



Canadian Western Bank – Implementation Project Charter

1	CHARTER INTRODUCTION	3
1.1	DOCUMENT CHANGE CONTROL.....	3
1.2	EXECUTIVE SUMMARY	4
1.3	AUTHORIZATION	5
2	PROJECT OVERVIEW.....	6
2.1	PROJECT SUMMARY	6
2.1.1	<i>Project Goals, Business Outcomes and Objectives</i>	6
2.2	PROJECT APPROACH	7
2.3	PROJECT SCOPE.....	8
2.3.1	<i>Scope Definition</i>	8
2.3.2	<i>Activities</i>	8
2.4	MILESTONES	12
2.5	DELIVERABLES.....	13
2.6	PROJECT BUDGET ESTIMATE AND SOURCE OF FUNDING	15
2.6.1	<i>Project Budget Estimate</i>	15
2.7	DEPENDENCIES	16
2.8	PROJECT RISKS, ASSUMPTIONS, AND CONSTRAINTS	16
2.8.1	<i>Risks</i>	16
2.8.2	<i>Assumptions</i>	17
2.8.3	<i>Constraints</i>	17
3	PROJECT ORGANIZATION	17
3.1	PROJECT GOVERNANCE	17
3.2	ROLES AND RESPONSIBILITIES.....	18
3.3	PROJECT COMMUNICATIONS AND UPDATES.....	19
4	CHANGE MANAGEMENT	20
4.1	CHANGE MANAGEMENT PROCEDURE	20
5	PROJECT REFERENCES	20

1 Charter Introduction

1.1 Document Change Control

Revision Number	Date of Issue	Author(s)	Brief Description of Change
0.1	Jun 11, 2020	Colleen Morrow	Initial Draft
0.2	Oct 15, 2020	Colleen Morrow	Revised based on CWB decision to deploy to cwbank.com, add Risk Assessment as a project activity; general revisions
0.3	Nov 3, 2020	Colleen Morrow	Revised to reflect API approach for Phase 2

1.2 Executive Summary

National collaboration has allowed THE EXCHANGE Network to become the largest surcharge-free ATM network in Canada. As the driving principle behind our success, national collaboration will once again be crucial to our achievements in the digital payments space.

As a medium between fintech service providers and financial institutions, the tunl. platform leverages THE EXCHANGE Network's infrastructure to facilitate integration between next-generation digital solutions and member financial institutions.

tunl. is a fast and simple way to *harness the explosion* in the fintech space – leveraging your *existing participation* in THE EXCHANGE Network to provide new in-demand digital solutions and services, *facilitate revenue growth*, and achieve what may not be possible alone.

tunl.chat is the second service offered through the tunl. platform. tunl. chat is an AI (artificial intelligence) powered chatbot that allows financial institutions to interact with their members efficiently and effectively while reducing the need for human support resources. This is done by automating the analysis of questions by the user in text and managing a dialogue of answers that progressively elaborate the question and possible resolutions. tunl.chat helps financial institutions reduce operational churn while also offering a 24/7 customer support and sales channel.

There will be three key areas of focus for the project. They include Technology, Legal and Product Development. Business Strategy will feed into these areas and Operational Support processes and resources will play a vital role in the overall success of the project.

There are two significant project goals; the first is to implement the tunl.chat service in a way that minimizes changes to Canadian Western Bank's infrastructure and the second is to develop automation and sales flows that deliver quantifiable value. This is accomplished through an integration with the tunl. platform, which can be further leveraged for future tunl. service offerings.

Major milestones will include,

- analysis of current member support model to formulate requirements,
- development of automation flows,
- customization of bot options,
- analysis of and strategy formulation for cardholder data quality,
- FICANEX Service Eligibility File (FSEF) development and deployment,
- validation of the ISO Message data enrichment and changes (subject to Phase 2 approach),
- network configurations,
- completion of all parties' legal agreements,
- knowledge training,
- marketing and business strategy development.

Some key risks to watch out for are in the area of resourcing. Without proper resourcing in place timelines slip impacting the cost of the project. The project team will keep a close eye on the critical path schedule and will insist on the proper resourcing be available when required to complete the tasks.

