Crowd Capital (thryv)

Date: October 18th, 2021
Scope: “thryv” Web App v2

Project Objective

This project will focus on improvements to the existing Crowd Capital web application built by AirDev. Note that all existing features from v1 will be made available in this version of the web application unless explicitly stated otherwise in this scope document. The following objectives will be met:

<u>Bug Fixes</u>

- Access to the homepage from thryv logo on all pages
- Application: “Deceased Borrower” flow
- Application: Review Application
- Account Settings: Title of address type as “Mailing Address”
- Remove “send offer” option for BRMs

<u>Improvements on Existing Features</u>

- Improve homepage design
- Improve Login Security
- Simplify Signup Flow
- Improve Google Maps Platform View
- Improve Email of Application Summary
- Improve Application Assignment to BRM
- BRM Portal: Improve Notifications Tab
- BRM Portal: Improve Applications Tab
- BRM Portal: Improve Direct Chat
- BRM Portal: Improve Add A Borrower (Start a New Application)

<u>New Features</u>

- Legal: Show Applicants Mini-Miranda
- “Send an Offer” from an Admin flow
- Prompt Users with Loan information via Custom QR Code
- Application: Pending Document Capture
- Applicant Dashboard: Financial Summary on Existing Property Balance
- Applicant Dashboard: Pending Items

- Applicant DMS: Add Document
- Applicant DMS: Document Storage
- BRM Dashboard: Pending Items
- BRM Portal: Document Request
- BRM Portal: Document Approval
- Application Notes
- Supervisor Portal

User Roles and Page Permissions

User	Read Permissions	Write Permissions
Logged out	Homepage, Login, Signup	Homepage, Login, Signup
Applicant	Homepage, Login, Signup, Applicant Portal	Homepage, Login, Signup, Applicant Portal
BRM	Homepage, Login, Signup, Applicant Portal, BRM Portal	Homepage, Login, Signup, Applicant Portal, BRM Portal
Supervisor	Homepage, Login, Signup, Applicant Portal, BRM Portal, Supervisor Portal	Homepage, Login, Signup, Applicant Portal, Supervisor Portal
Admin	Homepage, Login, Signup, Applicant Portal, BRM Portal, Supervisor Portal, Admin Portal	Homepage, Login, Signup, Applicant Portal, Admin Portal

*Account Settings for each individual portal will only available (read and write) to the user assigned to that portal.

Feature Functionality by Page

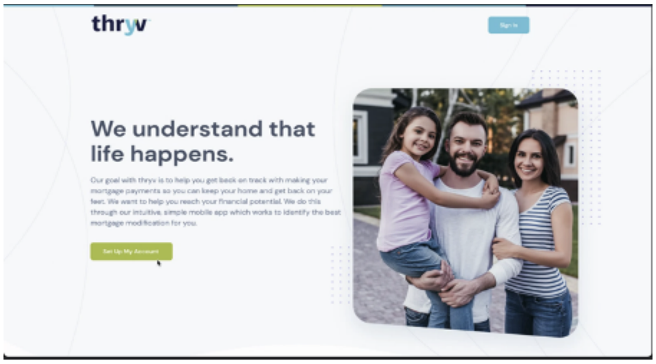
Homepage: Answers FAQs and verifies the legitimacy of thryv.

Bug Fix:

- Users can access the homepage through any other page using the thryv logo.

Design:

- See: thryv_hompeage.pptx



__Login:__ Simple and secure login process.

__Mini-Miranda__

User story: Legal requirement

Acceptance Criteria:

- Given the user is an Applicant, when the user logs in, they will be redirected to a page displaying their Mini-Miranda rights.

__Improve Login Security__

User Story:

- "As a user I want to be prompted on the risk of using the "remember me" feature so that I can keep my account secure."

Acceptance Criteria:

- Given a user is on the login page, when they check the "Remember Me" option, they will be prompted with the notification "Security Risk: Do not check "Remember Me" if you are accessing thryv on a public computer".

__Signup:__ Simple signup process that verifies the legitimacy of thryv.

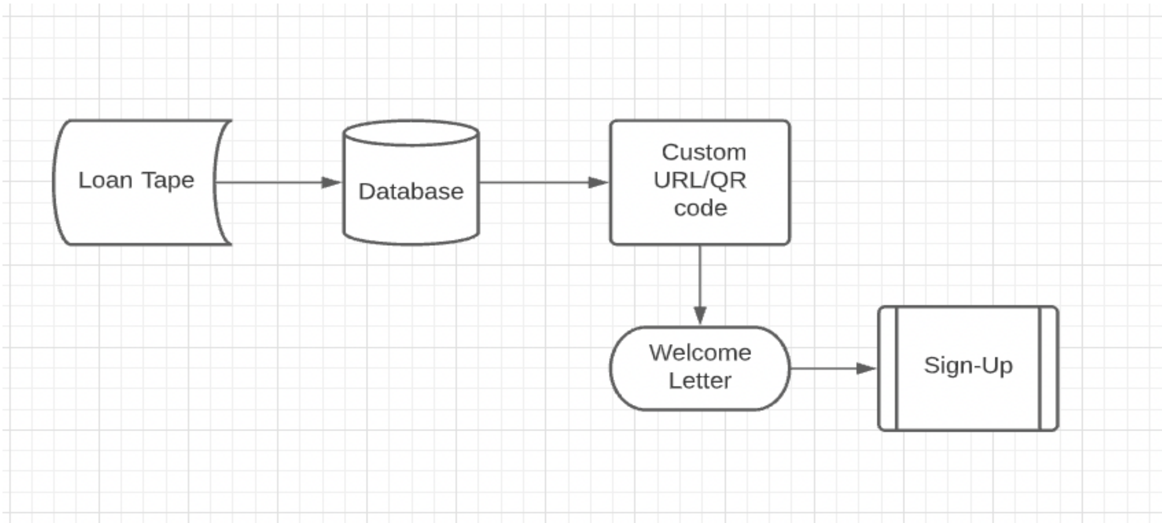
__Prompt Users with Loan information via Custom QR Code__

User Story:

- "As an Applicant I want to be prompted with identifiable loan information proving that thryv purchased the note on my home so that I can verify that the company is legitimate."

