

BUSINESS REQUIREMENT DOCUMENT (BRD)

1. Current Business Problem

- 1.1. Lots of manual processes performed by the company such as:
 - 1.1.1. Filling up the paper manually
 - 1.1.2. Manual data entry to the internal system
 - 1.1.3. Printing and mailing user the application result
- 1.2. Cost of hiring Insurance agents and the agents take 20% of the new user premium
- 1.3. Cost of hiring data entry operator who manually inserts data
- 1.4. Possible error by the data entry operator while entering into the database
- 1.5. Expenses of printing and mailing results to the customer

2. Proposed Solution

The goal of the project is to implement a new feature in the existing website of the company where the users are allowed to register their account and apply for new insurance policy.

3. Systems Impacted

External customer facing website

4. Assumptions/Dependencies: None

5. Business Requirements

- 5.1. User Profile Management
 - 5.1.1. Ability of the user to register
 - 5.1.2. Ability of the user to login
 - 5.1.3. Ability of the user to change password
 - 5.1.4. Ability of the user to retrieve user id
- 5.2. Application Management
 - 5.2.1. Ability of the user to apply for new insurance policy
 - 5.2.2. Ability of the user to check their application status
 - 5.2.3. Ability of the user to withdraw the application
- 5.3. Account Management
 - 5.3.1. Ability of the user to check existing insurance policy

QUESTIONS TO BE ASKED TO SME's

User Profile Management: Log In

1. How will the user register in the website?
 - a. Where should be the hyperlink located?
 - b. What happens after you click on the hyperlink?
2. What data fields should be displayed on 'Log In' page?
 - a. What are the required fields in this page?
 - b. What is the field type of User ID field?
 - c. What is the field type of Password field?
 - d. Do you want the password field encrypted? If yes, how?
 - e. What is the field type of 'Remember Me'?
 - i. Is it mandatory?
 - ii. Is there any default selection?
 - f. What happens if 'Remember Me' is selected?
3. What happens if one or more validation fails?
4. What happens when all validation pass?
5. What happens when you click on 'Log In' command button?
6. What happens when you click on 'Register New User'?
7. What happens when you click on 'Forgot UserID/Password'?

User Profile Management: Register New User

1. What data fields should be displayed on 'Register New User' page?
 - a. What are the different required fields in this page?
 - b. What is the field type of User ID field?
 - c. What is the field type of Password field?
 - d. Do you want the password field encrypted? If yes, how?
 - e. What is the field type of PAN?
 - f. What is the field type of Gender?
 - i. What options should be displayed for Gender?
 - ii. Is it mandatory?
 - iii. Is there any default selection?
 - g. What are the options for Date of Birth field?
2. What happens if one or more validation fails?
3. What happens if all the validation pass?
4. What happens when you click on 'Register' command button?
5. What happens when you click on 'Cancel' command button?

User Profile Management: Forgot UserID/Password

1. What data fields should be displayed on 'Forgot UserID/Password' page?
 - a. What are the different required data field in this page?
 - b. What is the field type of 'Enter your PAN'?
 - c. What are the options for 'Enter your D.O.B'?
 - d. What is the field type of 'Forgot User ID or Password'?
 - i. What options should be displayed for this field?
 - ii. Is it mandatory?
 - iii. Is there any default selection?
2. What happens if one or more validation fails?

3. What happens if all the validation pass?
4. What happens when you click on 'Next' command button?
5. What happens when you click on 'Cancel' command button?
6. What should be displayed when you select 'Forgot User ID' and then press 'Next'?
7. What should be displayed when you select 'Forgot Password' and then press 'Next'?
8. What is the data type of 'Enter New Password'?
9. What is the data type of 'Re-Enter New Password'?
10. Are there any rules for 'Re-Enter New Password'?
11. What happens when you click 'Confirm' command button?
12. What happens when you click 'Cancel' command button?

Accounts Management: Insurance Home Page 'Policy' page

1. What should be displayed on this page?
2. Where should be the 'Apply for New Insurance' hyperlink located?
3. What happens when you click on 'Apply for New Insurance'?
4. What is the data type of 'Select Existing Insurance to view'?
5. What happens when you click on 'View' command button?

Application Management: Apply for New Insurance Policy (Product Selection Page)

1. What are the business rules we have to adhere to before allowing users to apply for new insurance?
2. What happens when the user is between the age of 18 and 55?
3. What happens when the user is between the age of 55 and 65?
4. What happens when the user is above the age of 65?
5. What data fields should be displayed on 'Apply for New Insurance' page
 - a. What are the different required fields in this page?
 - b. What is the field type of Select Product field?
 - i. What options should be displayed for Select Product?
 - ii. Is it mandatory?
 - iii. Is there any default selection?
 - c. What happens if the user selects 10-year term?
 - i. What is the field type of Select Coverage?
 - ii. What options should be displayed for Select Coverage?
 - iii. Is it mandatory?
 - iv. Is there any default selection?
 - d. What happens if the user selects 20-year term?
 - i. What is the field type of Select Coverage?
 - ii. What options should be displayed for Select Coverage?
 - iii. Is it mandatory?
 - iv. Is there any default selection?
 - e. What is the field type of Optional Coverage?
 - i. What options should be displayed for Optional Coverage?
 - ii. Is it mandatory?
 - iii. Is there any default selection?
6. What happens if one or more validations fail?
7. What happens if all the validations pass?
8. What happens when you click on 'Continue' command button?
9. What happens when you click on 'Cancel' command button?

10. What happens when you press the 'Exit' command button?

Application Management: Apply for New Insurance Policy (Medical Questionnaire Page)

1. What data fields should be displayed on Medical Questionnaire page?
 - a. What is the field type of all the fields?
 - i. What options should be displayed for all those fields?
 - ii. Is it mandatory?
 - iii. Is there any default selection?
2. What happens if one or more validations fail?
3. What happens if all the validations pass?
4. What happens when you click on 'Continue' command button?
5. What happens when you click on 'Cancel' command button?

Application Management: Apply for New Insurance Policy (Billing Information Page)

1. What data fields should be displayed on Billing Information page?
 - a. What is the field type of Bill Period field?
 - i. What options should be displayed for Bill Period field?
 - ii. Is it mandatory?
 - iii. Is there any default selection?
 - b. What is the field type of Pay By field?
 - i. What options should be displayed for Pay By field?
 - ii. What happens when you click on Credit Card option?
 - iii. What are the data fields shown when you click on Credit Card option?
 - iv. What happens when you click on Bank Account option?
 - v. What are the data fields shown when you click on Bank Account option?
2. What happens if one or more validations fail?
3. What happens if all the validations pass?
4. What happens when you click on 'Continue' command button?
5. What happens when you click on 'Cancel' command button?

Application Management: Apply for New Insurance Policy (Review & Submit Page)

1. What data fields should be displayed on Review & Submit page?
2. What is the field type of all those data fields?
3. What should be displayed on those data fields?
4. What happens when you click on 'Submit' command button?
5. What happens when you click on 'Cancel' command button?

Application Management: Apply for New Insurance Policy (Insurance Applied Page)

1. What is shown in the page?
2. What happens next?

FUNCTIONAL REQUIREMENT DOCUMENT (FRD)

1. Scope of the project

The goal of the project is to implement new feature in the existing website which allows the customers to register their account and apply for new insurance policy.

2. Systems Impacted

2.1. External System

“Apply Online” feature will be added to the company’s main website.