The project team will provide regular reporting and a change management process is in place for any changes to scope, budget and time.

1.3 Authorization

This project charter formally authorizes the existence of the project, tunl.chat, and provides the project manager with the authority to apply organizational resources to project activities described herein. If there is a change in the project scope, the project charter will be updated and submitted for re-approval.

	Full Name	Signature	Title	Date
Canadian Western Bank	Executive Sponsor	Christina Mullin	Vice President, Digital & Alternative Channels	
	Project Sponsor	Stacy Schmidt	Head of Digital Delivery and Management	
	Project Manager	Dino Noce	Senior Project Manager	
	Executive Sponsor	Tarak Saha	Chief Operations Officer	
FICANEX	Project Sponsor	Megan Brab	Director of Product & Strategy	
	Project Manager	Colleen Morrow	Project Manager	

2 Project Overview

2.1 Project Summary

tunl.chat is an AI-powered chatbot that will provide first line customer support, marketing and sales. It will also deliver a lightweight solution for daily financial transactions through integration with the tunl.platform. tunl.chat responds to the ever-evolving expectations of Canadian consumers, which is access to an instant and effective self-service option.

The tunl.chat project will deliver one instance of the tunl.chat service on cwbank.com for Canadian Western Bank (CWB.) The tunl.chat project will be managed jointly by FICANEX and by CWB. The CWB Project Manager will be responsible to ensure deliverables that are dependent on the CWB resources are managed accordingly and reported on. The FICANEX Project Manager will provide guidance and ensure the proper support is in place from FICANEX resources and vendors.

The project consists of two phases that takes participants from development right through to production:

- Phase 1: Automation Bot
 - Unauthenticated flows that focus on automating customer services or sales processes for cwbank.com
- Phase 2: Everyday Banking Bot
 - Authenticated flows that focus on account to account transfer and balance inquiry for cwbank.com cardholders
 - FICANEX and CWB have agreed to explore the use of APIs to facilitate the authenticated flows for Phase 2

A formal change management process will be in place to track changes in scope, budget or time and a communications plan will be developed and utilized throughout the project life. This project charter reflects the known scope of Everyday Banking, including the transactions available and authentication method, at the time CWB signed a Letter of Intent with FICANEX. Since the time of signing, CWB and FICANEX have agreed to explore the use of APIs for financial messages instead of ISO 8583 for Phase 2. The change management process will be followed to reflect the change in approach once fully understood and agreed upon by both parties.

2.1.1 Project Goals, Business Outcomes and Objectives

Business Goals:

- Minimize Cost to Serve
 - reduce call volumes and wait times,
 - allow call centre and branch staff to deal with complex and value driven inquiries.
- Increase Share of Wallet
 - direct promotion of products and services based on your financial institution's strategy.
- Access Better Data
 - immediately recognize spikes and patterns in questions to better serve your members and non-members alike,

Project Goals

No.	Goals	Objectives	Business Outcomes
1	Chatbot developed to align with CWB's brand and digital strategy:	<ul style="list-style-type: none"> visual representation and overall personality and tone of the bot aligns with CWB, flows developed are created using impactful user journeys that drive results, minimize banking system changes, as much as possible 	<ul style="list-style-type: none"> the chatbot obtains a high usage rate and continues to grow.
2	Leverage the existing EXCHANGE Payment infrastructure:	<ul style="list-style-type: none"> no changes required to existing support systems, no significant changes to settlement process, 	<ul style="list-style-type: none"> FSEF mimics CAF use existing ATM limits existing fraud management systems are utilized, leverages existing settlement process & reporting.
3	Identify opportunities to provide members more CWB solutions:	<ul style="list-style-type: none"> begin identifying new sales opportunities, increase member acquisition, 	<ul style="list-style-type: none"> consistently provide recommendations to Members without bias.
4	Increased efficiency within existing support channels:	<ul style="list-style-type: none"> reduce the number of calls into the Customer Call Centre, provide 24/7 answers to inquiries from members, 	<ul style="list-style-type: none"> tunl.chat will provide support for the simple inquiries while more complex support will be provided by staff, improve self-serve capabilities.
5	Execution of full marketing plans for tunl.chat:	<ul style="list-style-type: none"> marketing materials (e.g., social, web, branch) developed & implemented, internal communication strategy for all staff developed & implemented, 	<ul style="list-style-type: none"> All members within CWB's target market of tunl.chat will be aware of the service before or shortly after launch, staff are actively promoting the application when appropriate.
6	Robust training is executed to ensure operational readiness:	<ul style="list-style-type: none"> knowledge transfer completed for Customer Call Centre and channel support staff and vendors, 	<ul style="list-style-type: none"> ability to answer CWB client questions and act as first-line support, incident & problem management processes updated and understood.