Acceptance Criteria:

- Given an Applicant receives a welcome letter, when they access the custom URL or QR code to sign up, then the signup will be tailored to their information and thryv can track who accessed the signup form.



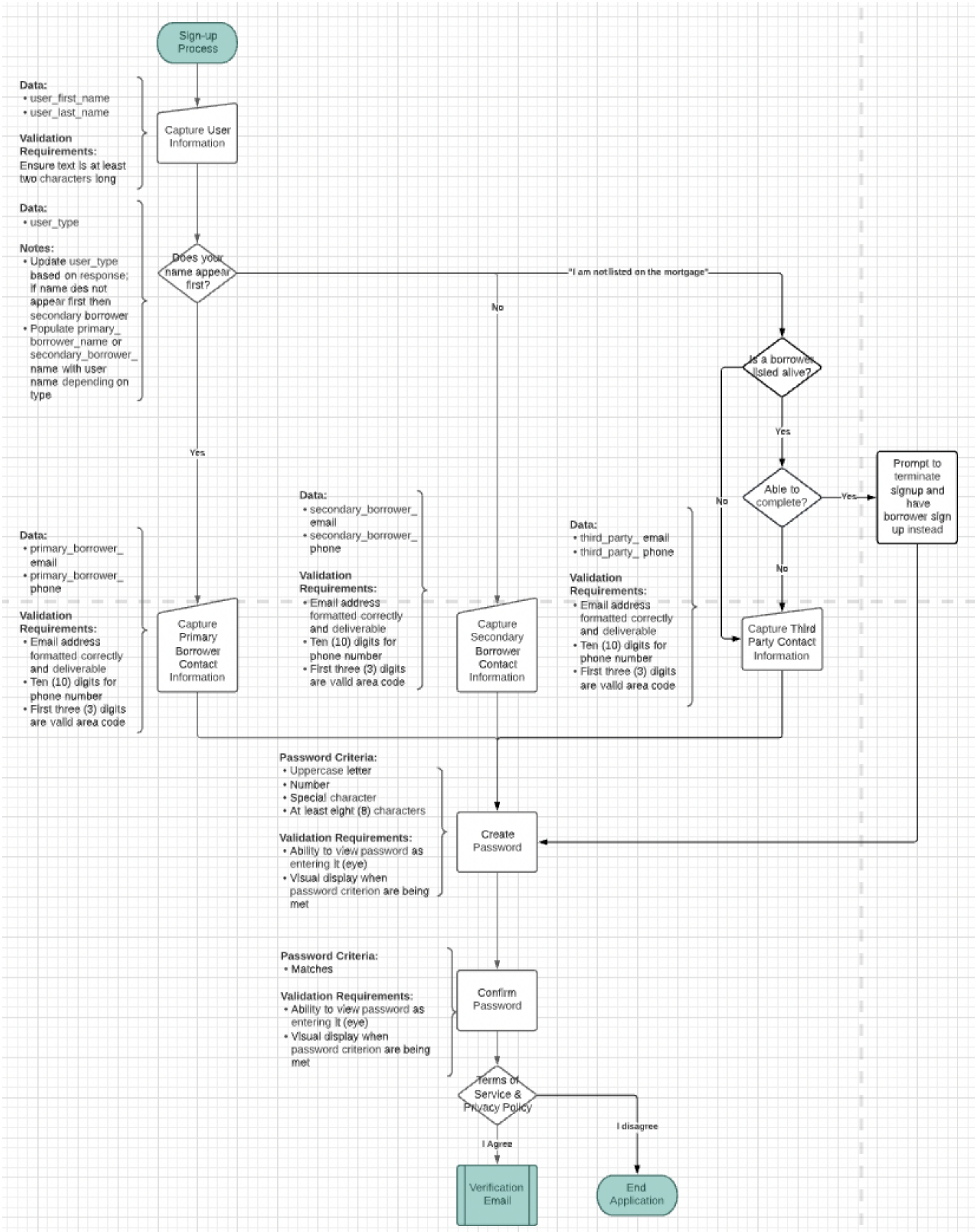
Simplify Signup Flow

User Story:

- "As an Applicant I want to enter as little information as possible before I create an account so that I can save my information and get assistance from a BRM."

Acceptance Criteria:

- Given an Applicant is signing up, when they answer "Does your name appear first on the mortgage", they will subsequently be assigned a user_type that determines the logical flow of the application chatbot.
    - Yes = Primary_Borrower
    - No = Secondary_Borrower
    - I am not listed = Third_Party



Application: Friendly and intuitive process to securely collect information from the Applicant.

Bug Fix:

- The “Review Application” modal will allow a user to edit all responses in the application.

