

## Case Study: Remote Deposit Capture

1. Recently, several banks have started offering customers remote deposit capture. With this new service, customers do not have to physically go to banks or ATM machines to deposit checks anymore. Instead, they can send checks as a scanned image through an Internet portal provided by the bank.
2. This technology can save banks and customers time and money making the transactions. Blue Bank is considering implementing this new service.
3. To use it, customers need a remote capture account with Blue Bank. In addition, they can either download an app on their phone or they need to install a browser plugin to use any general purpose scanner attached to their computer. The customer will be prompted to install the browser plugin when customer tries to deposit checks using bank's internet portal.
4. Once the account is established in the system and customer has setup the mobile phone or browser plugin, customers will be able to scan all of their checks anytime and anywhere by using the bank mobile app or by accessing the bank's Internet portal, logging in, and scanning the checks.
5. The service should be as easy as sending an attachment in an email. Of course, this new application has to be very reliable, secure, and easy to use. It must be integrated into the current Blue Bank Web site, and the Web site must also provide the ability for customers to purchase the general purpose pre-tested scanners.
6. Blue Bank will set up the scanner-purchasing ability with several appropriate hardware vendors and sell the devices at its physical banks as well.
7. Blue Bank is not sure yet what to charge for the scanners or service. The Website will also provide online technical support and instructions showing customers how to setup and use the new scanner and service. Support will be provided 24/7 via the Web site and telephone.
8. Several managers at Blue Bank are not sure that they should invest in remote deposit capture. The bank prides itself on being customer-oriented, having several large bank buildings, ATMs and remote bank sites in many grocery stores, primarily throughout the Midwest. Many of its customers have banked with Blue Bank their whole lives, but less than half of them use any of its current Internet banking services.
9. The new VP of IT was hired to prepare Blue Bank for the future and to reduce the loss of younger customers who have moved to banks that are more progressive.
10. **Initial estimates** suggests that the project will take 6 months to complete and cost about \$500,000. Annual operating costs would be about \$150,000 per year for three years. Estimated benefits are about \$400,000 per year for three years.

11. Harold Johnson, the project sponsor, had told you that **you will be leading this project** and it is important to finish on time and within budget, but it is even more important to provide a high-quality service and avoid any potential technical or user problems after implementation. Blue Bank wants to attract new customers with remote deposit capture and avoid losing current customers, so quality and customer service is key.
12. **The team** to work on this project has 4 developers, 2 testers. Most of the developers and testers has offices on different floors of the building and generally works in their office.
13. The **team members** have some **experience** in web development but none in mobile development. Nobody on team has performance testing experience or User experience expertise. Also, since this is the first agile project for the team, they are not familiar with engineering practices like automated testing, continuous integration, etc.
14. **The Business stakeholders** who wrote the high level vision for the mobile application are going to help refine or define the user needs. They currently sit in different building. They are working on writing detailed requirements and planning to hand-off to you in 2 weeks.
15. Your peers have suggested that you want to be sure that the project will please key stakeholders, in particular Harold, the project sponsor, and Tricia, the VP of Marketing. Both of these senior managers are very aware of customers' needs, so it is important that the new service is stable, secure, and easy to use.
16. They both want the remote deposit capture capability to be ready as soon as possible so the company can start promoting this new service.
17. **High Level Vision:** Here are the High Level Vision for the Remote Deposit Capture:
18. Using the **new mobile app**, Blue Bank customers can:
  - a. Download an app for iPhone, android phones, windows phones
  - b. Login in the app using their internet portal account or identify themselves using other authentication methods.
  - c. View balance of their accounts
  - d. Deposit checks to deposit account
    - i. take secure/fraud proof pictures of checks (back and front)
    - ii. enter details of the check - like amt
    - iii. Select account to deposit
    - iv. validate check image against the entered details
    - v. deposit the e-check into the bank account
  - e. Provide opportunity for bank to share new offers and promotions to customers.
19. **New browser plugin** should support:
  - a. Secure/fraud proof scanning of checks
  - b. Support IE, Firefox, Chrome and Safari
  - c. Add support for pre-approved supported scanners.
  - d. Work with other scanners that supports ISO protocols for scanners.

- e. Work seamlessly with pre-approved supported scanner

20. **Changes to bank's internet portal** will allow Blue Bank customers to:

- a. Create / update / delete deposit account
- b. Scanning checks using the browser plugin (back and front)
- c. Deposit e-check to deposit account
  - Enter details of the check - like amt
  - Validate check image against the entered details