the functional and non- functional of the components of the process or application which are in scope .

The following graphic shows the high level components of the system and the requirements that follow are broken out based on this logical structure: Enterprise user, API interfaces

<in the end after all details are received from Atom team>

Ideas:

* Shapoint Link is fine(or In-doc Attachment) when SoW is created discretely
* Phasing manner or out of Scope can be mentioned(1 line description is enough)

# Detailed Requirement



Framework is important – NA can be mentioned if not applicable

| **Sr. No.** | **Requirement Category** | **Requirement Description** |
| --- | --- | --- |
| **1.** | Business Requirement | Business Requirement provides high level overview of the characteristics of the proposed system from the end user’s viewpoint |
| **2.** | UI Portal Requirement | UI Portal requirement provides functions specific to Requirements Management, depending on feature enhancements |
| **3.** | UI Integation(API support) Requirements | UI will be built within the OTS application framework and should be able to store data locally for retrieval by the data input applications |
| **4.** | Functional Requirements | The functional requirements helps you to check whether the application is providing all the functionalities that were mentioned in the functional requirement of that application |
| **5.** | Process Requirements | This section covers the end-to-end process involved in the TITAN application including all the modules, phases and the interconnections between them. |
| **6.** | Reporting & Dashboard Requirements | Requirement for authorized users to have the ability to generate data reports from the tool and then save, print, email |
| **7.** | Notification Requirements | Requirement to have various Email or SMS notifications generated in OTS and sent to end users |
| **8.** | Non-functional Requirement | The non-functional requirements are used to evaluate and develop a proposed solution that will support the business requirements |

## Requirement Traceability Matrix

The matrix demonstrates the relationship between requirements and other artifacts- such as different types of software or bugs. It's used to track requirements — and prove that requirements have been fulfilled.

The following Traceability matrix comprises the user stories from all work streams: *(Illustration only in the excel)*



Can be omitted; Tracability is subject to CxO Review

## 3.2 Business Requirement

This section will include a high level overview of the characteristics of the proposed system from the viewpoint of the system’s end user.

Business Requirements examples: *(Illustration only)*

|  |  |
| --- | --- |
| **Business Requirements** | **Definition** |
| *Stakeholder Requirement* | *Asking a variety of stakeholders with different perspectives to provide requirements (for eg: We need a good analytics modules for report generation)* |
| *Business Rules* | *Ways to represent business processes, policies and procedures as a series of conditional statements* |
| *Functional requirements* | *Description of the functions/modules within the system* |

## 3.3 UI Portal Requirement

UI Portal requirement provides functions that are both general and specific to Requirements Management. Depending on feature enhancement

## 3.4 UI Integration Requirement

The UI will be built within the OTS application framework and should be able to store data locally for retrieval by the data input applications. Number of screens will be determined

### 3.4.1 API Support Requirement

API requirement includes functional requirements (what your API should do and how will the API be used) and non-functional requirements (how your API should perform in terms of service level agreements). On top of that, API requirements also include the way your system implements requirements.

Non-functional API requirements examples: *(Illustration only)*

|  |  |
| --- | --- |
| **Non Funtional API Req.** | **Definition** |
| *Correctness* | *Ability with which the software respects the specification.* |
| *Performance* | *Ease with which the software is doing the work it is supposed to do.  Usually measured as response-time or throughput. Eg TPS* |
| *Reliability* | *Ability with which the software performs its required functions under stated conditions for a specified period of time.* |
| *Robustness* | *Ability with which the software copes with errors during execution.* |
| *Scalability* | *Ability with which the software handles growing amounts of work in a graceful manner.* |
| *Security* | *Degree to which the software protects against threats. Eg Enchryption, Hash, etc* |
| *Usability* | *Ease with which the software can be used by specific users to achieve specific goals.* |

Examples of API Implementation Requirements: *(Illustration only)*

|  |  |  |
| --- | --- | --- |
| **API Requirement** | **SOAP** | **REST** |
| *User Authentication* | *WS-Security Supporting Token* | *OAuth* |
| *Data privacy* | *WS-Security Message Encryption* | *HTTPS* |
| *App Authnetication* | *WS-Security Message Signature* | *HMAC Header Signature or OAuth* |

## 

## 3.5 Process Requirements

This section covers the end-to-end process involved in the TITAN application including all the modules, process diagrams and the interconnections between the various modules.