Application from Simplified Signup Flow and Improved Deceased Applicant Flow

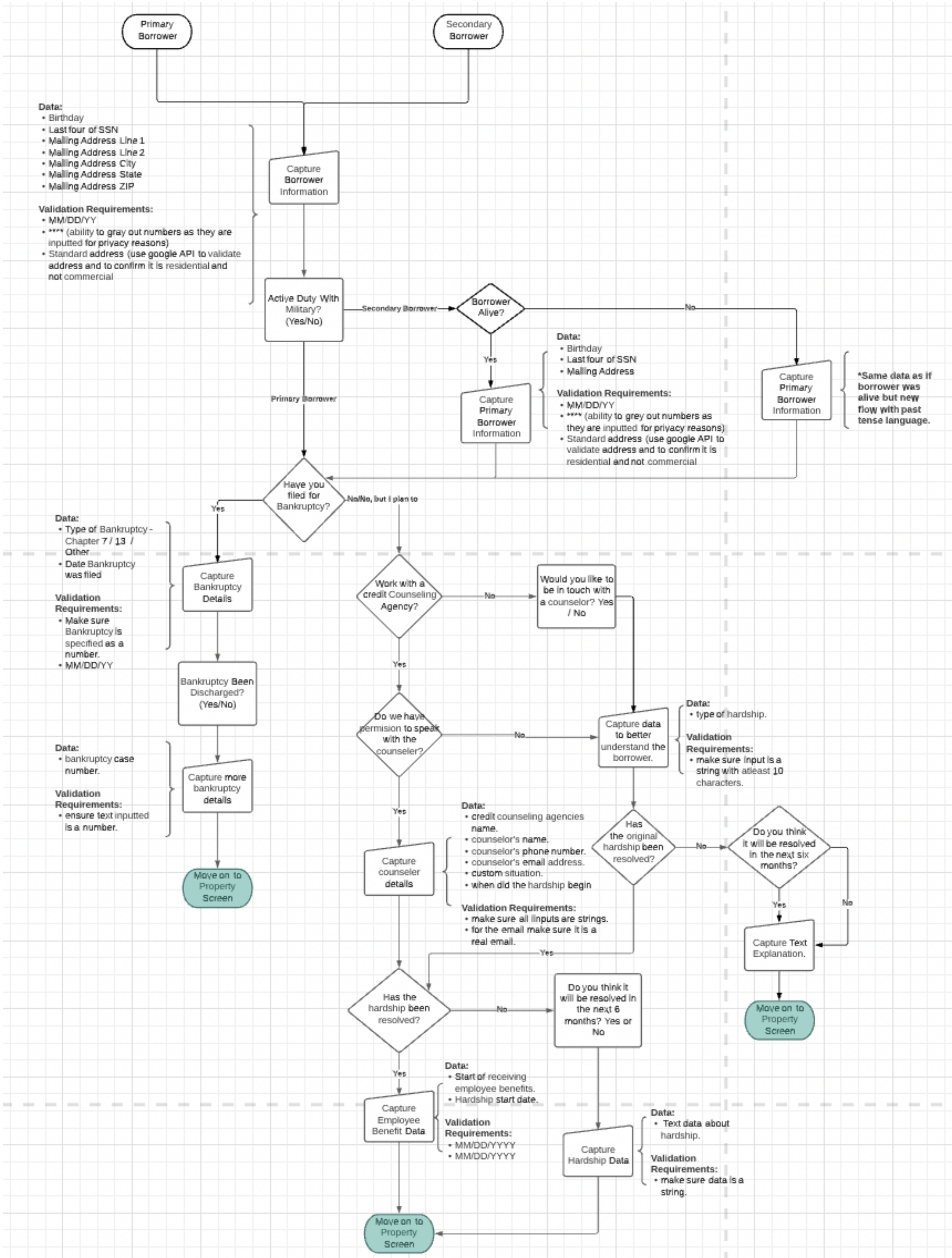
User Story:

- Given I am a secondary borrower, when I’ve submitted information that the borrower is deceased, I do not want to be asked questions about the borrower in present tense.

Acceptance Criteria:

- Given my user_type was Secondary_Borrower, I will follow the alternate “Secondary_Borrower” path in the following chat flow.
- Given I am a secondary borrower or third party, when submitting that the primary borrower has died, I will be directed to “past tense” questions about the borrower and the rest of the application will be geared towards me {the applicant}.

Primary/Secondary Borrower Flow:



Pending Document Capture

User story:

