

Functional Specification Document (FSD)

XPRESS + REBRANDING (Phase 2)

* INCREASE ONE-OFF LIMIT
* PERSONAL FINANCING

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Date: \_\_\_\_\_\_\_\_\_\_\_

**DOCUMENT CONTROL**

Version:

Release Date:

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**Versioning Control**

Version *1.0* is the first version release to the *project stakeholders.* This is for review and input by all project stakeholders. At the end of this review process version 1.1 will be created for base lining. Base lining will occur as a result of the document sign off being achieved.

|  |  |  |
| --- | --- | --- |
| **Version** | **Date** | **Comment** |
| *1.0* |  |  |

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Table of Contents

[1.0 Introduction 4](#_Toc475004334)

[1.1 Background 4](#_Toc475004335)

[1.2 Purpose & Objectives 4](#_Toc475004336)

[1.3 Existing Challenges 4](#_Toc475004337)

[1.4 Definitions of Acronyms & Abbreviations 4](#_Toc475004338)

[2.0 Business Process Overview 5](#_Toc475004339)

[2.1 Current Business Model (As-Is) 6](#_Toc475004340)

[2.2 Proposed Business Model (To-Be) 6](#_Toc475004341)

[3.0 Functional Requirement 6](#_Toc475004342)

[4.0 User Case 10](#_Toc475004343)

[4.1 Index 36](#_Toc475004344)

[4.2 Use Case Description 36](#_Toc475004345)

[5.0 Data Requirements 36](#_Toc475004346)

[5.1 Data Dictionary 36](#_Toc475004347)

[6.0 Related Document 36](#_Toc475004348)

[6.1 Framework Policy 36](#_Toc475004349)

[6.2 Procedure 37](#_Toc475004350)

[6.3 Work Instruction/Manual/Guideline/Standard 37](#_Toc475004351)

[7.0 Reports Requirement 37](#_Toc475004352)

[8.0 Sign off statement 37](#_Toc475004353)

[9.0 Appendix 38](#_Toc475004354)

# Introduction

*With the successful launch of AEON Member PLUS Card (XPRESS+), all XPRESS + Member (hereinafter referred as “the Member”). Each Member is assigned with eligible limit for Consumer Durable Easy Payment (GEP) and Motor Financing (MEP). The scope of this FSD includes the Application of Personal Financing and also enabling the Member to Increase One-off limit for GEP and MOPED through AEON Credit website.*

## Background

## *The AEON EXPRESS Card was introduced in 1998, since then we have approximately 1.68 million member base up to date. 36% of the members are active as of February 2017 (those who have taken loan and still serving the instalment). Based on the percentage of active members, it shows that there is a huge potential of this base for repeat customers on our EP & PF sales. Hence, we would like to leverage on AEON Member Plus Card’s platform to rebrand the current EXPRESS Card.*

## 1.2 Purpose & Objective

*The objective is to provide a self-service feature for the Member to request for increase one-off eligible limit and able to Apply Personal Financing by uploading income document in* [*https://www.aeoncredit.com.my/*](https://www.aeoncredit.com.my/)*.*

## 1.3 Existing Challenges

*The Member unable to request for a higher eligible limit for XPRESS+.*

## 1.4 Definitions of Acronyms & Abbreviations

|  |  |
| --- | --- |
| **Terms** | **Descriptions** |
| EP | Easy Payment by AEON Credit |
| PF | Personal Financing by AEON Credit |
| MOPED | Motorcycle Financing |
| GEP | Consumer Durable Easy Payment |
| XPRESS+ | Special privileges granted to AEON Credit’s loyal customers. By invitation only |

# 

# Business Process Overview

***LOS Automation Flow - One off Credit Limit Processing - EP***

**EP**

Application to sync to LOS

Application via ACS Web

Financial Checking Pass?