2.2 Project Approach

The implementation of the project will follow a phased, waterfall approach, with planning for Phase 2 starting after Phase 1 is complete. The expected overall timeline for completion is no more than 9 months broken down as follows:

- Planning for Phase 1 (Automation Bot) will be completed within 1 month of project initiation with the launch of Phase 1 taking place no later than 3 months after the Phase 1 kick off.
- Planning for Phase 2 (Everyday Banking) will begin no later than 1 month following the completion of Phase 1 and will be completed in a reasonable and mutually agreed-upon timeframe.

2.3 Project Scope

2.3.1 Scope Definition

The scope of the tunl.chat project is to develop, test and implement a chatbot with integration into tunl., deployed to cwbank.com, through a phased approach. The scope of the project includes all the tasks and activities required to implement a single instance of the tunl.chat service on CWB's cwbank.com website:

- Chatbot Flow Development
- Content Development
- Reporting
- FSEF file creation
- Operational Supporting Process & Documentation
- Marketing & Communications Plan and Content
- Training & Implementation Readiness

Out of Scope:

- FICANEX providing direct project management services to Canadian Western Bank's project team
- CWB's Third-party costs
- Any activity, milestone, or output not explicitly stated herein.

2.3.2 Activities

Activities – In Scope for FICANEX and CWB
<p>1. Virtual Project Meetings:</p> <ul style="list-style-type: none">• Project kick off,• Weekly project working team meeting,• Digital Steering Committee (scheduled and ad hoc.)
<p>2. Project Documentation:</p> <ul style="list-style-type: none">• Project Charter,• Project Plan,• RAID logs,• Packing for the Journey,• Bot Blueprint,• Stakeholder reporting.
<p>3. Training and Implementation Readiness:</p> <ul style="list-style-type: none">• ACX Academy self-study portal• Three (3) online bot training sessions,• Change and Implementation plan.

Activities – In Scope for FICANEX and CWB	
4.	Compliance and Risk Activities:
	<ul style="list-style-type: none"> • CWB internal due diligence process, including CWB Risk Assessment • Review of cardholder terms and conditions (Phase 2).
5.	Legal:
	<ul style="list-style-type: none"> • Chatbot Service Agreement, • Terms and Conditions (Phase 2.)
6.	Chatbot Flow Requirements & Design:
	<ul style="list-style-type: none"> • Twenty-five (25) standard flows from FICANEX's Flow Library (additional Standard Flows can be included at an additional cost) • Five (5) custom flows developed by FICANEX and edited by CWB • ATM locator • Branch locator • Mortgage calculator • Account-to-account transfer and balance inquiry (Phase 2), • Greeting & closure, • Two rounds of revisions, • All flows will be built in English unless Google Translate is being utilized.
7.	Branding and Design:
	<ul style="list-style-type: none"> • Bot greeting, • Chat intro, • Colour, • Widget.
8.	Training and Knowledge Transfer:
	<ul style="list-style-type: none"> • Product Guide, • tunl.chat Operations Guide, • Internal release and communications.
9.	Cardholder Data Quality (Phase 2):
	<ul style="list-style-type: none"> • Analyze current status of data quality, • Identify and propose solutions for improvement, • Report creation for progress tracking.
10.	FICANEX Service Eligibility File (FSEF) (Phase 2):
	<ul style="list-style-type: none"> • Development of FSEF batch file to provide card and cardholder details, • Compression and encryption of FSEF using a public PGP key provided by FICANEX, • Review specifications of Results File delivered in outbox folder.
11.	sFTP Setup (Phase 2):
	<ul style="list-style-type: none"> • Connection authentication utilizing private and public key authentication in both test and production environments, • Root folder with inbox and outbox, • File delivery frequency scripting.