3. Assumptions/Dependencies: None

4. As-Is: Created externally in a different document (As-Is.png)

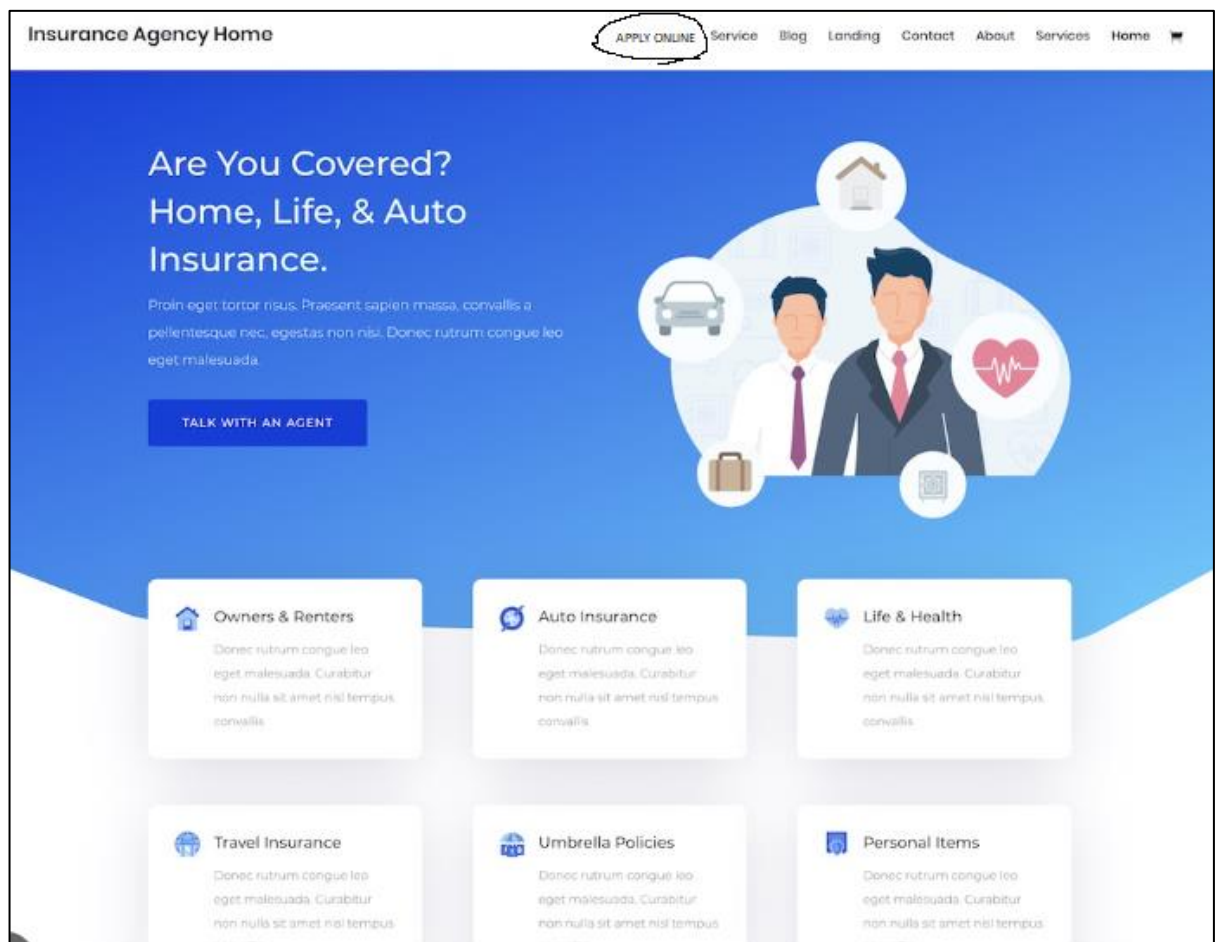
5. To-Be: Created externally in a different document (To-Be.png)

6. Requirements

6.1. Requirements in “Home Page”

6.1.1. Display “Apply Online” hyperlink

System shall display “Apply Online” hyperlink which shall be located to the left side of the “Service” hyperlink



6.1.2. “Apply Online” hyperlink navigation

On clicking “Apply Online”, the system shall display the “Log-In” page of the insurance company in the same window.

6.2. Requirements in “Log-In” page

6.2.1. “Log-In” page data fields

System shall display the following data fields in the log-in page:

Life Insurance: Self-Service Portal

User ID:

Password:

☐ Remember me

Log In

[Register New User](#)

[Forgot UserID/Password](#)

Field Name	Field Type	Content	Required Field?	Min. Char.	Max Char.	Notes
User ID	Text Box	Alpha-Numeric	No	8	16	
Password	Text Box	Alpha-Numeric	No	8	16	Data is encrypted
Remember Me	Check Box	N/A	No	N/A	N/A	If selected, system allows the browser to save the log in information else not allowed
Log In	Command Button	N/A	N/A	N/A	N/A	On click, if validation passes, display ‘Policy’ page else display error.
Register New User	Hyperlink	N/A	N/A	N/A	N/A	On click, display ‘New User Registration’ page in the same window.
Forgot User ID/ Password	Hyperlink	N/A	N/A	N/A	N/A	On click, display ‘Forgot User ID/Password’ page in the same window.

6.2.2. Validate data fields

In the event of user clicking “Log In” command button, the system shall perform the following validation:

6.2.2.1. User ID data field validation

6.2.2.1.1. If the entered User ID is valid, check the next validation

6.2.2.1.2. If the entered User ID is invalid, display the following error message, “You have entered an invalid UserID/Password”

6.2.2.2. Password data field validation

6.2.2.2.1. If the entered Password is valid, display “Policy” page in the same window

6.2.2.2.2. If the entered Password is invalid, system shall calculate password failure count

6.2.2.2.2.1. If the password failure count < 3, display the following error message, “You have entered an invalid UserID/Password”

6.2.2.2.2.2. If the password failure count > 3, system shall lock the account and display the following error message, “Your account has been locked, please contact customer care 1-800-XXX-XXX”

6.2.3. “Register New User” hyperlink navigation

On clicking “Register New User”, system shall display “Register New User” page in the same window

6.2.4. “Forgot UserID/Password” hyperlink navigation

On clicking “Forgot UserID/Password”, system shall display “Forgot UserID/Password” page in the same window.

6.3. Requirements in “Register New User” page

6.3.1. “Register New User” page data fields

System shall display the following data fields in the “Register New User” page

New User Registration

User ID*:

Password*:

Re-Enter Password*:

PAN*:

Gender*:

☐ Male

☐ Female

Date of Birth*:

MM

DD

YYYY

Register

Cancel

Field Name	Field Type	Content	Required Field?	Min. Char	Max. Char	Notes
User ID	Text Box	Numeric	Yes	8	16	
Password	Text Box	Alpha-Numeric	Yes	8	16	Data is encrypted
Re-Enter Password	Text Box	Alpha-Numeric	Yes	8	16	Data is encrypted
PAN	Text Box	Alpha-Numeric	Yes	10	10	Encrypt the first 5 input
Gender	Radio Button	Male, Female	Yes	N/A	N/A	No default selection
Date of Birth	Drop Down List	MM, DD, YYYY	Yes	N/A	N/A	No default selection
Register	Command Button	N/A	N/A	N/A	N/A	On click if validation passes, display 'Log In' page else display error
Cancel	Command Button	N/A	N/A	N/A	N/A	On click, discard entered data and display 'Log In' page