Decline

Limit Increase

Limit Remain

SMS Notification

SMS Notification

Decline

Yes

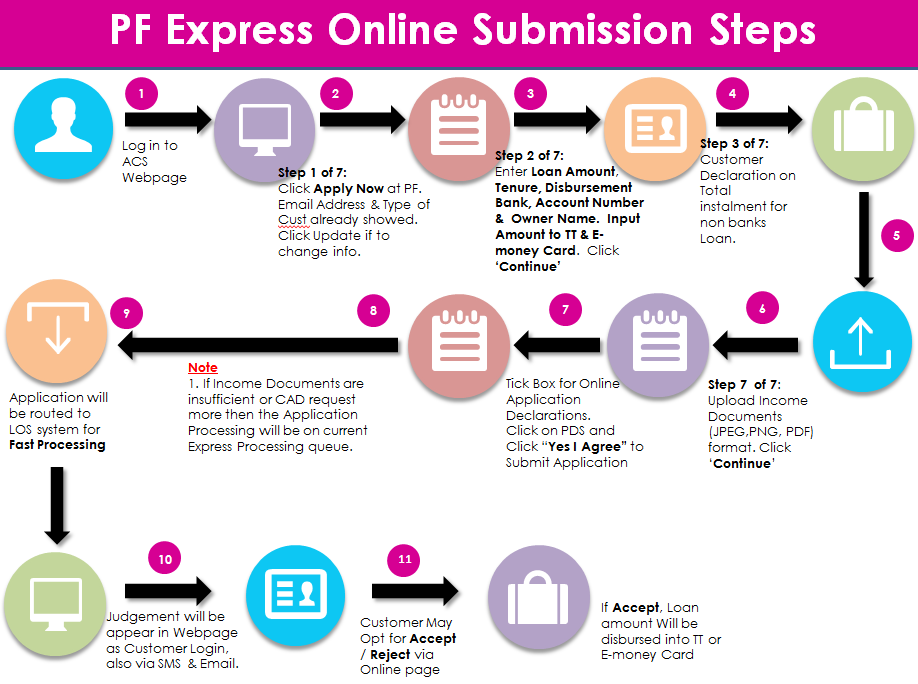
No

No

Yes

Assessment - Limit, DSR & Doc. successfully reviewed?

***Personal Financing Application Process***



## 2.1 Current Business Model (As-Is)

*For Easy Payment (EP), Customer’s Eligible Loan Limit unable to increase during the QR Code/Approval Code validity period.*

*For Personal Finance (PF), no special privileges for XPRESS+ Customers applying for Personal Financing.*

## 2.2 Proposed Business Model (To-Be)

*Customer’s Eligible Loan Limit can be reassessed by submitting Income Documents to ACS Website*

*XPRESS+ Customers will have faster Personal Financing Application Processing time.*

1. *Customers to furnish latest Income Documents in the event:*

* *Customer applies for PF Facility (Mandatory)*
* *Customer wishes to increase Eligible Loan Limit (applicable for other Eligible Products)*

1. *Please refer to Income Document Requirement by Products.*

* *CPR-EPA-A01 Easy Payment Assessment Policy*
* *CPR-PFA-A01 Personal Financing Assessment Policy*

# Functional Requirement

3.1. Request of eligible loan limit increase is submitted through ACS consumer web, [www.aeoncredit.com.my](http://www.aeoncredit.com.my), applicable only to customers with an active AEON Member PLUS Card (XPRESS+). The Customers’ XPRESS+ Approval Code must be at least five (5) calendar days validity period at the time of request and “Consumer Durable EP Loan Limit” and “Motorcycle Financing Loan Limit” does not reach the maximum RM5, 000 and RM7, 500 respectively.

| **No.** | **Requirement** | **Feedback** |
| --- | --- | --- |
| **3.1.1** | My Account  Click on “Request Increase Loan Limit” for customer to increase their loan limit located on the right-side of the Loan Limit    **Request Increase Loan Limit**  Last Income Document Uploaded on 15/01/2019 @ 9.52am | Disable and hide “**Request Increase Loan Limit**  Add View XPRESS+ LOAN SUMMARY & APPLY PERSONAL FINANCING NOW    Add View XPRESS+ LOAN SUMMARY & APPLY PERSONAL FINANCING NOW    Last Income Document Uploaded on 15/01/2019 @ 9.52am“  When:-  1.customers Approval Code validity period is less than 5 days.  2. current Loan limit reaches maximum |