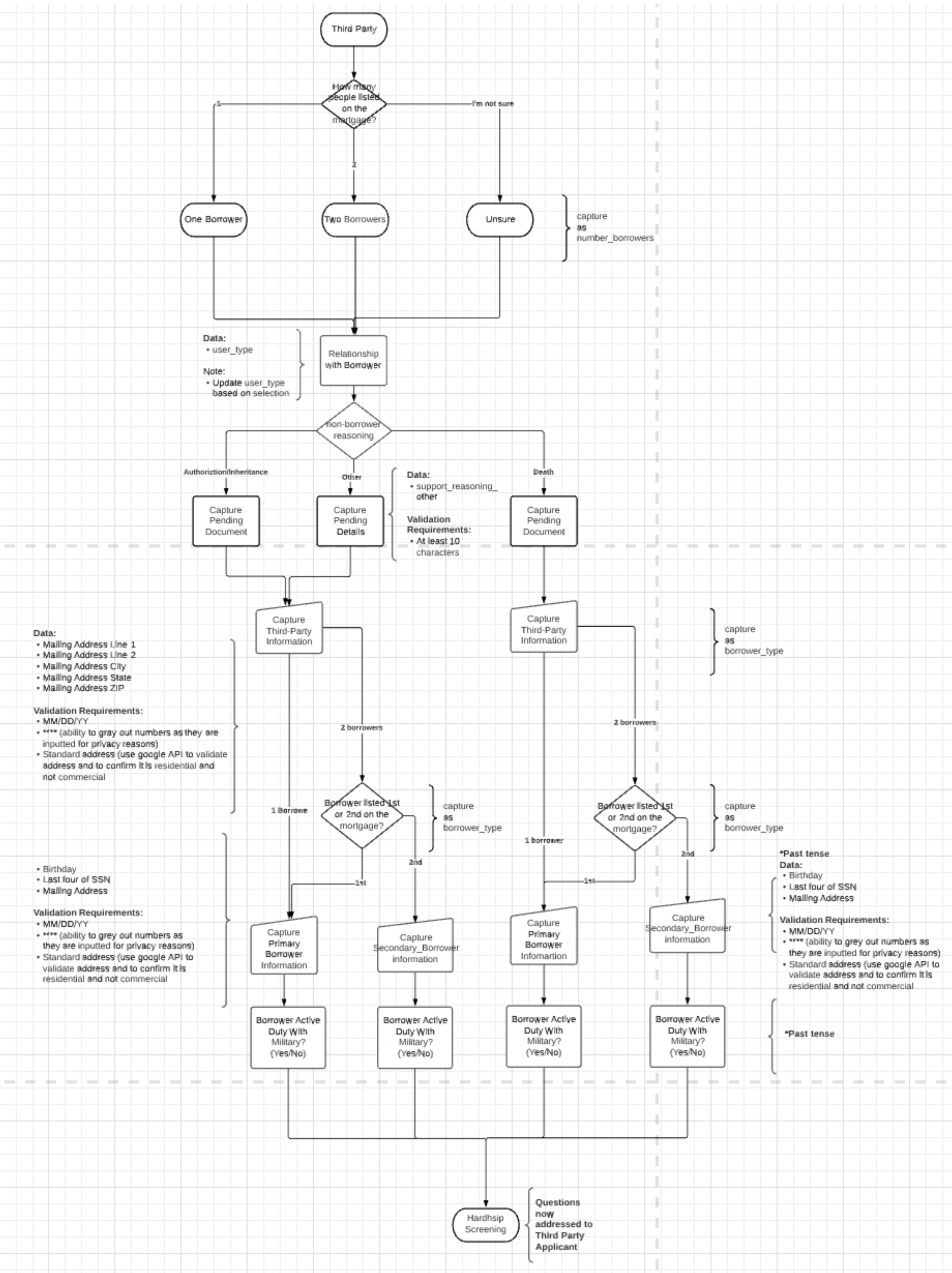
- “As an Applicant, I want to know what documents I need to upload before I am prompted to upload them so I can complete tasks in one session.”

Acceptance Criteria:

- Given my user_type was “Third_Party”, I will follow the following Third Party chat flow.

- Given an Applicant is on the application page, when a “document capture” is triggered, they will no longer be asked to upload the document and the request to upload document will be stored under “Pending Documents” in the Applicant’s document management system.

Third-Party Application Flow:



Third Party
How many people listed on the mortgage?
1
2
I'm not sure
One Borrower
Two Borrowers
Unsure
capture as number_borrowers
Data:
• user_type
Note:
• Update user_type based on selection
Relationship with Borrower
non-borrower reasoning
Authoriztion/Inheritance
Other
Death
Data:
• support_reasoning_other
Validation Requirements:
• At least 10 characters
Capture Pending Document
Capture Pending Details
Capture Pending Document
Capture Third-Party Information
Capture Third-Party Information
capture as borrower_type
Data:
• Mailing Address Line 1
• Mailing Address Line 2
• Mailing Address City
• Mailing Address State
• Mailing Address ZIP
Validation Requirements:
• MM/DD/YY
• **** (ability to gray out numbers as they are inputted for privacy reasons)
• Standard address (use google API to validate address and to confirm it is residential and not commercial
2 borrowers
2 borrowers
1 Borrowe
Borrower listed 1st or 2nd on the mortgage?
capture as borrower_type
1 borrower
Borrower listed 1st or 2nd on the mortgage?
capture as borrower_type
2nd
1st
2nd
1st
• Birthday
• Last four of SSN
• Mailing Address
Validation Requirements:
• MM/DD/YY
• **** (ability to grey out numbers as they are inputted for privacy reasons)
• Standard address (use google API to validate address and to confirm it is residential and not commercial
Capture Primary Borrower Information
Capture Secondary_Borrower information
Capture Primary Borrower Infomartion
Capture Secondary_Borrower information
*Past tense
Data:
• Birthday
• Last four of SSN
• Mailing Address
Validation Requirements:
• MM/DD/YY
• **** (ability to grey out numbers as they are inputted for privacy reasons)
• Standard address (use google API to validate address and to confirm it is residential and not commercial
Borrower Active Duty With Military? (Yes/No)
Borrower Active Duty With Military? (Yes/No)
Borrower Active Duty With Military? (Yes/No)
Borrower Active Duty With Military? (Yes/No)
*Past tense
Hardhsip Screening
Questions now addressed to Third Party Applicant

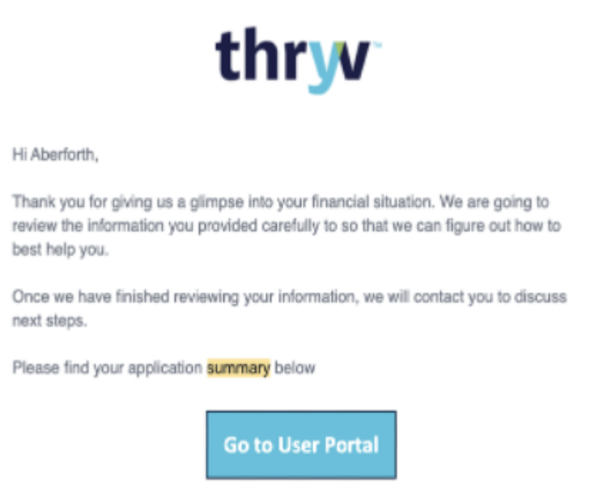
Improved Email of Application Summary

User story:

- “As an Applicant, I want to be emailed a summary of my application, so I can download a record of my responses.”