6.3.2. "New User Registration" page data validations

In the event of clicking "Register" command button, the system shall perform the following validation:

6.3.2.1. All the required data is entered

6.3.2.2. All the entered data is valid

6.3.2.3. User ID entered is unique

6.3.2.4. Re-Enter Password matches the Password data field

6.3.2.5. Verify the PAN

6.3.2.6. Entered PAN is not associated with any other registered ID in the company

6.3.3. "New User Registration" validation=PASS

In the event of passing of all validations, all the input data must be saved in the database and system shall display "Log In" page

6.3.4. "New User Registration" validation=FAIL

In the event of failure of one or more validations, system shall display the following error message as shown:

Failed Validation	Displayed Error
All the required data is entered	<Field Name> is a required field, please enter the field.
All the entered data is valid	<Field Name> is invalid, please re-enter.
User ID entered is unique	User ID entered is already taken, please enter a new one.
Re-Enter Password matches the Password data field	Re-Enter Password does not match Password, please re-enter.
Verify the PAN	Entered PAN is invalid. Please re-enter.
Entered PAN is not associated with any other registered ID in the company	PAN already registered with an account. You are not allowed to create multiple accounts.

6.4. Requirements in “Forgot UserID/Password” page

6.4.1. “Forgot UserID/Password” page data fields

System shall display the following data fields in the “Forgot UserID/Password” page

Forgot UserID/Password

Enter your PAN*:

Enter your D.O.B*:

MM ▾

DD ▾

YYYY ▾

Forgot User ID or Password*:

☐ User ID

☐ Password

Next

Cancel

Field Name	Field Type	Content	Required?	Min. Char	Max. Char	Notes
Enter your PAN	Text Box	Alpha-Numeric	Yes	10	10	
Enter your D.O.B	Drop Down List	MM,DD,YYYY	Yes	N/A	N/A	
Forgot User ID or Password	Radio Button	User ID, Password	Yes	N/A	N/A	
Next	Command Button	N/A	N/A	N/A	N/A	On click if validation passes and user selected 'User ID' radio button, display 'Forgot User ID' page Else display 'Forgot Password' page
Cancel	Command Button	N/A	N/A	N/A	N/A	On click, discard entered data and display 'Log In' page

6.4.2. Validate data fields

In the event of clicking “Next” command button, system shall perform the following validations:

6.4.2.1. All the required data is entered

6.4.2.2. All the entered data is valid

6.4.2.3. Entered PAN is present in the database

6.4.2.4. Entered D.O.B is connected with the entered PAN in the database

6.4.3. “Forgot UserID/Password” validation=PASS

In the event of passing of all validations, system should display the following page in the same window:

Radio Button Selected	Display
User ID	System shall display ‘Forgot User ID’ page
Password	System shall display ‘Forgot Password’ page

6.4.4. “Forgot UserID/Password” validation=FAIL

In the event of failing of one or more validations, system shall display the following error message as shown:

Failed Validation	Displayed Error
All the required data is entered	<Field Name> is a required field, please enter the field.
All the entered data is valid	<Field Name> is not valid, please re-enter.
Entered PAN is present in the database	Entered PAN and D.O.B does not match any existing users.
Entered D.O.B is connected with entered PAN in the database	Entered PAN and D.O.B does not match any existing users.

6.5. Requirements in “Forgot User ID” page

6.5.1.“Forgot User ID” page data fields

System shall display the following data fields in “Forgot User ID” page

Forgot UserID/Password

Your User ID: <User Registered User ID>

Log In

Field Name	Field Type	Notes
Your User ID	Dynamic Label	Display the user id of the user connected with the PAN
Log In	Command Button	On click, display the 'Log In' page

6.6. Requirements in “Forgot Password” page

6.6.1. “Forgot Password” page data fields

System shall display the following data fields in “Forgot Password” page:

Forgot UserID/Password

Enter new password*:

Re-enter new password*:

Confirm

Cancel

Field Name	Field Type	Content	Required?	Min. Char	Max. Char	Notes
Enter new password	Text Box	Alpha-numeric	Yes	8	16	Data is encrypted
Re-enter new password	Text Box	Alpha-numeric	Yes	8	16	Data is encrypted
Confirm	Command Button	N/A	N/A	N/A	N/A	On click, if validation passes, update the new password in the database and display ‘Log In’ page
Cancel	Command Button	N/A	N/A	N/A	N/A	On click, discard entered data and display ‘Log In’ page

6.6.2. Validate data fields

In the event of clicking “Confirm” command button, system shall perform the following validations:

6.6.2.1. All the required data is entered

6.6.2.2. All the entered data is valid

6.6.3. “Forgot Password” validation=PASS

In the event of passing of all validations, system shall update the existing database with the new password and display the “Log In” page

6.6.4. “Forgot Password” validation=FAIL

In the event of failing of one or more validations, system shall display the following error message as shown:

Failed Validation	Displayed Error
Enter new password	Entered password is invalid, enter a new one.
Re-enter new password	Re-enter password does not match the password. Please retry.

6.7. Requirements in “Policy” page

6.7.1. Display “Apply for New Insurance” hyperlink

System shall display “Apply for New Insurance” hyperlink which shall be location on the top right corner of the “Policy” page

Insurance Home Page

Apply for New Insurance

Select existing insurance to view:

View

Field Name	Field Type	Content	Required?	Notes
Apply for New Insurance	Hyperlink Navigation	N/A	No	On click, display the ‘Product Selection’ page

6.7.2. “Apply for New Insurance” hyperlink navigation

On clicking “Apply for New Insurance”, system shall display “Product Selection” page in the same window.

USE CASE DOCUMENT

Use Case Name: Select Plan Features

Use Case Number (#): 1.00

Primary Actor: Registered Online User

Use Case Story: This use case enables registered online user to select different types of plan features for their insurance plan.

Trigger: User clicks on “Apply for New Insurance” navigation link in “Policy” page.

Pre-Condition: User needs to be a registered logged in customer.

Post-Condition: User is able to view “Medical Questionnaire” page.

Primary Flow (PF): User age \geq 18 AND age $<$ 55

User Action	System Response
	1) System checks the users age and displays term option based on the following rules: a) If user age \geq 18 AND age $<$ 55 then, go to the next step b) If user age \geq 55 and age $<$ 65 then, go to Alternate Flow 1 c) If user age \geq 65, go to Exception Flow 1
	2) System displays the ‘Product Selection: Term Options’ in the same window (Appendix 1.1)
3) If user selects one of the term options, go to the next step Else, If the user decides to click “Cancel” button go to Exception Flow 2 (EF2)	4) System displays ‘Product Selection: Coverage Amount’ options based on the selected term option in the same window (Appendix 1.2)
5) If user selects one of the coverages amounts option, go to the next step Else, If the user decides to click “Cancel” button go to Exception Flow 2 (EF2)	6) System displays ‘Product Select: Optional Coverages’ options in the same window (Appendix 1.3)
7) If the user does not select from “Optional Coverages” page, then go to the next step. Else, go to Alternate Flow 2 (AF2)	
8) If the user de-selects previously selected Optional Coverages, go to Alternate Flow 3 (AF3)	
9) If the user decides to click on “Continue” button, go to the next step Else, If the user decides to click “Cancel” button go to Exception Flow 2 (EF2)	10) System saves all the user input data and displays “Medical Questionnaire” page in the same window

Alternate Flow 1 (AF1): User age>=55 AND age<65

User Action	System Response
	1) System displays the 'Product Selection 2: Term Option' page (Appendix 2.1)
2) Go to step 3 of PF	

Alternate Flow 2 (AF2): User selects optional coverage

User Action	System Response
	1) System updates the annual cost based on selected optional coverage
2) Go to step 9 of PF	

Alternate Flow 3 (AF3): User de-selects optional coverage

User Action	System Response
	1) System updates the annual cost based on de-selected optional coverage
2) Go to step 9 of PF	

Exception Flow 1 (EF1): User age>=65

User Action	System Response
	1) System displays the following error message: 'Ineligible to apply for term insurance because the user is older than 65' (Appendix 3.1)
2) User clicks the "Exit" button	

Exception Flow 2 (EF2):

User Action	System Response
1) User clicks on "Cancel" button	2) System discards the entered data and displays 'Policy' page

USE CASE DOCUMENT 2

Use Case Name: Answer Medical Questionnaire

Use Case Number (#): 2.00

Primary Actor: Registered Online User

Use Case Story: This use case enables users to answer several medical questionnaires useful for applying for insurance.