|  |  |  |
| --- | --- | --- |
| **3.1.2** | Request Increase Loan Limit  Select loan type and upload the necessary income documents. Click “Continue”.  C:\Users\A170401\Desktop\Untitled.png  **Income Documents Upload**  For Salary Earner: Please upload your latest 3 months Salary Slips  For Self-Employed: Please upload your latest 3 months business account Bank Statement  **Continue >**  **Request Increase Loan Limit**  C:\Users\A170401\Desktop\Untitled.png  **Please upload your latest Income Documents**  Snap your income documents now  Add Attachment  **Continue >**  **Request Increase Loan Limit**    **Please upload your latest Income Documents**  Snap your income documents now  Add Attachment  Attachment 001 [X]  Attachment 002 [X]  Attachment 003 [X]  **Continue >**  Notes : File type and format : JPEG, PNG, PDF.  You may attach up to 10 files per field. Maximum file size is 10MB. | Customer press on the **Continue**, Customer has to read and acknowledge in the DECLARATION page (see 3.1.3) |

|  |  |  |
| --- | --- | --- |
| **3.1.3** | **DECLARATION**  ☑ I/We, the applicant warrant and represent that all the information given is true and correct and that I/we have not wilfully withheld any material fact. I/We irrevocably authorize AEON CREDIT (M) BERHAD to obtain any information it may require, in order to process this application, from any person, or any source (including but not limited to CCRIS, FIS, CTOS or any financial institution). This application form and all supporting documents that were submitted to AEON Credit shall be the sole property of AEON Credit and AEON Credit is entitled to retain the same irrespective of whether my/our application is approved or rejected by AEON Credit.  ☑ I/We hereby acknowledge that I/we have accessed and/or read the Privacy Notice issued by AEON Credit (which is available at all AEON Credit branches as well as at AEON Credit website at [www.aeoncredit.com.my](http://www.aeoncredit.com.my) or has otherwise been made available to me/us) and confirm my/our agreement to the same.  *\*Please tick both checkbox to proceed*  Proceed **Cancel** | Customer must tick both boxes to continue with “proceed”.  Click “Cancel” to return “My Account”. Request not submitted nor recorded in system |

|  |  |  |
| --- | --- | --- |
| **3.1.3** | Income Document uploaded complete    √Income Documents upload completed. Application has been successfully submitted. We will revert to you in Two (2) working days. You will receive SMS Notification once your Loan Limit has been updated.  **Back to My Account >** |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.1.4** | View XPRESS+ Loan Summary    Add View XPRESS+ LOAN SUMMARY to view all XPRESS Loan Application status.  C:\Users\A170401\Desktop\Untitled.png    **View XPRESS+ Loan Summary**   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Product Type** | **Application No.** | **Agreement No.** | **Application Date** | **Status** | **Approved Date** | **Amount** | | Consumer Durable EP | xxxxxxx | 701 xxxx | DD MMM YYYY | Processing / Approved / Completed / Cancelled | DD MMM YYYY | RM #, ###. ## | | Increase Loan Limit |  | n/a | DD MMM YYYY | Processing / Approved / Declined | DD MMM YYYY | RM #, ###. ## | | Personal Financing | xxxxxxx | 703 xxxx | DD MMM YYYY | Processing / Approved / Completed / Cancelled | DD MMM YYYY | RM #, ###. ## |   View XPRESS+ Loan Summary for Consumer Durable EP  C:\Users\A170401\Desktop\Untitled.png    **My Account**  XPRESS+ Consumer Durable EP    View XPRESS+ Loan Summary for Motor Financing  C:\Users\A170401\Desktop\Untitled.png    **My Account**  XPRESS+ Motor Financing |  |