## 3.6 Functional Requirements

The functional requirements helps you to check whether the application is providing all the functionalities that were mentioned in the functional requirement of that application and it also along with requirement analysis help identify missing requirements. They help clearly define the expected system service and behavior.

*(Illustration only)*

|  |  |  |
| --- | --- | --- |
| **SR NO** | **Functional Requirement** | **Description** |
| *1* | *Authenticate User* |  |
| *2* |  |  |
| *3* |  |  |

## 3.7 Reporting & Dashboard Requirement

Requirement for authorized users to have the ability to generate data reports from the tool and then save, print, email, etc.

* Basic reporting of the data stored
* Report on queue

## 3.8 Notification to users

Requirement to have various Email or SMS notifications generated in OTS and sent to end users. The parameter details:

* Frequency with which notification will be sent
* Mode of Communication

## 3.9 Non-Functional Requirement

The non-functional requirements are used to evaluate and develop a proposed solution that will support the business requirements. The Architecture/infrastructure organization(s) must be involved in the infrastructure planning and they must review and approve the proposed architecture/infrastructure.

*(Illustration only)*

|  |  |  |
| --- | --- | --- |
| **SR NO** | **Non-Functional Requirement** | **Description** |
| *1* | *Deployment Topology* |  |
| *2* | *Data Center Capacity* |  |
| *3* | *DB change, URL(Network change), Environment-wise API test mode, eg POS, AI Pay, UAT/PreProd/Prod* | *Can be discussed with Platform team while or before BRD review* |

# Workflow

## Workflow

Description and flow chart of current process and proposed process is to be depicted

# Functionality Matrix

## Business Benefit

The potential benefit of each cell in the matrix for each of the identified benefit categories . By combining the resulting scores for each of the cells, a relative business benefit rating was assigned to each of the cells.

The following rating system was used:

|  |  |
| --- | --- |
| Critical | Major business benefit opportunities across all or several benefit categories, or function is required for project success. May be critical due to legal requirement. |
| High | Significant business benefit opportunities across several benefit categories |
| Medium | Minor business benefit across several categories or significant benefit across only a few categories. |
| Low | Minor business benefit for one or two categories. |

|  |  |  |  |
| --- | --- | --- | --- |
| **Alignment** | **Key Performance Indicatior** | **Metrics** | **Project Goal** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

## Technical Complexity

A rating (High/Medium/Low) of the technical complexity of the function. Optionally, a short explanation is also provided. A function’s technical complexity is based on the following criteria:

* Complexity of business rules and logic
* Availability of data
* Volume of data
* Performance considerations
* Unknown/Risk

Separate discussions were held to explore the technical complexity of each cell. The following rating system was used:

|  |  |
| --- | --- |
| **Category** | **Description** |
| High | Extremely challenging, contains complex business rules, significant performance issues, requires new technology, Eg, HSM change, Callback URL, etc |
| Medium | Extensive business rules, some technical risk involved |
| Low | Minimal technical challenges |

## Functional Specification Details

## 5.3.1 Impacted Functions and Process(es) – Integration and Transaction Patterns

Mention the impacted process and the requirements in this section

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Integration Type** | **Multiprod** | **Surcharge** | **Impact** | **Description** |
| 1 | Seamless | Multiprod | Surcharge | Y/N |  |
| 2 |  |  | Non-Surcharge | Y/N |  |
| 3 |  | Non-Multiproduct | Surcharge | Y/N |  |
| 4 |  |  | Non-Surcharge | Y/N |  |
| 5 | Non-Seamless | Multiprod | Surcharge | Y/N |  |
| 6 |  |  | Non-Surcharge | Y/N |  |
| 7 |  | Non-Multiproduct | Surcharge | Y/N |  |
| 8 |  |  | Non-Surcharge | Y/N |  |