Acceptance Criteria:

- Given an Applicant has completed their application, they will receive an email with their application summary in a downloadable format and will be prompted to “Go to User Portal.”



Applicant Portal

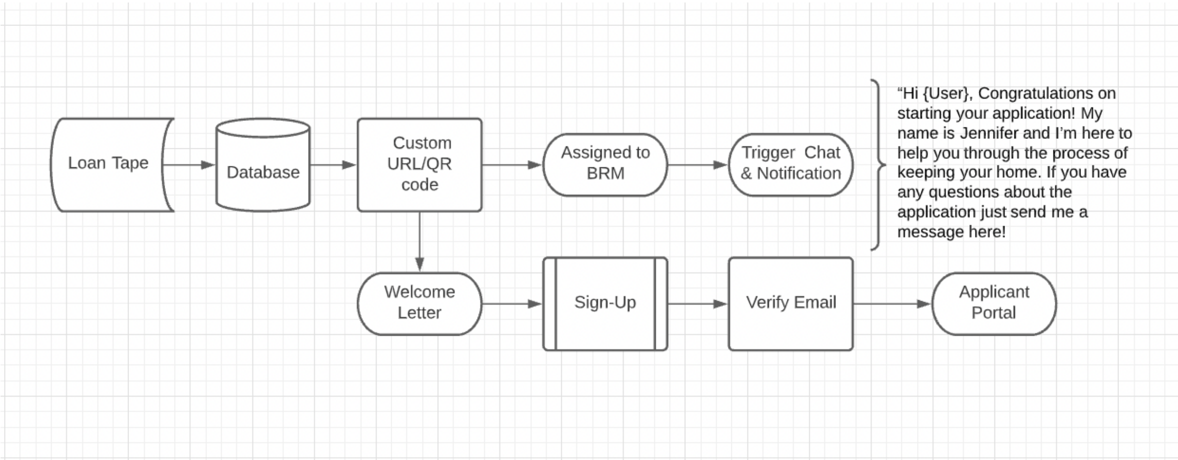
Improve Application Assignment to BRM

User Story:

- “As an Applicant I want to know who to contact if I need help filling out my application.”

Acceptance Criteria:

- Given I am an Applicant who started an application, when I go to my dashboard in my Applicant portal, I will be notified of a new message from my assigned BRM
- Given I am a supervisor, when an Applicant is in the system and unassigned, I will be notified immediately in app and by email.



Applicant Portal - Dashboard

Financial Summary on Existing Property Balance

User story:

- "As an Applicant, I would like to be notified of how much money I owe on my loan."

Acceptance Criteria:

- Given I'm an Applicant on the User Dashboard, when I have completed my application, I want to be notified of how much I owe on my loan through a financial summary.
- Given I'm an Applicant viewing my financial summary through my dashboard, when there are any changes/updates to the financial summary information, the summary will be updated in real time on the user dashboard.