3.3. PERSONAL FINANCING

| **No.** | **Requirement** | **Feedback** |
| --- | --- | --- |
| 3.3.1 | This FSD shall serve as an Addendum by adding Personal Financing product as an additional loan product on top of GEP & MEP in the Master FSD for EXPRESS Card Rebranding dated 3/8/17. |  |
| 3.3.2 | PF Loan Application   1. Customer to log into ACSM Web / ACSM Mobile Apps to Apply for PF loan. – Refer to Figure 1 2. From the product listing, customer can see **AEON Member Plus Card (XPRESS)** 3. Customer can view “**Personal Financing Apply Now**”. Customer may click “**Apply now**” to submit Application. 4. The **New Loan Code** for AEON Member Plus Card (XPRESS) to Apply Personal Financing will be 703, 704 *(further details at column ‘m’ below).*   **E-FORMS for Personal Financing Product - Refer to Figure 3**  **APPLICATION OF PERSONAL FINANCING**   1. Customer able to input Loan Amount (free text in every RM1,000. Parameter to be set minimum loan amount allowed at RM1, 000 and maximum loan amount at RM100,000) 2. Customer able to choose Loan Tenure (6 - 84 months) from drop down list subject to customer net income. i.e. Income RM2,001 & Above (6 – 84 months) and income RM2,000 & Below (6 – 60 months).Eligible tenure as following :  |  |  |  |  | | --- | --- | --- | --- | | **Loan Tenure :** | **Months** | **Loan Tenure :** | **Months** | | ***\*Drop down list illustration eligible tenure for net income RM2, 000 & Below.*** | **6** | ***\*Drop down list illustration eligible tenure for net income RM2, 001 & Above.*** | **6** | | **9** | **9** | | **12** | **12** | | **15** | **15** | | **18** | **18** | | **24** | **24** | | **30** | **30** | | **36** | **36** | | **48** | **48** | | **60** | **60** | |  | **72** | |  | **84** |  1. Once customer enter financing amount & the loan tenure, the table as above will show the availability tenure (months) - and calculated monthly repayment amount (RM). For tenure which is not available for the customer, monthly repayment column will be shaded in grey. 2. Tenure & Repayment Table for different scenario based on customer’s financing amount.     ***Note: These tables are for illustration purposes only. Vendor/Agency need to propose the appropriate design and layout.***   1. Customer is required to input their Loan Disbursement Account Information -Refer Figure 3. (Copy of account statement / passbook to be submitted during S&P Signing at CSU).  * Disbursement Bank * Disbursement Bank Account Name * Disbursement Account No *(to be follow PF web/online application parameter setting for bank account digit no)*  1. Customer details information will be display in “**My Info**” page (as per current production page). The displayed details information are: -  * Mobile Number * Home Address * Employment Address * Email Address * Customer can update the email address, in Loan Application page, and it will auto sync the email address in “My Info” Page (<https://www.aeoncredit.com.my/user/my-info/change-email>). * After customer change the email address, it should be redirect back to the loan application page;  1. Customer is required to update declaration of current loans from Non-Bank Financial Institutions by click “Yes” or “No” (Refer Figure 4). If customer click “Yes”, it will prompt a field of “Total Monthly Repayment to Non-Bank Financial Institutions” and customer required to fill up the amount (free text in RM). If customer clicks “No”, it will direct to next page to upload Income documents (Figure 5).   *(Declaration of current loan from Non-Bank Financial Institutions is requirement under BNM Responsibility Financing guideline)*   1. Customer is required to upload the Latest income documents (based on latest CPR requirement / guideline) for processing (Refer to Figure 6) and click “continue”. A message of “Complete Upload documents” will be showed (Figure 9). 2. Once application submitted, a notification on Acknowledgement of submission is displayed to customer in the webpage and customer required to click “continue” to proceed for next step. 3. Before application is route to CAG for processing, customer is required to select either to “Send copy of PDS to customer’s email” or “Print PDS”. Customer is required to ‘tick’ declaration of PF application and click “Yes, I agree” or “No, I do not agree” (Figure 9). 4. Page will show notification of “Application is successfully submitted” together with link for customer to view the applied financing details in “Loan Summary”. (Figure 10) 5. Submitted e- Application is route to CAG for **Instant Processing Queue**. 6. The Application will be processed based on New Loan Code for *AEON Member PLUS Card (XPRESS+)* as per below : 7. **703 (Normal / New Personal Financing Customer)** for Non Personal Financing holder. 8. **704 (Personal Financing Refinancing Customer)** for Active PF Customer who eligible for Refinancing.   **Decision**   1. Approved / Reject cases will be notified to customer via SMS or Email as per BAU process (Figure 11) 2. Approved or Decline Loan will show in Figure 11. Customer is required to click “View Approved Loan” page (Figure 11) to view the Approved Loan details. Also “Cancel Application” button is also available on the same page (Figure 13) if customers wish to cancel the Approved Loan. 3. Once click “View Approved Loan” page (Figure 12), the Approved Loan details page will show as Figure 12. 4. Summary on Approved Loan is showed (Figure) , details :  * Application date (DD MM YY) * Status : Approved / Decline * Approved Date : (DD MM YY) * Approved Loan Amount : RM Xx * Approved Loan Tenure: Xx months. * Monthly Instalment amount (RM Xx). * Codes Expiry : DD MM YY *(90 days from approved date)* * Agreement No. : Eg. (822 XXXXX XX) * Button for Cancellation “Cancel Loan”. * Approved Agreement the first 3 digit Agreement number will be 703 or 704 as per New Loan Code for Member Plus Card XPRESS+.  1. IF Loan Decline, the notification will be show as Figure 15. 2. For Incomplete document, customer will receive email notification and required to upload additional document requested from the link in the email. 3. S&P Agreement, Product Disclosure Sheet & Auto-debit Form S&P Agreement, Product Disclosure Sheet and Auto-debit from is generate as per BAU process at CSU. Customer Signed S&P once walk-in to CSU and signed auto-debit form upon signing S&P. 4. Disbursement 5. Upon completion of Sale & Purchase Agreement, CSU staffs should proceed for “Sale Confirmation” as per BAU process. 6. The loan amount <RM10,000 to be disbursed either into Customer’s e-money card or credited to customer account (optional) 7. For Loan Amount >RM 10,000, it has to trigger Finance to TT the balance (minus RM10, 000) to customer's bank account (follow BAU process) upon CSU perform Sales Confirmation. 8. Stamping process   As per existing BAU process.   1. 8) Reports in BU storage file & AS400. 2. A New channel code is required to identify all the loan applications submit from the existing customer base. This channel code which tagged to the agreement will be reflected in AS400, MOS, Sales Claim system, LOS and CRM. 3. Daily E-Money EXPRESS Card PF Sales Report by channels (website, mobile application). 4. Daily disbursement report via E-Money card is auto generate with Customer’s Name, NRIC, Card No., & Agreement No. on daily basis and available in BU storage. 5. Daily disbursement report via TT by Finance department is auto generate with Customer’s Name, NRIC, Card No., & Agreement No. on daily basis and available in BU storage. 6. Application transaction & amount by product (GEP, MEP, PF) with status pending, pre-approved, approved. |  |

