aUG 2024

LIQUIDATION Of deposit fUNDS Due to death

business requirements document (BRD)



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# **I. INTRODUCTION**

This Business Requirement Document (BRD) outlines the business requirements for creating an end-to-end digital solution where customers can request the funds liquidation of a deposit account due to death thru a web portal, for it later to be reviewed by a back-office team (back-office workflow) and finally deposited to the designated bank account. The proposed solution will allow customers to input their personal information, deceased customer information and attached required documents in a web form. It will also inform the customer the resolution of their requests thru email notifications. This solution can be the stepping stone of digitizing similar services due to death such as: general advance of funds, advance for funeral expenses and financial relationship certifications. Also, include other types of products.

Phase 2 (Challenge) is proposed where customers submit the funds advance for funeral expensed request thru a register/sign-in portal and monitor the status and ticket resolution.

**Actual Funds Liquidation Due to Death Process**

The actual process of the funds liquidation doesn’t have an end-to-end digital channel where the customer can submit his request for evaluation and then, once approved, be deposited to the designated bank account. Currently, the customers come to a retail store to complete the whole process. Minimum the customer must make 2 visits, one for orientation and another to pick up the check.

# **II. BUSINESS OBJECTIVES AND PROJECT SCOPE**

## A. Business Objectives

The main objectives of the proposed end-to-end digital solution:

* Provide customers with a humanized, convenient process to request the liquidation of funds due to where they don’t need to visit a branch.
* Increase customer satisfaction and loyalty by presenting them with options that can support them thru this difficult time.
* Increase digital adoption by offering a new service thru this channel.

## B. Project Scope

The scope of this webform request and back-office workflow includes the following features and functions:

* An interactive web-based user interface that allows customers to enter their personal information and attached required documentation.
* An API or integration process to record, automatically, the customer information and documentation submitted in the web form to create a ticket in Salesforce.
* A letter generation system that creates customized and branded letters based on the process step and ticket resolution.
* If phase 2 (challenge) will be created: a register/sign-in web portal where customers can submit their request and see the status and notifications of each ticket request.
* Service Request Process: A workflow to capture customer requests and generate tickets/cases.
* Back Office Processing: Functionality for back-office users (workflow) to manage and resolve tickets/cases.

# **III. ASSUMPTIONS AND CONSTRAINTS**

The following assumptions and constraints apply to the web form and backoffice workflow:

* The web-form will be available 24/7 and support multiple browsers and devices.
* The web-form will have a user-friendly and intuitive design that follows the company's branding and style guidelines.
* The web-form will be scalable and flexible to accommodate future changes and enhancements.

# **IV. HIGH-LEVEL FUNCTIONAL REQUIREMENTS**

## A. Customer registration (if creating phase 2-challenge)

**Step 1:** Customer will go to the designed portal to register/sign-in before requesting the service.

* **User Interface**, is responsive and intuitive interface accessible for all humans.
* **Popular Brand**, colors and assets must be used
* The portal security is crucial:
  + Implement a secure **Password Policy** for the customer **Profile**.
  + Segregated **Object and Field level security** via **Permission Sets and Groups**.
  + Know your **Guest User** and where are their limits set.
* The **Registration Page** will include:
  + First Name
  + Last Name
  + Phone
  + Email
  + Date of Birth
  + Address
  + Last 4 SSN
* There must be a **login** functionality for **returning users** that includes **password reset**.

## B. Service Request (this will be the first step if phase2-challenge is not created)

**Step 2:** Customer answers form interactive questions in order to redirect the customer correctly. This form can be summarized in 4 screens.

* The customer will have the option to select the preferred language of the web form. Also, any message will consider the language previously selected.
* The customer will have the opportunity to select 1 of the 3 request type: (1)advance funds for unpaid funeral expenses, (2) general advance of available funds, or (3)liquidation of funds
  + If the customer selects (2)**General Advance of Available Funds** the next screen will show a message indicating they should visit another webpage for more information. See Example #1 for details.
  + If the customer selects (1) **Advance of funds for unpaid funeral expenses,** the next screen will continue with the form created by project #2
  + If customer selects (3)**Liquidation of funds,** the next screen will show an important information with a verification question. See Example #1 for details.
    - If the customer answers “no” to that validation question: *Do you have all the documents required, detailed above?*, then a message will show indicating that in order to continue you must have the required documents.
    - If the customer answers “yes” to that validation question: *Do you have all the documents required, detailed above?*, then the customer will continue to the next screen.

