# Mobile Application Augmentation

# High Level Requirements Document

Document Owner – Poojitha Reddy

Date :5-1-2017

## Introduction

The Financial Institution (The Bank) is the fourth largest in the USA and caters to global clientele. Customer retention being one of the key focus area, the bank continuously strive to extend the service portfolio. Considering the usage of mobile banking which was launched recently, the bank is working towards adding more services to mobile banking platform. Certain upgrades were to be induced into to the existing system in order to add the new service which include:

***Login Attempts Failure***: Failure to login with three or more attempts would lock the mobile application and the customer would never be able to login back. Now, customers would be able to create a new password through security question or by calling customer service

***Account Security:***If the customer forgets to log out of the mobile application there are chances of the account being hacked. Therefore inactive account for more than certain time period need to log off the customer and validate with the credentials once again.

As both of the above mentioned issues are addressed successfully in the previous projects, the mobile application platform is ready to add new service called “Alerts”.

The transaction alert system would enable the customer to have check on the transactions immediately rather waiting until they get to check online or, receive statements via mail or visit the bank physically. The new alert system would also allow the customer to report fraud transactions to the bank immediately in order to take necessary action.

The Bank is looking forward to offer the new service to the customers and add value to the customer experience which shall indeed contribute towards customer retention.

## Scope

The mobile application augmentation project emphasize on intimating the customer on each transaction of the account via email or a mobile alert. This project squeezes the lag time between any fraud transaction and the account holder being intimated which in turn decreases the chance of account being misused.

**In-Scope**

Work stream include:

***Requirements development***

1. Deliverable: Identify the required data which is necessary while enhancing the Mobile Application
2. Deliverable: Identify the necessary system to support the application deployment
3. Deliverable: Phase wise project updates to be provided

***Application Development***

1. Deliverable: Application to be developed to send the Text alerts on mobile or email to customers on every transaction
2. Deliverable: Application should include access to customer in order to edit email id and phone number online
3. Deliverable: Customer enabled on/off Alerts option
4. Deliverable: Password recovery option to be enabled

***Data Conversion***

Deliverable: Data conversion not required

***Change Management/Training***

Deliverable: Client facing and customer support employees should be trained on the new service addition to explain customers about the new facility at their disposal

**Out of Scope**

1. Upon multiple login failure attempts alerts will not be sent to the customers
2. First time logging in customers will not receive alerts

The project requisites include IT resources for application development. The IT resources available in- house will cater to the technology requirements.

## Assumptions

1. The Project would require communication plan to be sent to the customers about the new service addition
2. Marketing team should plan to send flyers, emails and promotional text or advertise

## Conditions

1. The Project would require communication plan to be sent to the customers about the new service addition
2. UI will be designed and implemented by specialist UI team

# Constraints

1. Sending message to overseas customer is a challenge
2. Existing systems have limitations and might not support the entire upgradation
3. Legal and compliance issues need to be addressed

# As-Is Process Flow



# To-Be Process Flow



# Business Requirements

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Business Req. No.** | **Business Req. Name** | **Description** | **Priority** | **Notes** |
| BR -001 | Customer Login | Customer should be able to login using the Mobile banking PII credentials | High | Failure to login with three attempts should lock the account. |
| BR -002 | Set Alert | Customer should have an option to choose whether to receive an alert or not | High | Radio Button or the drop down option to set an alert is yet to be finalized by the business user |
| BR -003 | Choose Alert Mode | Customer should be given an option to choose between email alert or a text message on mobile or both | High | Drop down option to choose (Need Validation) the alert mode either email, or text message or Both |
| BR -004 | Modify Email Id and Mobile Number | Customer should be able to modify email ID and Mobile Number on which he/she chooses the alert to be delivered | High | Option of updating email ID, Mobile Number and Address is already available for mobile banking users. Need to check if it goes as a separate requirement. |
| BR -005 | Alert Criteria | Customer should be able to set the alert on each transaction or provide the criteria depending upon the amount of transaction or nature of transaction | High | Criteria based on amount of transaction has to be from 50$ or more |
| BR-006 | Check Statements | Customer should be able to view statements related to all the accounts linked | High |  |