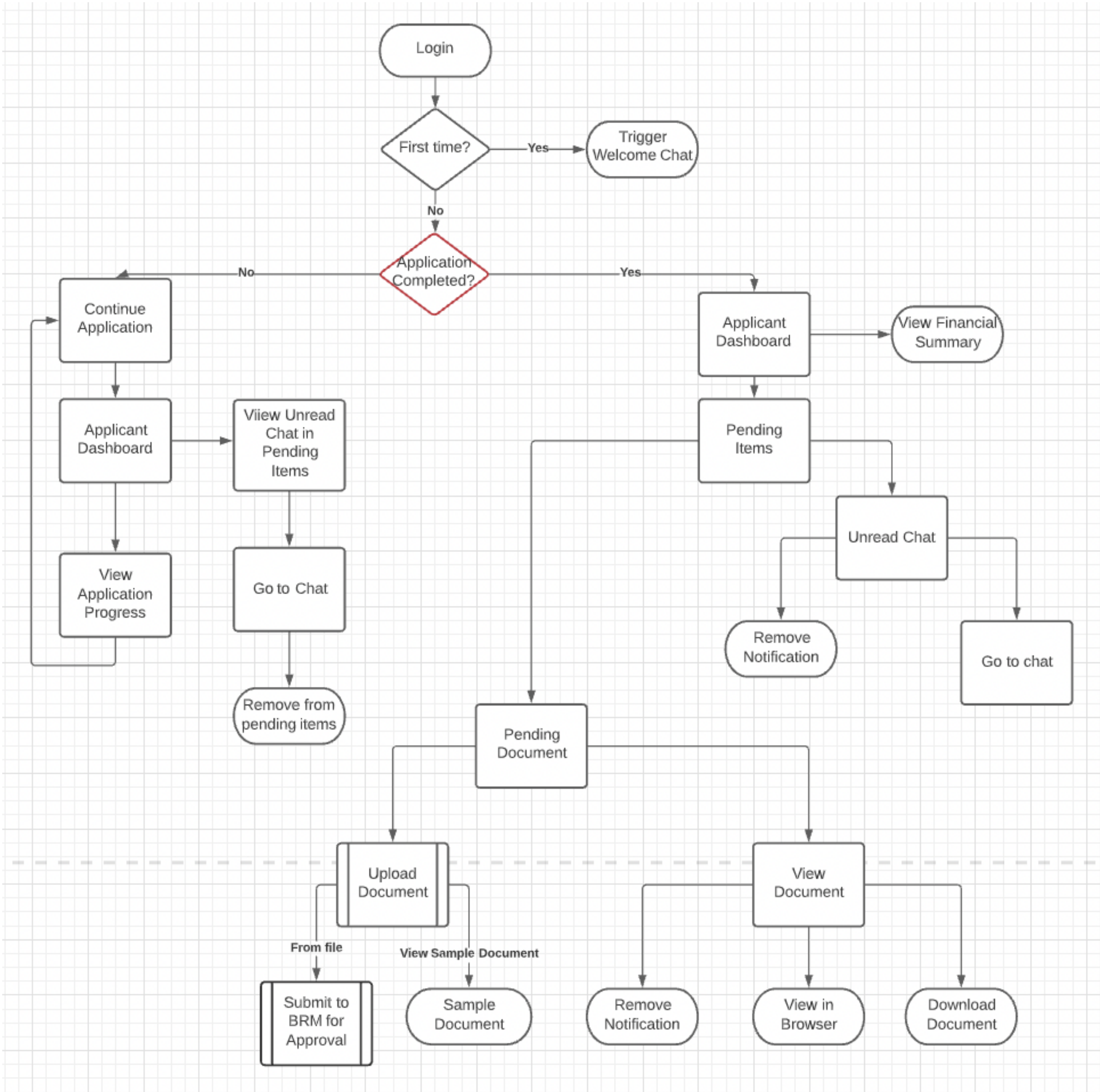
Pending Items

User story:

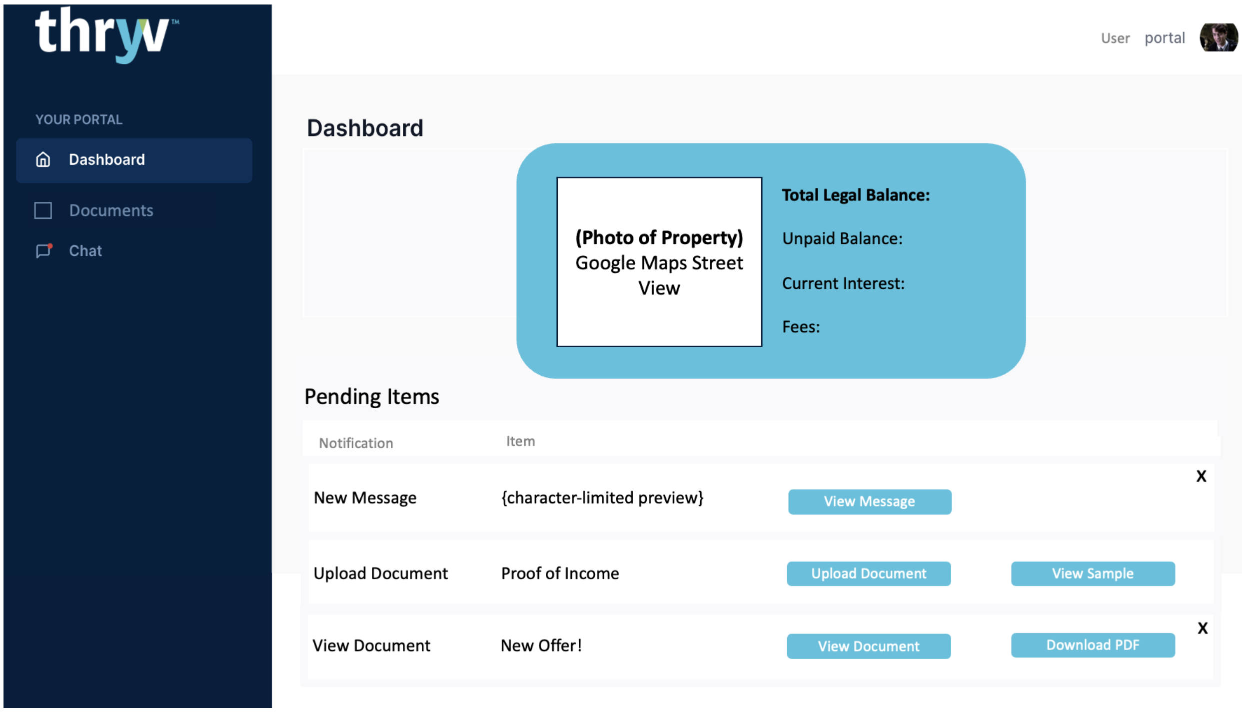
- "As an Applicant, I want to know which items are required from me based on the information I provided through the application, which documents my BRM has requested and if I have any unread messages."

Acceptance Criteria:

- Given an Applicant has completed their application, when they go to the dashboard in their applicant portal, they will be notified of any "Pending Items" and will manually close the Pending Items.
- Given a user has an unread chat as a pending item, when they view their "Pending Items" in the User Dashboard a character-limited preview of the message will be shown.
- Given an Applicant has submitted a "Pending Document" they will see the uploading document in the record of the Pending Items/Documents table and be notified that their document will be moved to their Documents once the BRM approves it.