***Example#1: Screen 1 & 2***

A screenshot of a cell phone

Description automatically generated

**Step 3:** Customer fills out the advance funds for funeral expenses online form with personal information and attaches required documentation.

* See Example #2, for the details of the form fields.
* All fields are required.
* If phase 2 (challenge) is created the following fields will be filled automatically with the profile information and can’t be modified by the customer:
  + Requestor First Name
  + Requestor Last Name
  + Requestor Email
* The Disbursement Information section of the form will change depending on the Disbursement Preference of the customer. The customer will have 2 options: Account deposit or Pick-up at Branch. See Example #2 for more details
  + If Account deposit was selected the Funeral Home Account Number field will appear in the screen.
  + If Pickup at Branch was selected, see Example #2 for the additional validations and documents
* The Additional Required Documents will change depending on what the customer answers in these 2 questions: (1) *Is the disbursement greater than $15K*? and (2) *Is there a will?* . For the requirement document logic see Example#2
  + If customer answers “*Don’t know”* to the disbursement amount question, the screen will show the following message: ***If the disbursement amount is greater than $15,000 a Certificate of Release of Tax Lien will be required, and won’t let the customer submit the request.***

***Example#2: Screen 3***

A screenshot of a computer screen

Description automatically generated

**Step 4:** Customer submits the form and is redirected to screen #4 with the result of the information submitted.

* If the ticket (case) was created successfully screen #4 will show a success message. See Example#3 for more details.
* If the ticket (case) was not created screen #4 will show a failure message. See Example#4 for more details.

***Example#3: Screen 4-Successful Message***

A close-up of a message

Description automatically generated

***Example#4: Screen 4-Failure Message***

A pink and blue message

Description automatically generated

**Step 5:** Customer receives an email confirming the request was received.

* The email is sent to the email customer provided in the form. See Example #5 for email details.
* A no-reply email should be used as Sender
* This notification must be stores in the case.

***Example#5: Case Confirmation Email Notification***

A close-up of a ticket number

Description automatically generated

## C. Backoffice Processing

**Step 6:** Case is created automatically for back-office processing and is assigned to a specific queue

* The case has a unique identifier number that is searchable in Salesforce.
* The case has all the form fields mapped to case fields
* Other fields that the case should have that are not in the form are:
  + Workflow Status, with the options: New, In-progress, Hold, Referred to pick up, and Closed. See Step 7 for details of this field.
  + Resolution Status, with the options: Denied, Denied-No Funds Available, Approved-Deposit, Approved-Pickup Check. See Step 7 for details of this field.
  + Customer Pick up Date
  + Closed Date
  + Case Owner Name
  + Assigned Date
  + Amount Disbursed

**Step 7:** Case is processed by a back-office team and goes thru different status.

* Implement a Case management interface for back-office users.
* Include functionality to assign, prioritize, and resolve Cases.
* Workflow specifications:
  + Workflow status- The only status that can be changed by an agent is *Closed.*
    - **New**- This status is when the ticket just submitted and referred to the Funeral Expenses Advance queue and the ticket owner field is blank.
    - **In-progress**- This status should be used when ticket has been assigned (ticket owner field has a value)
    - **Closed**- This status will be picked by agent working on the case. It shouldn’t let the agent close the case if the resolution status is blank.
  + Resolution Status- This can only be changed if the Workflow Status=In-progress
    - **Denied-** This status is picked by the agent working the case when the information and/or documents are wrong or incomplete.
    - **Approved-Deposit**- This status is picked by the agent working the case when the information and documents are correct, and the claimed amount was deposited.
    - **Approved-Pickup Check-** This status is picked by the agent working the case when the information and documents are correct, and the customer must go to the selected branch to pickup the check.
* Additional to the fields described above, a checklist (with its corresponding fields) will be created to make sure the Estate Processing Specialist completes all the steps.
  + Credit cards coded and closed as deceased. If not create PCAS ticket for this.
  + Verify if accounts are coded deceased, 43 and if the deceased customer has CD and/or IRA. If not create JIRA ticket for deceased codification, 43 and DLG configuration.
  + Verify government deposits after the date of death. The following questions with options should appear when adding the checkmark:
    - **Government deposit after date of death with Yes/No option.**
    - **PCAS ACH Claim Open with Yes/No option.**
    - **ACH Claim Status with: In progress/ Completed option.**
* Additional workflow status and ACH Claim status rules:
  + Automatically change ACH Claim Status to In Progress, when PCAS ACH Claim Open is answered “Yes”.
  + Workflow status should automatically change to *Hold* when ACH Claim Status= In Progress
  + Workflow Status should automatically change to *In Progress* when Status of ACH Claim=Completed
  + All main 3 checkmarks must be completed to close ticket. If “Yes” was selected for government deposit after date of death, Status of ACH Claim should be “Completed” also to close ticket.