Activities – In Scope for FICANEX and CWB

12. ISO8583 Message Development (Phase 2 – subject to approach):

- Analysis of content change and data enrichment in the ISO 8583 message,
- Validate impact to host banking system and complete development if required,
- Review presentment of transaction in digital banking channel,
- If desired CWB to complete development in order to consume bitmap 127 or 105 depending on CWB's switching service provider.

13. Network Configurations (Phase 2):

- DNS server updates including email address, Domain Keys Identified Mail (DKIM), and Sender Policy Framework (SPF).

14. Reports & Data Files:

- Bot Analytics & Performance,
- Registration Errors,
- FSEF Results File.

15. Test Cycles:

- FSEF,
- Financial Message Routing,
- User Acceptance,
- Production Acceptance,
- Relevant test data for all cycles completed in a test environment and production accounts for Production Acceptance.

16. Launch Activities

- Review of out-of-box marketing suite,
- Creation and execution of launch strategy and communication plan.

17. Closing Activities

- Lessons Learned
- Disbanding the project team.

Activities – Out of Scope

1. Identification of additional enhancements or changes to the tunl.chat application other than the base offering, including the use of APIs in Standard or Custom Flows that are not currently available.
2. Helpdesk scripts for answering any customer inquiries.
3. Implementation of any other tunl.services.
4. Scheduling of meetings and project management activities with CWB's vendors or internal resources.
5. Alterations to the out-of-box marketing suite or training materials by FICANEX.
6. FICANEX's creation of images, visuals or content used in the Automation Flows outside of what is already provided in the Standard Flow Library.
7. Any items not listed within the "In Scope" table.

All “In Scope” activities will be managed through the Project Plan. A formal change process will be followed to add or remove any items from “In Scope” or “Out of Scope” activities.

2.4 Milestones

NOTE: All milestone dates are to be determined after CWB assigns resources to the project. The project plan will have target dates with the launch of the Phase 1 Automation Bot taking place no later than 3 months after kick off. The project plan will also outline gate requirements to move through the project's stages.

Project Milestone
1. Project Charter
2. Virtual Project Kick-off
3. Planning and Requirements – Packing for the Journey
4. CWB Risk Assessment
5. Bot Blueprint
6. Development of Automation Flows
a. Standard Flows
b. Custom Flows
c. ATM and Branch Locator
d. Mortgage Calculator
7. Marketing Materials
8. Training and Knowledge Transfer
9. Legal Agreement
10. Chatbot deployment
11. User Acceptance Testing
12. Go Live – Phase 1 (Automation bot)
13. Phase 2 Kick-off (Everyday Banking)
14. Development
a. FSEF
b. SFTP
15. ISO 8583 (subject to Phase 2 approach)
16. Network Configurations
17. Flow Development
a. Everyday Banking
18. Terms and Conditions
19. Test Cycles
a. FSEF
b. Financial Message (subject to Phase 2 approach)
c. User Acceptance
d. Production Acceptance

Project Milestone

20. Go Live – Phase 2 (Everyday Banking bot)

2.5 Deliverables

Project Deliverable 1: Project Schedule	
Owner:	FICANEX and CWB.
Description:	A detailed work breakdown structure (WBS) showing timelines and resources.
Acceptance Criteria:	A complete plan, either online or via document, that can be followed for tracking purposes.
Project Deliverable 2: Packing for the Journey	
Owner:	CWB
Description:	High-level requirements articulated by CWB. This will be used to recommend Standard Flows and design Custom Flows.
Acceptance Criteria:	Workbook is completed with sufficient detail. A review session is conducted with Ada and FICANEX to ensure requirements are fully understood.
Project Deliverable 3: CWB Risk Assessment	
Owner:	CWB
Description:	The Risk Assessment is a document required by CWB to assess compliance with CWB Governance and Risk policies.
Acceptance Criteria:	Completed by FICANEX and returned to CWB
Project Deliverable 3: Bot Blueprint	
Owner:	CWB
Description:	The Bot Blueprint is a workbook that outlines all of the settings and feature offered in the Dashboard.
Acceptance Criteria:	Approved and returned.
Project Deliverable 4: Standard Chatbot Flows	
Owner:	FICANEX
Description:	Recommendation of 25 standard flows for implementation from the FICANEX Flow Library
Acceptance Criteria:	Approved and returned
Project Deliverable 5: Custom Chatbot Flows	
Owner:	FICANEX
Description:	Delivery of 5 unauthenticated Chatbot Flows completed with two rounds of revisions from CWB.