Mockup design concept: Still needs to be improved by Airdev design



Applicant Portal - Document Management System

Add a Document

User Story:

- "As an Applicant, I want to be able to upload documents into my Document Management system to be shared with my BRM."

Acceptance Criteria:

- Given an Applicant is attempting to upload a "captured document" from the application or a document manually requested by the BRM, when they open the "upload" modal, the document_type will already be set and uneditable,
- Given an Applicant is attempting to upload a "captured document" from the application or a document manually requested by the BRM, when they choose a file from their computer, the filename submitted will be {ApplicantLastName_{DocumentType}_{NumberofUploadsUnderDocumentType}.pdf
- Given an Applicant manually adds a document that was not requested, when they choose the document type, that will automatically submit the document type into the automatic filename formatting.
- Given a document is added by an Applicant, before it is uploaded it will be scanned for viruses.

Document Storage

User Story:

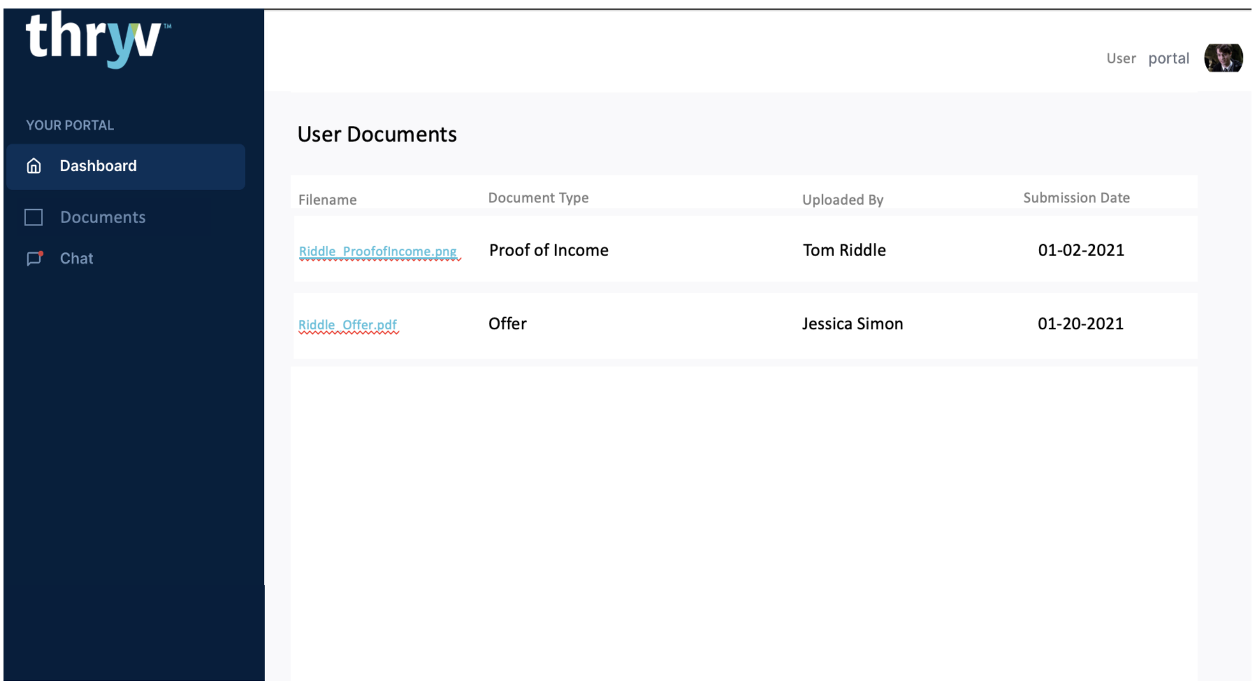
- "As a user I want to be able to review the information/documents I've submitted."

Acceptance Criteria

- Given an applicant has completed their application, when they go to their applicant portal, documents captured that were triggered during signup and application will be stored as pending and have an option for "Upload" in their Document Management System (DMS).
- Given an applicant is in their applicant portal, when they visit the tab "Document" they will see "Documents" and an option to "Add a Document".
- Given an applicant has completed their application, a copy of their application summary will immediately be submitted under "Documents" in their DMS.

Requirements:

- The DMS will exist as a table with the columns: 'Filename', 'Document Type', 'Submission Date' and 'Uploaded By'. 'Filename' will house the document and link to download the document.
- The DMS will support multiple uploads at one time and under one document type.



BRM Portal - Dashboard

Pending Items

User Story:

- “As a BRM I want to see new notifications, unread messages and documents awaiting approval in my BRM Dashboard. “

Acceptance Criteria:

- Given I am a BRM, when I view my dashboard I will see applications that have new notifications with an action item to view the application and manually dismiss the notification.
- Given I am a BRM viewing an application, I will be able to see pending items associated with that application at the top of the applicants page.
- Given I am a BRM viewing pending items, I will see action item beside each type of item:
    - New Notifications - View
    - Unread messages - View
    - Pending Documents - View, Approve, Reject
- Given I am a BRM viewing pending items, when I hover over an item, I will be able to manually close that item.

Notifications Tab

User Story:

- “As a BRM, I want to be able to view current and past notifications related to an application.”

Acceptance Criteria:

- Notifications are triggered by the system and are archived in the notifications tab after they have been dismissed by a BRM.
- The notification tab will appear in descending order by date created and will appear as text-only rows with “{Application ID}:{Notification}.
  Note: Crowd Capital to send a list of notification triggers that stem from user actions in the portal.

