



Auto Identification Process Business Requirements Document V1.0

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1.0 Introduction

1.1 Purpose of this document

This document is aimed at:

- Providing the necessary inputs to the detailed requirements gathering phase and further on for the SDLC processes.
- This document also serves to establish the traceability between the Business Objectives and the requirements identified in the proposed solution and how they satisfy the stated objectives.
- Provide expectation traceability in terms of the requirements and the user expectation
- Serves as a formal template for documenting the Business Requirements which also includes statutory and regulatory requirements.

The purpose of this document is to systematically capture the requirements of the project and the system to be developed. The document also captures the Functional requirements and serves as an input for the scope of project.

1.2 Project Overview

Application to automate the process of viewing the list of defaulters for the bank i.e. users who have borrowed money from the bank but failed to repay it in their specified duration of time.

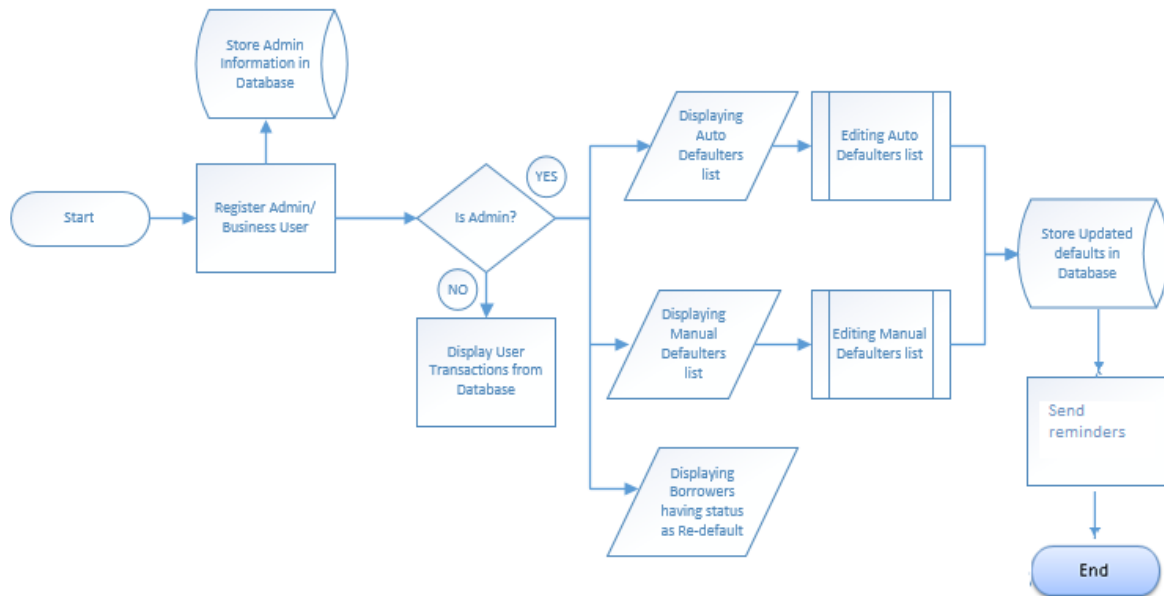
1.2.1 Objectives

- View a list of defaulters for a bank
- Customer failed to repay the loans in their specified duration of time
- Reminder or followups based on the type of defaulters

1.3 Intended Audience

- Interns/Project Team
- Mentors and SME's
- Delivery assurance/excellence group

2.0 Process Architecture



3.0 High Level Business Requirements

Note - Primary focus is to complete developing the critical requirements (highlighted in Yellow) and then to proceed with the remaining requirements.

S.No.	Business Requirement ID	Short Description	Description in detail	Interacting Business Processes
1	Req_1	AIP Admin and Business User Registration	Ability of the portal to procure admin user data and register admin profiles	
2	Req_2	Credential authentication	Ability of the portal to authenticate and authorize the registered admin user	
3	Req_3	Auto Defaults	Allows the admin to generate the list of auto defaulters	
4	Req_4	Manual Defaults	Allows the admin to generate the list of auto defaulters	
5	Req_5	Updating Defaults Status	Allows the admin to update the defaults list based on their DPD	
6	Req_6	Send Reminders	Portal to send reminders to the defaulters for repayment and the amount pending	