Acceptance Criteria:	Revisions completed to standard of CWB. All flows delivered that are articulated as in-scope.
Project Deliverable 6: Marketing Plan	
Owner:	CWB
Description:	High-level overview of the marketing and release plans for the CWB chatbot. This can include internal and external communications. FICANEX will provide supplementary material to be used if desired.
Acceptance Criteria:	Meeting with CWB and FICANEX teams to review.
Project Deliverable 7: ACX Academy	
Owner:	FICANEX
Description:	An online self-guided program to teach the employees of CWB the basics of the chatbot dashboard.
Acceptance Criteria:	Link to sign up for ACX Academy received by identified employees of CWB.
Project Deliverable 8: Bot Training Sessions	
Owner:	FICANEX
Description:	Three online sessions that teach the employees of CWB how to build and maintain the chatbot. It also outlines the analytics and settings sections.
Acceptance Criteria:	Sessions completed and all follow-up questions answered.
Project Deliverable 9: Reporting	
Owner:	FICANEX
Description:	FICANEX to provide an overview of the reporting available so that CWB can build internal processes.
Acceptance Criteria:	CWB approval to proceed.
Project Deliverable 10: UAT	
Owner:	FICANEX and CWB
Description:	This deliverable is multi-faceted. <ul style="list-style-type: none"> • FICANEX and Ada will complete an audit of the bot's training. • FICANEX will deliver UAT Test Strategy documentation. • CWB will conduct UAT and focus group testing.
Acceptance Criteria:	Execution and approval of UAT Documentation.
Project Deliverable 11: Deployment	
Owner:	CWB
Description:	Based on the documentation provided by FICANEX, CWB's team or vendor will deploy the chatbot on the desired channels.

Acceptance Criteria:	Chatbot is in production.
Project Deliverable 12: FSEF File	
Owner:	CWB
Description:	An encrypted batch file used to provide card and cardholder details to tunl. SFTP will be established to deliver file.
Acceptance Criteria:	File delivered to SFTP folder and tested.
Project Deliverable 13: Financial Message Testing (subject to Phase 2 approach)	
Owner:	CWB
Description:	Review of Bitmap 127 and confirmation CWB can consume.
Acceptance Criteria:	Successful completion of financial message testing.
Project Deliverable 14: tunl. Cardholder Emails	
Owner:	FICANEX
Description:	Set-up of tunl. generated emails for authenticated cardholders.
Acceptance Criteria:	User Acceptance Testing approved by CWB.
Project Deliverable 15: Chatbot Flows	
Owner:	FICANEX
Description:	Creation of the Everyday Banking Flows.
Acceptance Criteria:	User Acceptance Testing approved by CWB.
Project Deliverable 16: Legal Agreements	
Owner:	CWB
Description:	Completion of the Chatbot Services Agreement and the Terms and Conditions
Acceptance Criteria	Chatbot Services Agreement co-signed by FICANEX.

2.6 Project Budget Estimate and Source of Funding

2.6.1 Project Budget Estimate

CWB has contributed \$40,000 in implementation fees to FICANEX to initiate the work related to the tunl.chat service offer. All in-scope activities outlined in this project charter are included in the fees. Out of scope activities, annual subscription fees, costs associated with CWB vendors (such as certification costs to enable the FSEF or processing of transactions), costs incurred by CWB or FICANEX associated with deploying the tunl.chat service, travel costs incurred by FICANEX or Ada for face-to-face meetings requested by CWB or other activities in addition to those outlined in this project charter will be quoted by FICANEX and accepted by CWB through a change control process or will be charged hourly at the following rates:

Project Management and other management	\$175/hour
Analyst	\$125/hour

Hourly billing will not commence without acknowledgement by CWB of the additional cost.