|  |  |  |
| --- | --- | --- |
|  | **Web Screens (Personal Financing)**  Figure 1 : Login Page    Figure 2: Add “Personal Financing **Apply Now”** at the **Main Page.**     1. Customer selects **Apply Now** to **Submit Application**. 2. If customer already submitted Application previously, but select **Apply Now** again; then prompt the message below:- 3. *Application Submitted on (ddmmyyyy) is currently under processed*. 4. *Application on (ddmmyyyy) had been Decline / Cancel*. Show this if customer click ‘Apply Now’ within 30 days from the last judgement date.   Customer able to view XPRESS+ Loan Summary by ‘Select an Action’  XPRESS+ Loan Summary    View XPRESS+ Loan Summary    **Back to Main Page**  Loan Summary ***Pop out*** once customer clicks Personal Financing from the summary table.    Figure 3: Application Page for PERSONAL FINANCING   * Enter Personal Financing Application Details * Update Email Address / My Info     Figure 4: Add Notification declaration of current loans from Non-Bank Financial Institutions  Figure 5 : Upload Latest Income Documents > Click Continues    Figure 6: Upload the documents      Figure 7: Successfully Uploaded the documents    Figure 8: Complete of upload documents    Figure 9 : PF Declarations by customer    **Refers’ to Cancel or drop the Application**  **Refers’ to Submit Application**  Figure 10: Application Submission Page    This Screen is also link to Application number when customer view via **XPRESS+ Loan Summary**  Figure 11: Loan Approved Page    This Screen is also link to Application number & Agreement number when customer click via **XPRESS+ Loan Summary**  **Figure 12**: **Approved Loan** for Personal Financing. Customer Click ‘View Loan Details’ in previous screen.    Figure 13 : If customer clicks “Cancel Loan” Button under View XPRESS+ LOAN SUMMARY    Figure 14 : Upon Customer Click to Cancel the Approved Loan    This Screen is also link to Application number and Agreement number when customer view via **XPRESS+ Loan Summary**  Figure 15 : Loan Declined Page    This Screen is also link to Application number and Agreement number when customer view via **XPRESS+ Loan Summary** |  |