**Step 8:** Customer receives an email based on the workflow status and resolution status.

* The email notification should be sent following these rules:

|  |  |  |
| --- | --- | --- |
| # | Letter | Trigger |
| 1 | Request Confirmation | Once the ticket is created in Salesforce and a ticket number has been assigned |
| 2 | Denied Request-Incomplete/ Wrong Information | Once Workflow Status=Closed and Resolution Status=Denied-No Funds Available. See Example#6. |
| 3 | Denied Request- No funds Available | Once Workflow Status=Closed and  Resolution Status=Denied. See Example#6 |
| 4 | Approved Request-Deposit | Once Workflow Status=Closed and  Resolution Status=Approved-Deposit. See Example#7 |
| 5 | Approved Request-Pickup Check | Once Workflow Status=Closed and  Resolution Status=Pickup Check. See Example #7 |

***Example#6: Denied Email Notifications***

A screenshot of a computer

Description automatically generated

***Example#7: Approved Email Notifications***

A screenshot of a phone

Description automatically generated

**Step 9:** Customer views the status of his case logging-in to portal

* Once logged-in the customer can see a summary of all of the cases created by Workflow Status
* Customer can also see a copy of the email notifications sent

## D. Lightning App for Backoffice

**Feature 1**: Monitoring and Notifications

* + Back-Office users need to know when a new case has been registered by a customer and they need to work on it
  + A **Home Dashboard** is available for user’s daily view of Workflow Status.

**Feature 2:** Service Request Processing

* + A console Lightning App is created with necessary Tabs: Accounts, Cases, Tasks, Reports, Dashboards, etc.
  + Setup Page Layouts
  + Lightning Page

**Feature 3:** Segregated Security

* + Define and Design **Permission Sets** for **Customer** and **Back-Office** Users

## E. Challenges

Challenges were created to increase the complexity of the project. Below the different challenges with its corresponding category:

* + Experience Cloud Site for Customers-are the requirements identified a Phase 2 through the document. It consists of a customer portal to request services and view cases status and notifications. This challenge is highly encouraged.
  + AI Integration: this are considered as nice to have and should only be worked on if enough time is available.
    1. Utilize Salesforce Einstein for predictive case routing.
    2. Implement chatbots for customer interaction and initial triage.

## F. Development Guidelines

* Coding Standards: Follow industry best practices and Salesforce development guidelines.
* Version Control: Use a version control system (e.g., Git) for code management.
* Testing: Implement unit tests, integration tests, and user acceptance testing.
* Documentation: Maintain clear and comprehensive documentation of all code and processes.
* Identify Potential Risks: Delays in development, integration challenges, data security issues.

## G. Reference Docs

* The following document has the process flow, web forms and notification details.



## H. Operational / Functional Requirements: User Stories

**Table 3. Requirements - User Stories**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ID | Process | User | User Story | Criticality | Proposed Solution |
| 1 |  |  |  |  |  |
| 2 |  |  |  |  |  |

# **V. PROJECT PLAN, SCHEDULE & WHO?, WHAT?, WHEN? (WWW)**

**Table 4. Project Plan: Tasks, Owners and Status**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ID | Project Task | Description | Owner | Status | Date |
| 1 |  |  |  |  |  |
| 2 |  |  |  |  |  |
| 3 |  |  |  |  |  |
| 4 |  |  |  |  |  |

# **VI. MEETING MINUTES & AGREEMENTS**

**Table 5. Meeting Minutes & Action Items**

|  |  |
| --- | --- |
| Meeting Date | Notes & Agreements |
|  |  |