## 5.3.2 Impacted Functions and Process(es) – Operational Patterns

Mention the impacted process and the requirements in this section

|  |  |  |
| --- | --- | --- |
| **Operation aspects --** | **Impact** | **Description** |
| Reconcilation file & process | Y/N |  |
| Claim | Y/N |  |
| Payout | Y/N |  |
| Settlement | Y/N |  |
| Refund File | Y/N |  |
| Chargeback | Y/N |  |
| Reports[Admin/Merchant] | Y/N |  |
| Masters to be procured from NCA | Y/N |  |

## 5.3.3 Assumptions

Specify the assumptions made for implementing this object

## 5.3.4 Risks

Specify the Associated Risks if this object is not implemented

## 5.3.5 Impacted Systems

Specify the details of all the impacted systems

# Solution Overview

**Guidance:**

Solution section explains the solution that will be covered in detail in the document. It should consist of the following sections:

* Brief explanation of the solution
* The platforms on which the solution will be built
* Business requirements that will be met on implementing the solution
* Business units that are responsible for building the solution
* Key activities included
* Abilities acquired
* Systems that will integrate with the solution

## Solution Overview

To be provided by Team Atom

# Security

## User Security

The document intend to identify the way user security is managed and configured. User security is managed through a combination of the following features:

* Password Policies
* Location/IP Restrictions for Login
* Object level security
* Audit History
* Any additional Parameters

## User Authentication & Authorization

User authentication and authorization will be handled via integration with CIAM 2.0. The CIAM 2.0 solution will support industry authentication standards for integration with web and mobile applications, including OAuth 2.0.

## High Level Access Role

This section list out all the roles as referenced in the use cases.  We want to list all roles and high level responsibilities of each of those roles.  Note that this is high level role description and higher details (Such as permissions access) will be documented in the Design Specifications Doc.

|  |  |
| --- | --- |
| **Role Name** | **Role Description** |
| Admin |  |
| User |  |
| Others |  |

# Use Cases:

**Guidance:**

Use cases section should tie to work flow diagram in previous section. It should list and explain the business requirements/goals that will be met through implementing the solution in the client’s/business environment. Every use case should clearly explain how the activities that will be covered under it to achieve the requirement/goals.

## Use Cases

Below are the use cases :

|  |  |
| --- | --- |
| **Category** | **Use Cases** |
| **Pre-requisites** |  |
| **Roles and Responsibility** |  |
| **Process** |  |
| **Output** |  |

# Checklist

## References

Create a reference list eg source of information, regulatory guideline, sample website link available in the internet, etc.

RBI Circular [Reserve Bank of India - Index To RBI Circulars](https://rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx)

NPCI Circular <https://www.npci.org.in/what-we-do/upi/circular>

SEBI Circular [SEBI | Circulars](https://www.sebi.gov.in/sebiweb/home/HomeAction.do?doListing=yes&sid=1&ssid=7&smid=0)

## Sales Checklist

Sales Checklist to be completed in advance

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr No.** | **Activity** | **Required** | **Checked** | **Comments / Action** |
| **1** | **Business Prerequisite --** |  |  |  |
| 2 | Bank account opening for a specific bank | Y/N |  |  |
| 3 | Bank Guarantee deposit | Y/N |  |  |
| 4 | Other preconditions | Y/N |  |  |
| **5** | **Operational aspects --** |  |  |  |
| 6 | Bank's OnBording Process | Y/N |  |  |
| **7** | **Technical aspects --** |  |  |  |
| 8 | Transaction Process flow | Y/N |  |  |
| 9 | Connectivity[URL, Port] | Y/N |  |  |
| 10 | Integration Document details | Y/N |  |  |
| 11 | Parameter details with explanation | Y/N |  |  |
| 12 | Test Credentials | Y/N |  |  |
| 13 | Bank Environment/Configuration | Y/N |  |  |
| 14 | Time Slot for Project | Y/N |  |  |

10.3 Product Checklist