FICANEX and CWB have agreed to explore the use of APIs to facilitate transactions in Everyday Banking. Provided the scope of transactions remains unchanged and no unexpected nuances are found in the APIs, there is no expected material impact to FICANEX resources and no impact to the project budget. Third party costs (such as Temenos) will be the responsibility of CWB. Changes to the transactions or authentication as outlined in this charter will require a full scoping exercise by FICANEX and FICANEX will credit up to \$15,000 of the implementation fees towards the cost of the revised scope.

2.7 Dependencies

Dependency Description	Critical Date	Contact
Phase 2 (Everyday Banking) dependent on CWB's launch of new digital banking platform		

Note: Other dependencies may be realized once planning starts or the project activities begin. These will be added to any RAID logs for change acceptance, mitigation or action required.

2.8 Project Risks, Assumptions, and Constraints

2.8.1 Risks

Beyond assumptions noted herein and typical delivery risks, there are currently no extraordinary risks anticipated. Risks identified subsequently will be recorded and tracked in project's RAID log. Risks will be escalated and reported to the Executive Steering Committee as applicable. Risks associated with adjudication decisions once platform is operational are not included here.

No.	Risk Description	Probability (H/M/L)	Impact (H/M/L)	Combined Risk Factor	Risk Management Plan
1	Critical resources not available due to conflicting projects or not available for project work, etc.	H	H	H	Project Planning will need to include collaboration with PMs and delivery partners from across the broader portfolio
2	Delayed decision-making	M	M	M	Strong formal project governance from start, including regular steering committee meetings and commitment to formal RACI

No.	Risk Description	Probability (H/M/L)	Impact (H/M/L)	Combined Risk Factor	Risk Management Plan
3	Legal agreements not in place prior to Go Live target date	M	H	M	Initiate CSA review early on in project and target signed completion to be in line with beginning UAT testing
4	Email address and phone number are required for successful authentication	L	M	M	If CWB does not have up-to-date records the user may not be able to authenticate. To mitigate CWB should be analyzing data quality and proactively running campaigns to update records for the desired consumer group. FICANEX will ensure the flows developed instruct users on how to correct the issue.

2.8.2 Assumptions

The following table lists the items that cannot be proven or demonstrated when this project charter was prepared, but they are taken into account to stabilize the project approach or planning.

No.	Assumptions
1	tunl.chat will launch on CWB's cwbank.com website
1	No banking system or tunl. integration required for Phase 1
2	CWB has identified or will have identify a Bot Manager prior to kick off

2.8.3 Constraints

The following table lists the conditional factors within which the project must operate or fit.

No.	Category	Constraints
1	Schedule	CWB resources are currently allocated to other projects, kick off cannot take place until resources have become available
2		
3		

Note: Other Risks, Assumptions, Constraints not captured here may be realized once planning starts or the project activities begin. These will be added to any RAID logs for change acceptance, mitigation or action required.

3 Project Organization

3.1 Project Governance

Decisions affecting change in baselined scope, schedule, budget, or those where mutual agreement cannot be found must be forwarded to both the FICANEX and CWB Project Managers for review. The

Project Managers will work with all parties in the resolution of disputes and/or changes that are in the best interest of the Project.

Decisions impacting Project goals and/or objectives must be forwarded to the Executive Project Sponsor directly, or via the Business Owner. Sponsors may in turn ask for further information, but it will be their responsibility to evaluate the details provided and give guidance and approval.

The Executive Steering Committee will serve as final escalation and decision-making. Decisions commonly reaching this level pertain to Project purpose that could potentially put the Project in jeopardy.

Executive Steering Committee	
Christina Mullin	Vice President, Digital & Alternative Channels
Stacy Schmidt	Head of Digital Delivery and Management
Dino Noce	Sr. Project Manager
FICANEX Representatives	
Tarak Saha	Chief Operating Officer
Michael Barr	Chief Customer Officer
Megan Brab	Director of Product and Strategy
Colleen Morrow	Project Manager

3.2 Roles and Responsibilities

Project Role	Responsibilities	Assigned to (FI):	Assigned to (FICANEX):
Executive Sponsor	Person in management who is responsible for the project in its entirety. They will approve funding, authorize any Go / No Go decisions, and approve any changes to the project in terms of scope, time or budget.	Christina Mullin	Tarak Saha