Trigger: User clicks on "Submit" button in Select Plan Features use case.

Pre-Condition: System needs to have "Select Plan Features" use case entered data saved.

Post-Condition: User is able to view "Billing Information" page.

Primary Flow (PF):

User Action	System Response
	1) System displays the 'Medical Questionnaire' page in the same window (Appendix 4.1)
2) User answers the Medical Questionnaire	
3) If the user decides to click "Continue" button, go to the next step Else, If the user decides to click "Cancel" button go to Exception Flow 1 (EF1)	
3) User clicks the "Continue" button	4) System validates whether all the required data is entered If valid, go the next step Else, go to Alternate Flow 1 (AF1)
	5) System saves all the entered data and displays 'Billing Information' page

Alternate Flow (AF1):

User Action	System Response
	1) System displays the following error message: All the questions are not answered. Please answer all the questions (Appendix 4.2)
2) Go to step 2 of PF	

Exception Flow (EF1):

User Action	System Response
1) User clicks on "Cancel" button	2) System discards the entered data and displays 'Policy' page

User Story 1

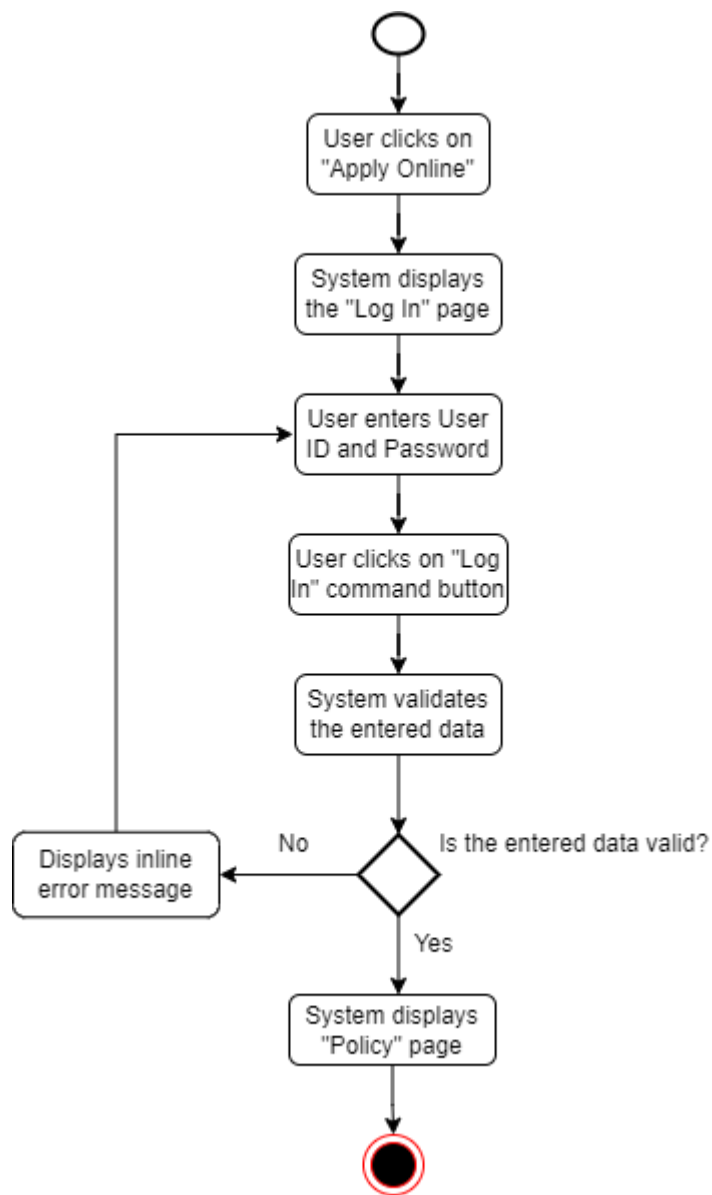
As a	user who has completed the Medical Questionnaire page
I want	to be able to enter my billing information
So that	I can pay for insurance online
Acceptance Criteria	<ol style="list-style-type: none"> 1. System shall display the 'Billing Information' page in the same window (Appendix 5.1) 2. System shall allow the user to enter their billing information 3. On click of 'Continue' button, system shall perform the following <ol style="list-style-type: none"> 3.1. Validate data fields <ol style="list-style-type: none"> 3.1.1. All the required data are entered 3.1.2. All the entered data are valid 3.1.3. If Pay By: Credit Card selected, validate items in Appendix 5.2 3.1.4. If Pay By: Bank Account, validate items in Appendix 5.3 3.2. Validation=PASS In the event of passing of all validations, system shall display 'Review & Submit' page 3.3. Validation=FAIL In the event of failing of one or more validations, system shall display the inline error message (Appendix 5.4) 4. On click of 'Cancel' button, system shall discard all the entered items and display 'Policy' page