3.3. Notification to the Customer

| **No.** | **Requirement** | **Feedback** |
| --- | --- | --- |
| **3.3.1** | **Email Notification**   |  |  |  |  | | --- | --- | --- | --- | | **No.** | **Description** | **Result** | **Message** | | 1 | Income Document Uploaded for Easy Payment | Limit Increased | Subject: XPRESS+’s Eligible Loan Limit Increase Request SUCCESSFUL  Content:  Greetings from AEON Credit Service!  Your request to increase XPRESS+’s Eligible Loan Limit is **SUCCESSFUL**. Please log in to [www.aeoncredit.com.my](http://www.aeoncredit.com.my) for more information.   Thank you.   AEON Credit Service (M) Berhad   i. This is an auto generated e-mail. Please do not reply to this e-mail. ii. Kindly refrain from providing or conveying any confidential information or banking instructions through this email. iii. The sender will not contact you via e-mail, text message or telephone calls for validation of your personal information such as user ID, password or agreement numbers. If you received such request, please ignore or contact our Customer Service at 03 - 2719 9999 to lodge a report. iv. The sender will not be held liable for any omissions and does not guarantee timely, secure, error or virus-free internet communication.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Go Paperless. Think before you Print. | |  | Limit Remain | Subject: XPRESS+’s Eligible Loan Limit Increase Request NOT SUCCESSFUL  Content:  Greetings from AEON Credit Service!  Your request to increase XPRESS+’s Eligible Loan Limit is **NOT SUCCESSFUL**. Please log in to [www.aeoncredit.com.my](http://www.aeoncredit.com.my) for more information.   Thank you.   AEON Credit Service (M) Berhad   i. This is an auto generated e-mail. Please do not reply to this e-mail. ii. Kindly refrain from providing or conveying any confidential information or banking instructions through this email. iii. The sender will not contact you via e-mail, text message or telephone calls for validation of your personal information such as user ID, password or agreement numbers. If you received such request, please ignore or contact our Customer Service at 03 - 2719 9999 to lodge a report. iv. The sender will not be held liable for any omissions and does not guarantee timely, secure, error or virus-free internet communication.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Go Paperless. Think before you Print. |   **Note: Send SMS Notification to customer(s) only when no Email Address is registered** |  |
| **3.3.2** | **SMS Notification**   |  |  |  |  | | --- | --- | --- | --- | | **No.** | **Description** | **Result** | **Message** | | 1 | Income Document Uploaded for GEP & MOPED | Limit Increased | RM0.00 AEONCredit: XPRESS+’s Eligible Loan Limit Increase Request is SUCCESSFUL. Pls login to [www.aeoncredit.com.my](http://www.aeoncredit.com.my) to view new Loan Limit. | | Limit Remain | RM0.00 AEONCredit: XPRESS+’s Eligible Loan Limit Increase Request is NOT SUCCESSFUL. Please login to [www.aeoncredit.com.my](http://www.aeoncredit.com.my) to view new Loan Limit. | |  |

3.4. CAG Assessment (Increase One-off Limit & Personal Financing)

| **No.** | **Requirement** | **Feedback** |
| --- | --- | --- |
| **Items to be included in CAG FSD.** | 1. Customer’s Notification upon Loan Approved or Decline (SMS text & Email text) and Format. 2. For Approved Loan include S&P validity date for Customer to Sign in the SMS / Email. 3. Above informations (i) & (ii) to sync from LOS to Web Online page upon PF Judgement. 4. Maximum duration for Send back Application eg: due to Incomplete document. 5. Incomplete Application falls back to existing web application process. 6. TAT for processing for *AEON Member PLUS Card (XPRESS+)* vs. Normal Express Card holder |  |

3.5 CPR (Personal Financing and Increase Loan Limit)

|  |  |  |
| --- | --- | --- |
| **Items to be included in CPR FSD.** | 1. Personal Financing database to be Refreshed every month for Eligible customers. Eg: Customer who are eligible on previous month may not eligible for current month based on CCRIS record or changes in income. 2. Specify validity time of the list of eligible customers each time the list is generated by CPR. 3. What are the Eligibility Criteria for PF Customers under this project |  |
| **No.** | **Requirement** | **Feedback** |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

3.6 Telemarketing Unit

|  |  |  |
| --- | --- | --- |
| Items to be updated in FSD. | Separate the call list for Customer who are Eligible to Apply PF under *AEON Member PLUS Card (XPRESS+)* from the Existing Express card base.  Need enhancement in CRM system? |  |

