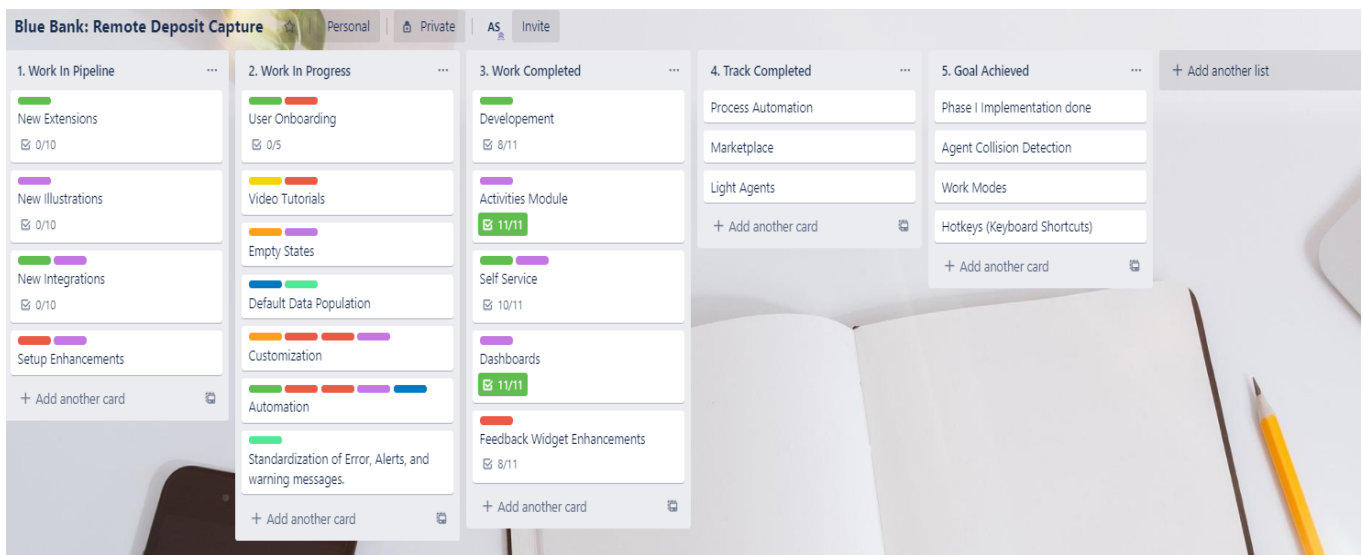
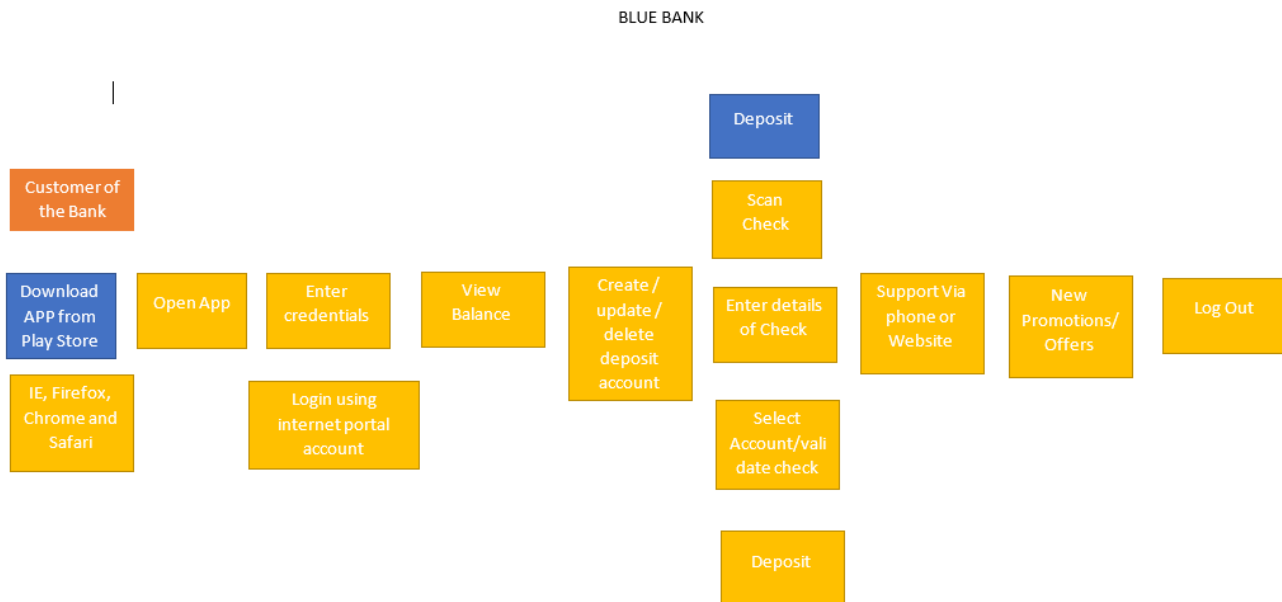


Blue Bank: Remote Deposit Capture

Product Backlog

Template



Primary requirement-

1. No need to visit bank or ATM for depositing cash or checks.
2. This facility is available only for high end customers and for customers who want to deposit cash more than \$1000.00.
3. Customer need to upload the scanned copy of check on the secured portal provided by bank. This need to authenticated with two factor authentication in order to secured transactions.
4. Technology should be very helpful in saving customer time and bank employees time.