User Story 2

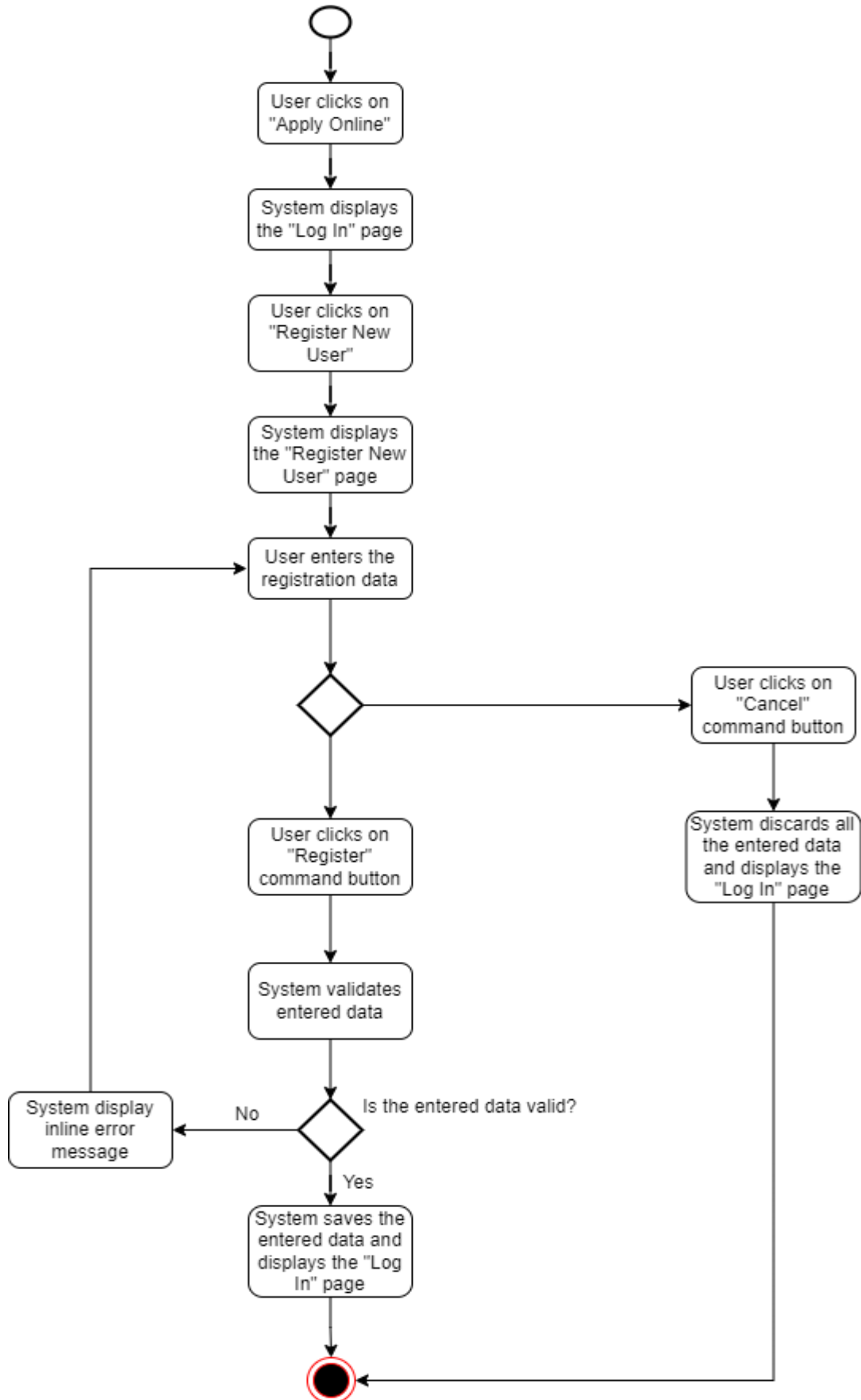
As a	who has completed the Billing Information page
I want	to be able to review all my entered data
So that	I can verify what I have entered before applying for insurance
Acceptance Criteria	<ol style="list-style-type: none">1. System shall display 'Review & Submit' page in the same window (Appendix 6.1)2. System shall allow the user to review their entered data3. On click of 'Submit' button, system shall display the 'Insurance Applied' page (Appendix 6.2)4. On click of 'Cancel' button, system shall discard all the data and display 'Policy' page