4.0 Detailed Business Requirements

4.1 Functional Requirements

The functional requirements are projected below, for each of the high level requirements called out in the earlier section

Additionally, the following elements are captured for each business requirement in the table provided below:-

* Req. Type = (F Core Functionality, E Exception, UI User Interface, R Reporting)

** Priority of Requirement = (1=Base Functionality, 2=Advanced Functionality,
3=Additional Opportunities)

** Originator = (Name of the business process of the system/ department or function
name in the customer organization)

The Requirements in this document are prioritized as follows:

Value	Rating	Description
1	Critical	This requirement is critical to the success of the project. The project will not be possible without this requirement.
2	High	This requirement is high priority, but the project can be implemented at a bare minimum without this requirement.
3	Medium	This requirement is somewhat important, as it provides some value but the project can proceed without it.
4	Low	This is a low priority requirement, or a "nice to have" feature, if time and cost allow it.
5	Future	This requirement is out of scope for this project, and has been included here for a possible future release.

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
1.01	AIP Admin and Business User Registration	When the user clicks on the registration link, system should re-direct to registration form and allow the admin to register	UI	Critical	NA	REQ-1	

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
1.02	AIP Admin and Business User Registration	Admin to fill the basic profile attributes: First Name Last Name Age Gender Contact Number City State User Id Password	UI	Critical	NA	REQ-1	Please refer Table 1.0 under References section
1.03	AIP Admin and Business User Registration	Clicking 'Submit' button should validate the datatype constraints for each field.	F	Critical	NA	REQ-1	
1.04	AIP Admin and Business User Registration	User failing to provide information for the mandatory fields be presented with an alert message – 'Please update the highlighted mandatory field(s).' Also, highlight the missed out field in red	E	Critical	NA	REQ-1	
1.05	AIP Admin and Business User Registration	Post-successful field validation, save the information in the database	F	Critical	NA	REQ-1	
1.06	AIP Admin and Business User Registration	Upon saving the information in the database, display the message "New user created successfully"	E	Medium	NA	REQ-1	
2.01	Credential Authentication	A registered user – is able click 'Login' link, after keying in 'UserID' & 'Password' field and get his credentials authenticated with the existing database entry.	F	Critical	NA	REQ-2	
2.02	Credential Authentication	If a registered user – is unable to login and get his credentials authenticated, The user is presented with relevant error messages: Invalid User ID (or) Incorrect Password	F	Critical	NA	REQ-2	

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
3.01	Auto Defaults	Once the AIP Admin logs in, he should be able to view the list of Auto Defaults.	F	Medium	NA	REQ-3	
3.02	Auto Defaults	Before displaying auto defaulter's data admin needs to know the users who are defaulters and out of them those who fall under auto defaulter criteria	UI	Medium	NA	REQ-3	
3.03	Auto Defaults	After admin loads the defaulter's data in a table, based on the Borrower Rating and Accrual Status of the data, defaulters to be classified into auto defaulters.	UI	Medium	NA	REQ-3	Please refer Table 2.0 under References section
3.04	Auto Defaults	Borrower Rating greater than or equal to 8 and Accrual Status (2 or 3 or 4 or 5) shall come under auto default.	UI	Medium	NA	REQ-3	
3.05	Auto Defaults	Any given point of time, the AIP Admin should have the option to go for home page, by clicking home.	F	Medium	NA	REQ-3	
4.01	Manual Defaults	Once the AIP Admin logs in, he should be able to view the list of Manual Defaults.	UI	Medium	NA	REQ-4	
4.02	Manual Defaults	Before displaying Manual defaulter's data admin needs to know the users who are defaulters and out of them those who fall under Manual defaulter criteria	UI	Medium	NA	REQ-4	
4.03	Manual Defaults	After admin loads the defaulter's data in a table, based on the Borrower Rating and Accrual Status of the data, defaulters to be classified into manual defaulters.	UI	Medium	NA	REQ-4	Please refer Table 3.0 under References section