5. Bank portal should have the provision to save the scanned copies of checks in separate folder categorised based on dates or weeks.
6. Blue Bank is considering implementing this new service. In addition, they can either download an app on their phone or they need to install a browser plug in 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.
7. Customer should submit the request for availing this service in advance and the same should be available with customer details in system so that while processing the check of customer. This is act as the extra layer of security for bank transactions.
8. 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.
9. 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.
10. Since this service is available for high net worth customers and need to be very secured in order to prevent any kind of fraud. In order to make this service successful Blue Bank will set up the scanner-purchasing ability with several appropriate hardware vendors and sell the devices at its physical banks as well.
11. The charges of service and devices yet to be decided by bank. It may be free for those customers where bank revenue is very high.
12. The support activity should be available for 24/7 via website and telephone.
13. 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.
14. The Initiative to be introduced in order to retain the young customers. The target age of customers should be below 45 years.
15. The Icon and colour of website portal should include Blue Bank logo and theme should match the Blue Bank theme. It is to be noticed that the overall theme of Website Portal should encourage the young generation to come and open the account with bank. This should help Blue Bank to have new customer base.

Upcoming / Planned features:

Features / Tasks to be under development

1. 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
 - c. other authentication methods.
 - d. View balance of their accounts
 - e. Deposit checks to deposit account
 - i. take secure/fraud proof pictures of checks (back and front)
 - ii. enter details of the check - like amount
 - iii. Select account to deposit
 - iv. validate check image against the entered details
 - v. deposit the e-check into the bank account

vi. Provide opportunity for bank to share new offers and promotions to customers.

2. New browser plugin should support:

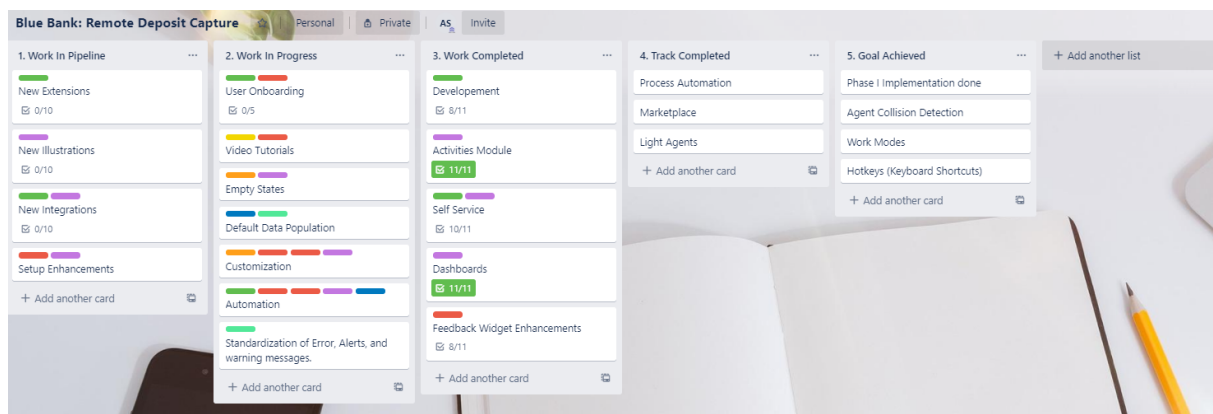
- a. Secure/fraud proof scanning of checks
- b. Support IE, Firefox, Chrome and Safari
- c. Add support for pre-approved supported scanners.
- d. Work with other scanners that supports ISO protocols for scanners.
- e. Work seamlessly with pre-approved supported scanner

3. 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
- d) Enter details of the check - like amount
- e) Validate check image against the entered details

Running Tasks

- Sprint Planning Meeting to be planned initially for 1-4 weeks for discussing the progress of each task assigned to developers.
- Daily Sprints will have held with duration 15-20 mins in order to discuss the gap and challenges for development.
- Each task will have specified period for completion.
- Template for scrum board.



Fix & Upgrade

Any task which fails and required to fix after Phase-1 or phase-2 Testing

Phase 1 Testing:

Testing for Development Stage.

- Each testing to be done and submitted with proper test results with descriptions.
- Bug report to be created if the testing fails in order to rectify the problem.

Phase 2 Testing

Testing for Pre-Production Stage

- Each testing to be done and submitted with proper test results with descriptions.
- Bug report to be created if the testing fails in order to rectify the problem.

Ready

- Ready to move to Production after both phases of testing Done and Deployed
- Deployed on Production and Feature running live and fine.