BUSINESS PROCESS DIAGRAMS

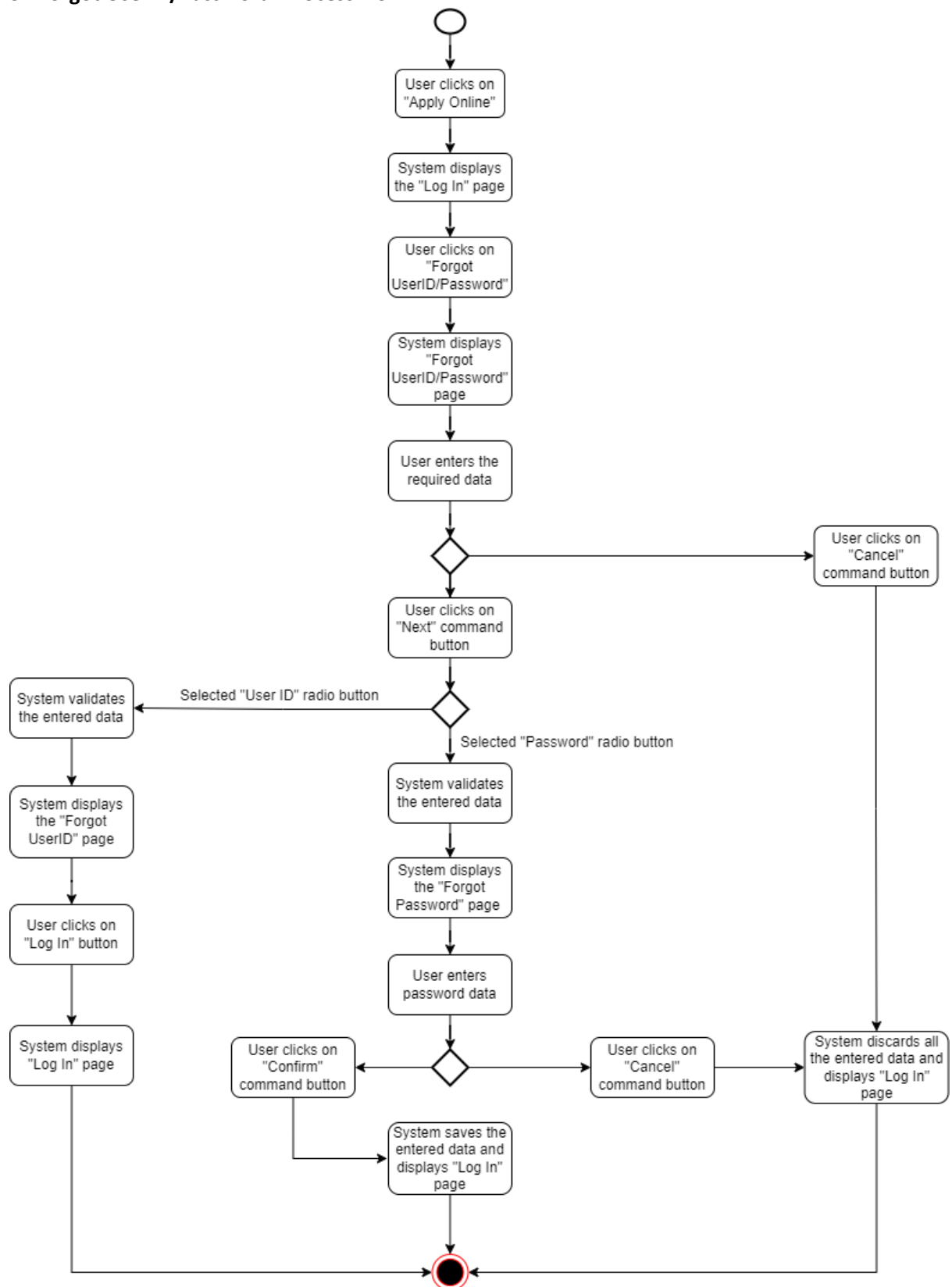
1. 'Log In' Process Flow



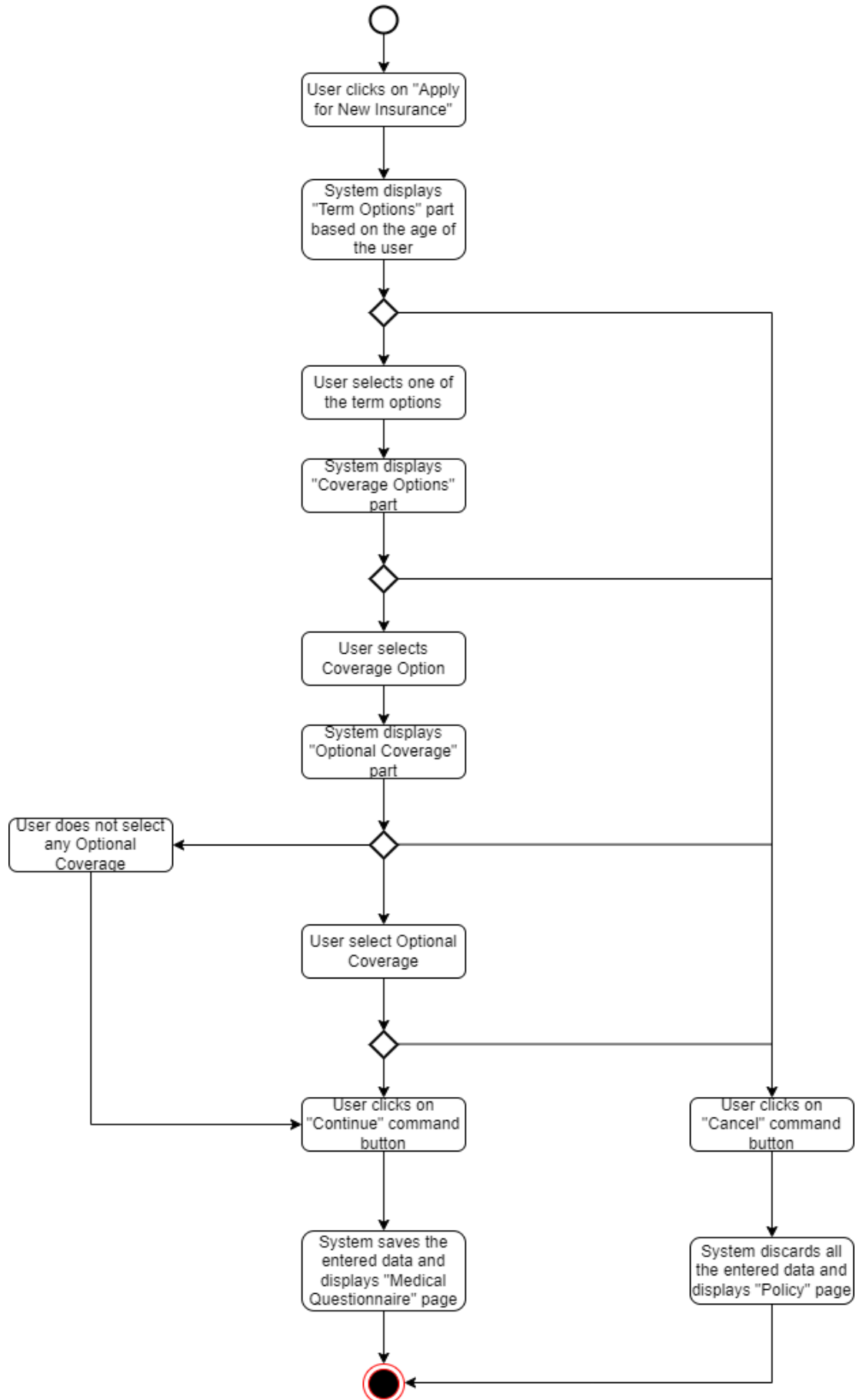
2. 'Register New User' Process Flow



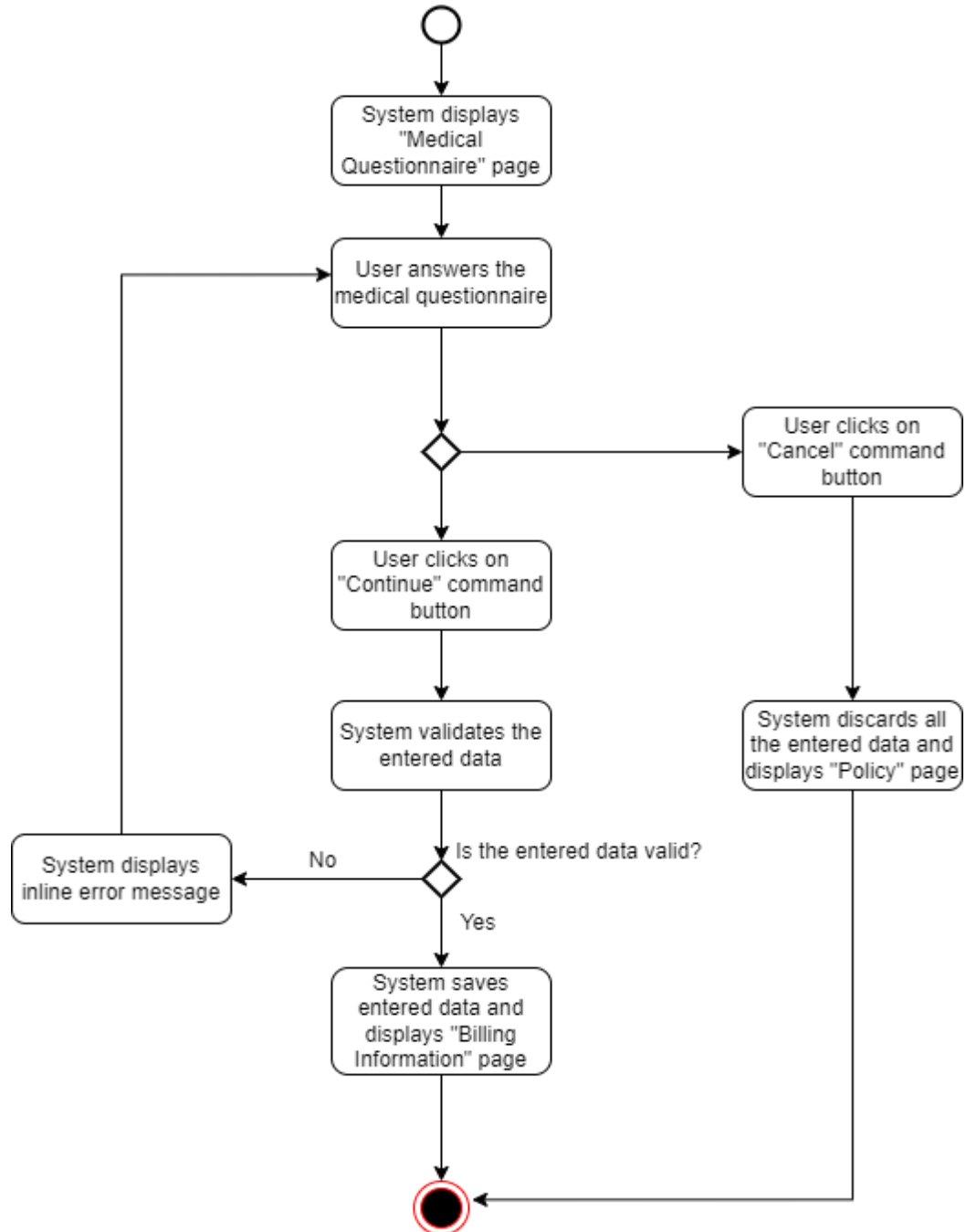
3. 'Forgot UserID/Password' Process Flow