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
4.04	Manual Defaults	Borrower Rating greater than or equal to 5 and less than 8 or Accrual Status as 1 or 6 or 7 and DPD (Days Past Due) >= 90 shall come under Manual default	F	Medium	NA	REQ-4	
4.05	Manual Defaults	Any given point of time, the AIP Admin should have the option to go for home page, by clicking home.	UI	Medium	NA	REQ-4	
5.01	Updating Defaults Status	Once the Manual/Auto defaulters list is generated by the admin, admin to have the authority to change the defaulter status of any borrower saved in the database	F	Critical	NA	REQ-5	
5.02	Updating Defaults Status	If the borrower is regularly paying the dues and is no longer called a defaulter then admin should update the default status as Validate Error since the customer record should not be shown in the list	UI	Critical	NA	REQ-5	
5.03	Updating Defaults Status	If the borrower pays the dues but not on time and is irregular in terms of his payment, then admin should update the default status as Auto Weaver.	UI	Critical	NA	REQ-5	
5.04	Updating Defaults Status	Admin to update comments for the updates, and save the changes.	UI	Critical	NA	REQ-5	
5.05	Updating Defaults Status	Portal to save the changes to the database and display a message "Changes saved successfully"	F	Critical	NA	REQ-5	
6.01	Send Reminders	Admin to generate a list of defaulters who have not paid their dues for more than 6 months from the current day	UI	Critical	NA	REQ-6	

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
6.02	Send Reminders	Portal to display a page with the requested list and a button called "Send Reminder" for each defaulter	F	Critical	NA	REQ-6	
6.03	Send Reminders	Portal to procure the defaulters contact information saved in the database and send repayment alerts	UI	Critical	NA	REQ-6	

5.0 References

5.1 Table 1.0

Field Name	Field Type	Data Type	Mandatory	Possible Values
First Name	Text(50)	Alphabetic	Yes	
Last Name	Text(50)	Alphabetic	Yes	
Age	Numeric(2)	Numeric	Yes	
Gender	Drop Down	NA		Male, Female
Contact Number	Text(10)	Numeric	No	
City	Text(15)	Alphanumeric	Yes	
State	Text(15)	Alphanumeric	Yes	
UserId	Text(15)	Alphanumeric	Yes	UserId
Password	Text(15)	Alphanumeric	Yes	Password

5.2 Table 2.0

Field Name	Field Type	Data Type	Mandatory	Possible Values
Default Status	Drop Down	NA	Yes	
Borrower Name	Text(50)	Alphabetic	Yes	
Borrower Rating	Drop Down	NA	Yes	
Accrual Status	Text(50)	Alphabetic	Yes	
Account Number	Numeric (16)	Numeric	Yes	
Days Past Due	Drop Down	NA	Yes	
Comments	Text(50)	Alphabetic	No	

5.3 Table 3.0

Field Name	Field Type	Data Type	Mandatory	Possible Values
Default Status	Drop Down	NA	Yes	
Borrower Name	Text(50)	Alphabetic	Yes	
Borrower Rating	Drop Down	NA	Yes	
Accrual Status	Text(50)	Alphabetic	Yes	
Account Number	Numeric (16)	Numeric	Yes	
Days Past Due	Drop Down	NA	Yes	
Comments	Text(50)	Alphabetic	No	

6.0 Terms and Conditions

Interns shall be solely responsible for all its acts and omissions under this program. Interns will comply at all times with all applicable laws. Interns shall not use Cognizant's name, logo and trademark in any promotional materials or other communications with third parties without the prior written consent of Cognizant. Any materials used by interns in relation to program will not infringe the copyrights, trademarks, patents, trade secrets or other intellectual property rights, privacy or similar rights of any person or entity. Interns agrees not to post, draw, make, display any content that is threatening, libelous, obscene, defamatory, abusive, pornographic, or advocates/encourages any conduct that could constitute a criminal offence or give rise to any civil liability. Cognizant its associates' personal details including but not limited to name, address, contact number shall not be shared or forwarded to any third party, without prior written consent of Cognizant, its associates. All intellectual property provided by Cognizant as part of program shall be owned exclusively by Cognizant. Intern shall indemnify, defend and indemnify Cognizant its associates, officers, directors from and against any claims, demands, loss, damage, liability, causes of action, judgments, or costs and expenses of every nature (including attorney's fees and expenses) incurred by Cognizant based on any claim that any breach of terms and conditions of this program.

7.0 Change Log

Version Number	Changes Made			
V1.0.0	Initial baseline created on <dd-Mon-yy> by <Name of Author>			
Vx.y.z	<Please refer the configuration control tool / change item status form if the details of changes are maintained separately. If not, the template given below needs to be followed>			
	Section No.	Changed By	Effective Date	Changes Effected