3.7 Finance Department

|  |  |  |
| --- | --- | --- |
| Finance Report Requirement. | Finance Report requirement to be updated in FSD for PF *AEON Member PLUS Card (XPRESS+)* New Loan Codes : -   1. **703 (Normal / New Personal Financing Customer)** for Non Personal Financing holder. 2. **704 (Personal Financing Refinancing Customer)** for Active PF Customer who eligible for Refinancing. |  |

# User Case

## 4.1 Index

|  |  |  |  |
| --- | --- | --- | --- |
| **#** | **Use Case ID** | **Use Case Name** | **Use Case Description** |
| *1* | *EXP-001* | *Increase Loan Limit* | *Customer to perform Increase Loan Limit by uploading latest income document* |

## 4.2 Use Case Description

|  |  |
| --- | --- |
| **User Case ID/Name** | *EXP-001 / Increase Loan Limit* |
| **Use Case Description** | *Customer to perform Increase Loan Limit by uploading latest income document* |
| **Actor(s)** | *AS400* |
| **Pre-conditions** | *Customer assigned with eligible loan limit for MOPED and GEP based on previous income documents.* |
| **Post-conditions** | *Customer request to increase loan limit for MOPED and GEP by uploading the latest income document via ACS Website.* |
| **Primary Scenario** | 1. *Customer upgraded to AEON Member PLUS Card (XPRESS +) with assigned Loan Limit.* 2. *Customer select “Increase Loan Limit”* |
| **Alternative Scenario** | *<Alternative option available for user to select based on “Primary Scenario” information.>* |
| **Exception** | *<Condition where any error or exception while doing the “primary scenario”.>* |
| **Business Rule** | *<Are there any business rules involved in this scenario e.g. qualify that customer eligible for discount.>* |
| **Proposed Screen** | *<Figure No (multiple screen can be provided).>* |

# Data Requirements

*<This section is relevant for project which incorporates data processing or integration with back end systems. You may remove this section if not necessary.>*

## 5.1 Data Dictionary

| **Data Elements** | **Description** | **Composition or Data Type** | **Length** | **Values** |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |

# Related Document

## 6.1 Framework Policy

|  |  |
| --- | --- |
| **Document Code** | **Document Title** |
| *CPR-EPA-A01* | *Easy Payment Assessment Policy* |
| *CPR-PFA-A01* | *Personal Financing Assessment Policy* |

## 6.2 Procedure

|  |  |
| --- | --- |
| **Document Code** | **Document Title** |
| *<Fill up with document code>* | *<Fill up with document title>* |

## 6.3 Work Instruction/Manual/Guideline/Standard

|  |  |
| --- | --- |
| **Document Code** | **Document Title** |
| *<Fill up with document code>* | *<Fill up with document title>* |

# Reports Requirement

*<You may fill up “Nil” or remove this section if no report to be list.>*

|  |  |  |
| --- | --- | --- |
| **Report Title** | **Report Source** | **Description** |
| *<Fill up with report title>* | *<Source of the report. It can be name of individual, group, organization or system.>* | *<Briefly describe contains of the report and how the report relate to FSD requirement.>* |

# Sign off statement

*<This section to be filled up by PMO team as they will conduct the sign off section:*

1. *Prepared/Compiled by: Fill up with information of who preparing and compiling the FSD. Usually, it will be filled up with Business Analyst info.*
2. *Concurred by: Fill up with information who in charge (Project Manager and Contact Person) for this project.*
3. *Approved by: Fill up with information of respective approver (Business Unit and ITG representative). Only Manager and above can be approver.>*

|  |  |  |
| --- | --- | --- |
| **Prepared / Compiled by:** | | |
| Name: Cheam Jinn Yeung  Position: Assistant Manager  Date: | Name: Vins Sarvindrann  Position: S.Officer  Date: 05/04/2018 | Name: Chew Ny Lan  Position:  Date: |
| **Concurred by:** | | |
| Name: Leong Mei Yee  Position:  Date: | Name:  Position:  Date: | Name:  Position:  Date: |
| **Approved by:** | | |
| Name:  Position: CPR  Date: | Name:  Position: CAG  Date: | Name:  Position:  Date: |
| Name: Hau Kok Peck  Position: General Manager  Date: | Name:  Position:  Date: | Name:  Position:  Date: |

# Appendix

*<Kindly attach/provide supplementary material (if any) under this section.>*