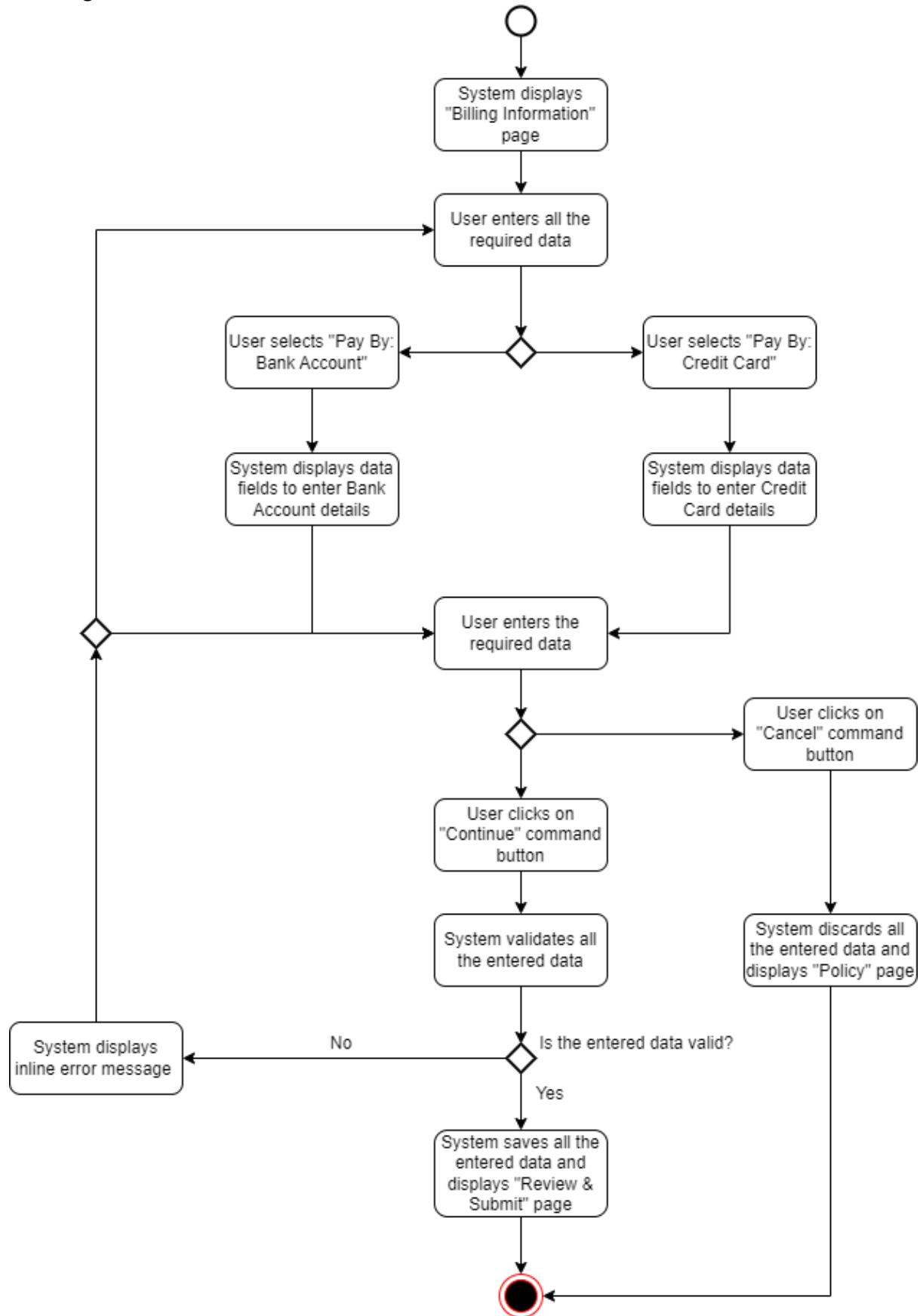
4. 'Select Plan Features' Process Flow



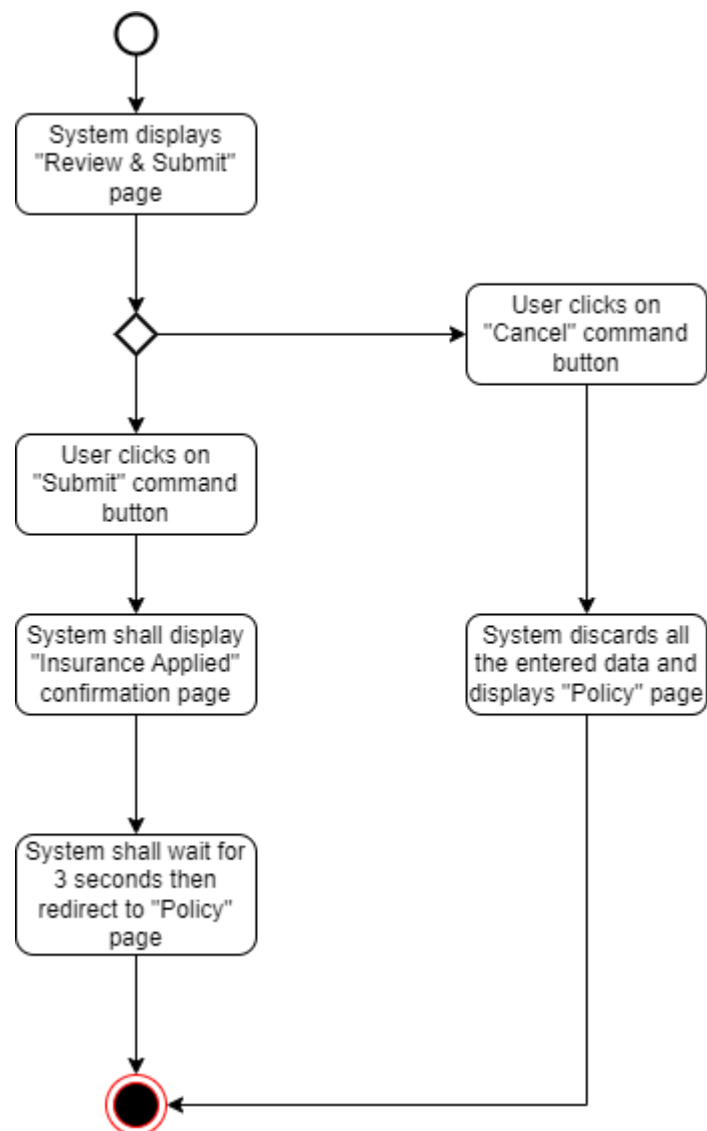
5. 'Answer Medical Questionnaire' Process Flow



6. 'Billing Information' Process Flow



7. 'Review & Submit' Process Flow



APPENDIX

APPENDIX 1: PRODUCT SELECTION PAGE

Appendix 1.1: Product Selection: Term Options

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<p>Select Product*: <input type="radio"/> 10 Year Term <input type="radio"/> 20 Year Term</p> <p><input type="button" value="Continue"/> <input type="button" value="Cancel"/></p>			

Field Name	Field Type	Content	Required?	Notes
Select Product	Radio Button	10 Year Term, 20 Year Term	Yes	
Continue	Command Button	N/A	N/A	This command button shall be disabled
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

Appendix 1.2: Product Selection: Coverage Amount

Term Option Selected	Coverage Options Based on Selection
20 Years	-\$250,000 -\$500,000 -\$750,000 -\$1,000,000
10 Years	-\$250,000 -\$500,000 -\$750,000 -\$1,000,000 -\$1,250,000 -\$1,500,000 -\$1,750,000 -\$2,000,000

Term Option: 10 Year Term

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
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Select Product*: ☒ 10 Year Term ☐ 20 Year Term

Select Coverage*:

Select

Select

\$250,000

\$500,000

\$750,000

\$1,000,000

Continue

Cancel

Field Name	Field Type	Content	Required?	Notes
Select Coverage	Drop Down List	Refer Appendix 1.2 table	Yes	
Continue	Command Button	N/A	N/A	This command button shall be disabled
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