Project Role	Responsibilities	Assigned to (FI):	Assigned to (FICANEX):
Business Owner(s)	<p>Acts as the project's champion and provides ongoing direction to the team</p> <p>Representing the Executive Sponsor, can approve changes to project scope</p> <p>Partners with the Project Manager to ensure that project decisions are executed in the best interest of the sponsoring business unit</p> <p>Sets the priority of the project relative to other projects in his/her area of responsibility</p>	Stacy Schmidt	Megan Brab
Technical Sponsor	Person who is responsible for the technical day-to-day aspects of the system including the details of system development. The Technical Sponsor is responsible for providing technical direction to the project.		Liselle Ramcharan-Briscoe
Project Manager	Person who performs the day-to-day management of the project and has specific accountability for managing the project within the approved constraints of scope, quality, time and cost, to deliver the specified requirements, deliverables and customer satisfaction.	Dino Noce	Colleen Morrow
Business & Functional Leaders	<p>Represent their respective area in all discussion and/or decisions related to scope, resourcing, and deliverables</p> <p>Provide subject matter expertise as requested by the project team</p> <p>Commit people, information, and other resources as required to achieve project objectives</p>		Megan Brab
Risk Advisor	Person who is responsible for playing the lead role for ensuring the decisions are made with consideration to the Credit Union's risk policies		Riti Nagi

3.3 Project Communications and Updates

Throughout the life of the project, ongoing monitoring of the project's status will be in place such as:

- Regular Project Team meetings to discuss and document current issues and monitor timelines to ensure they are realistic and still aligned with the business goals,
- Monthly status reports will be submitted to the Project and Business Sponsors to review,
- Meetings of the Project and Business Sponsors will be called when necessary to review issues,

- Regular updates to the project schedule (and supporting milestones) will be distributed to identify actual start and end dates of tasks in relation to planned dates,
- A post implementation project audit will be completed to examine the management of the project and communicate lessons learned.

4 Change Management

The primary objectives of the Change Management process are as follows:

- manage each Change Request (CR) to ensure that the scope of the project is controlled,
- ensure each CR is assessed by the Project Sponsor(s), stakeholders, and other key project personnel,
- allow the impact of all CRs (impact on scope, time/schedule, financial cost) to be understood and managed at the individual project and authority level,
- allow each CR to be accepted, rejected, or deferred with the appropriate authority,
- enable the orderly implementation of each accepted CR,
- allow minimum impact CR to be managed with minimal overhead.

4.1 Change Management Procedure

Changes may be initiated by any stakeholder including Project Sponsor(s), Business Sponsor(s), Project Team members, and/or Department representatives. Change Request (CRs) must be registered through the Project Manager. Requests are then issued and logged in the Change Management Log for tracking and management purposes. CRs are first reviewed by Project Team members and those worthy for inclusion are forwarded to the Project Sponsors for approval.

The four steps within the tunl.chat Change Management process are:

1. Change Initiation: - Initiating and logging change request(s)
2. Change Assessment: - Assessing business and technical issues surrounding change request(s)
3. Change Authorization: - Authorization/rejection of change request(s)
4. Change Implementation: - Planning, scheduling and implementation of change request(s)

5 Project References

More information concerning this project can be found in the following documents:

Document Title	Location (link or path)
FICANEX FSEF Specification	Provided by FICANEX
tunl. Overview	Provided by FICANEX
THE EXCHANGE Message Specifications Standard	Provided by FICANEX
Cardtronics Connector Specification Standard	Provided by FICANEX
Everlink CyberGateway Chip Interface Specification	Provided by FICANEX

Information Security and Intellectual Rights

This document contains information that is confidential and proprietary to FICANEX Technology Limited Partnership. This document shall not be disclosed outside the company to which it is directed, and shall not be duplicated, used, or disclosed, in whole or in part, for any purpose other than the purpose stated herein. The recipient of this document, by its retention and use, agrees to protect it and the information herein from loss, theft, and compromise.

The ideas, options and concepts presented in these specifications are claimed by FICANEX Technology Limited Partnership as intellectual property, and as such are subject to the above stated restrictions of use.

©FICANEX 2020