Term Option: 20 Year Term

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<div>Select Product*: <input type="radio"/> 10 Year Term <input checked="" type="radio"/> 20 Year Term</div> <div>Select Coverage*: <div><div>Select ▼</div><div>Select</div><div>\$250,000</div><div>\$500,000</div><div>\$750,000</div><div>\$1,000,000</div><div>\$1,500,000</div><div>\$1,750,000</div><div>\$2,000,000</div></div></div> <div><div>Continue</div><div>Cancel</div></div>			

Field Name	Field Type	Content	Required?	Notes
Select Coverage	Drop Down List	Refer Appendix 1.2 table	Yes	
Continue	Command Button	N/A	N/A	This command button shall be disabled
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

Appendix 1.3: Product Selection: Optional Coverages

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
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Select Product*:

☐ 10 Year Term

☒ 20 Year Term

Select Coverage*:

Select

▼

Optional Coverage:

☐ Dependent Child Coverage

☐ Disability Waiver of Contribution

☐ Accidental Death & Dismemberment

Continue

Cancel

Field Name	Field Type	Content	Required?	Notes
Optional Coverage	Check Box	Dependent Child Coverage, Disability Waiver of Contribution, Accidental Death & Dismemberment	Yes	
Continue	Command Button	N/A	N/A	On click, if all validation pass, display 'Medical Questionnaire' page
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

APPENDIX 2: PRODUCT SELECTION 2 PAGE

Appendix 2.1: Product Selection 2: Term Options

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<p>Select Product*: <input type="radio"/> 20 Year Term</p> <p><input type="button" value="Continue"/> <input type="button" value="Cancel"/></p>			

Field Name	Field Type	Content	Required?	Notes
Select Product	Radio Button	20 Year Term	Yes	
Continue	Command Button	N/A	N/A	This command button shall be disabled
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

APPENDIX 3: PRODUCT SELECTION 3 PAGE

Appendix 3.1: Not Eligible

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<p>Ineligible to apply for term insurance because the user is older than 65</p> <p>Exit</p>			

Field Name	Field Type	Content	Required?	Notes
Label	Label	'Ineligible to apply for term insurance because the user is older than 65'	N/A	
Exit	Command Button	N/A	N/A	On click, display 'Policy' page

APPENDIX 4: MEDICAL QUESTIONNAIRE

Appendix 4.1: Medical Questionnaire page

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<p>Please answer the below questions:</p> <p>High blood pressure*? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Heart trouble*? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Abnormal pulse*? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Stomach or Intenstine trouble*? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Spine or Back disorder*? <input type="radio"/> Yes <input type="radio"/> No</p> <p><input type="button" value="Continue"/> <input type="button" value="Cancel"/></p>			

Field Name	Field Type	Content	Required?	Notes
High blood pressure	Radio Button	Yes, No	Yes	
Heart Trouble	Radio Button	Yes, No	Yes	
Abnormal pulse	Radio Button	Yes, No	Yes	
Stomach or Intestine trouble	Radio Button	Yes, No	Yes	
Spine or Back disorder	Radio Button	Yes, No	Yes	
Continue	Command Button	N/A	N/A	On click, display 'Billing Information' page
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

Appendix 4.2: Medical Questionnaire error page

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<p>Please answer the below questions:</p> <p>*All the questions are not answered. Please answer all the questions</p> <p>High blood pressure*? <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Heart trouble*? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>* Abnormal pulse*? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Stomach or Intenstine trouble*? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Spine or Back disorder*? <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Continue Cancel</p>			

APPENDIX 5: Billing Information

Appendix 5.1: Billing Information Page (Pay By: Bank Account)

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<p>Bill Period*: <input type="text"/></p> <p>Pay By: <input type="radio"/> Credit Card <input checked="" type="radio"/> Bank Account</p> <p>Account Type*: <input type="text"/></p> <p>Bank Name*: <input type="text"/></p> <p>Account Number*: <input type="text"/></p> <p>Routing#: <input type="text"/></p> <p><input type="button" value="Continue"/> <input type="button" value="Cancel"/></p>			

Field Name	Field Type	Content	Required?	Notes
Bill Period	Text Box	Monthly, Quarterly, Half Yearly, Yearly	Yes	
Pay By	Radio Button	Credit Card, Bank Account	Yes	
Account Type	Drop down list	Checking, Savings	Yes	
Bank Name	Text Box	Alpha-Numeric	Yes	
Account Number	Text Box	Alpha-Numeric	Yes	
Routing#	Text Box	Alpha-Numeric	Yes	
Continue	Command Button	N/A	N/A	On click, if all validation pass, display 'Review & Submit'
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

Billing Information Page (Pay By: Credit Card)

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
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Bill Period*:

Pay By: ☒ Credit Card ☐ Bank Account

Card Holder Name*:

Credit Card Number*:

Expiry*:

MM

YY

CVV*:

Continue

Cancel

Field Name	Field Type	Content	Required?	Notes
Bill Period	Text Box	Monthly, Quarterly, Half Yearly, Yearly	Yes	
Pay By	Radio Button	Credit Card, Bank Account	Yes	
Card Holder Name	Text Box	Alpha-Numeric	N/A	
Credit Card Number	Text Box	Numeric	N/A	
Expiry	Drop down list	MM, YY	N/A	
CVV	Text Box	Numeric		
Continue	Command Button	N/A	N/A	On click, if all validation pass, display 'Review & Submit'
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

Appendix 5.2: Validation Pay By: Credit Card

Validate the following:

- 1) Card Holder Name
- 2) Credit Card Number
- 3)Expiry: MM, YY
- 4)CVV

Appendix 5.3: Validation Pay By: Bank Account

Validate the following:

- 1) Bank Name
- 2) Account Number
- 3) Routing#

Appendix 5.4: Inline error message

Failed Validation	Displayed Error
All required data is entered	<Field Name> is a required data, please enter
All entered data is valid	<Filed Name> is not valid, please re-enter
Pay By: Credit Card	Credit Card information is invalid
Pay By: Bank Account	Bank Account information is invalid

APPENDIX 6: REVIEW & SUBMIT

Appendix 6.1: 'Review & Submit' page

Product Selection	Medical Questionnaire	Billing Information	Review & Submit
<p>Product: <Selected Product></p> <p>Coverage: <Selected Coverage></p> <p>Optional Coverage: <Selected Optional Coverage></p> <p>Medical Questionnaire: <Selected Medical Questionnaire(s) & Answers></p> <p>Billing Information: <Selected billing information></p> <p> <input type="button" value="Submit"/> <input type="button" value="Cancel"/> </p>			

Field Name	Field Type	Content	Required?	Notes
Product	Dynamic Label	<Selected Product>	N/A	
Coverage	Dynamic Label	<Selected Coverage>	N/A	
Optional Coverage	Dynamic Label	<Selected Optional Coverage>	N/A	
Medical Questionnaire	Dynamic Label	<Selected Medical Questionnaire(s) & Answers>	N/A	
Billing Information	Dynamic Label	<Selected billing information>	N/A	
Continue	Command Button	N/A	N/A	On click, if all validation pass, display 'Review & Submit'
Cancel	Command Button	N/A	N/A	On click, display 'Policy' page

Appendix 6.2: 'Insurance Applied' page



INSURANCE HAS BEEN APPLIED

Redirecting to the Policy page in 3 seconds