Applications Tab

User Story:

- “As a BRM I want to go to the application tabs and be able to click on an application to view the associated information.”

Acceptance Criteria:

- Given I am a BRM, when I visit a specific application I will see Pending Items related to the application, Borrower/Applicant Information, Signup/Application Responses, their Document Management System and Application Notes left by the supervisor, Admin or BRM.
- Given I am a BRM and I am in the Applications tab, when I view each individual record I will have the option to "Run as" the applicant in order to enter the applicant portal with the same user permissions as the applicant. This will be applicable to all pages in the Applicant portal except the user settings.
- When a BRM visits an application, they will be able to edit responses (including those that have not been responded to yet).

Start a New Application

User Story:

- "As a BRM, I want to be able to 'Start a New Application' under the applications tab for users who contact me via the phone or send in a mail application.

Acceptance Criteria:

- Given I am a BRM starting a new application on behalf of a user, I will be able to access the application without signup and request signup by the borrower at a later date.
- Given I am a BRM starting a new application on behalf of a user, when I start a new application it will be in form view.
- Given I am a BRM and I have started an application on behalf of a user, I can go to the user portal and click a button to send a unique sign-up link to the borrower at any time, that will allow the user to signup and pick up where I left off.

Document Request

User Story:

- "As a BRM, I want to be able to request required documents for upload from the Applicant."

Acceptance Criteria:

- Given I am a BRM, when I visit an application's DMS, I can request a document by type.

Document Approval

User Story:

- "As a BRM, I want to be able to approve or reject documents submitted by the Applicant before they appear in their DMS."

Acceptance Criteria:

- Given I am a BRM, when I visit my dashboard or a specific application page, I can view documents that were submitted by approval and will have the option to accept or reject them.
- Given I am an Applicant, if my document submission has been rejected I will be automatically notified and my BRM will be required to give an explanation.

Direct Chat

User Story:

- "As a BRM, I want to be able to download chat history with my Applicants."

Acceptance Criteria:

- "Given I am an BRM, when I visit my Direct Chat tab, I will be able to view and download a PDF of all communication with Applicants on thryv."

Supervisor Portal

Supervisor Dashboard: Notifications Tab

User Story:

- "As a supervisor, I want to be notified when a new user record has been created so that I can assign a BRM."

Acceptance Criteria:

- Notifications are documented in descending chronological order.
- The notification tab will appear in descending order by date created and will appear as text-only rows with "{Application ID}:{Notification}.

  Note: Crowd Capital to send a list of notification triggers that stem from user actions in the portal.

Supervisor Portal: Applications Tab

User Story:

- "As a supervisor, I want to to view applications (to include those that have been triggered by QR code creation) in order to assign BRMs to Applicants before they enter their user portal.

Acceptance Criteria:

- Given a custom URL/QR code has been created for a loan tape record, a new application record will exist in the Applications tab of the supervisor and they will have the option to assign a BRM.
- Given a supervisor is in the applications tab, when an application has already been assigned to a BRM, they supervisor can edit the assignment.

Supervisor Portal: Applications Tab - Application View

User Story:

- "As a supervisor, I want to go to the application tabs and be able to click on an application to view the associated information in order to assign an appropriate BRM."

Acceptance Criteria:

- Given I am a supervisor, when I visit a specific application I will see Pending Items related to the application, Borrower/Applicant Information, Signup/Application Responses, their Document Management System and Application Notes left by the supervisor, Admin or BRM.

Admin Portal - Direct Chat

Search for a Supervisor or BRM

User Story:

- "As an Admin I should be able to search for and start a conversation with any Supervisor or BRM in the system."

Bug fix:

An Admin should not be able to start a conversation with a Borrower.

Feature by Functionality

Send an Offer

User Story:

- "As an admin, I need to be able to send a contingent offer to an Applicant through their assigned BRM."

Acceptance criteria:

- Given an Admin visits their 'Users' page, when they click the three ellipses on a record, they will have the option to "send an offer".

- Given an Admin sends an offer, when the offer is viewed by the applicant, the Admin and BRM will be notified.
- Given a BRM visits their ‘Applications’ page, when they click the three ellipses on a record, they will not have the option to “send offer” as that is only an Admin option.

Google Maps Platform View

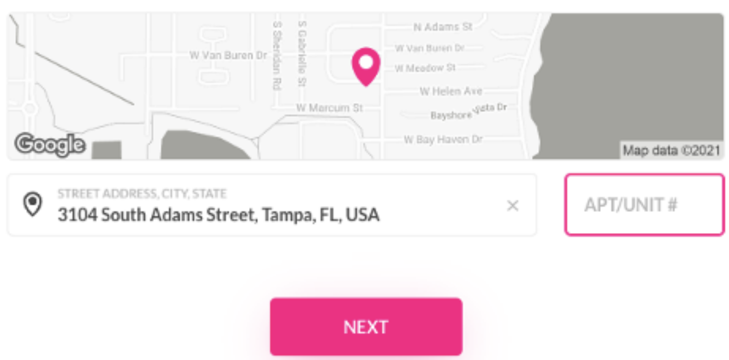
User story:

- “As an Applicant, I want to be able to see the addresses I enter on a map in a clear view so that I can verify that I entered the right address.

Acceptance criteria:

- Given an Applicant has entered an address, when they view the map, they do not need to zoom in any further to see which street the pin is on.

Example from Lemonade:



Thryv Google maps would appear similar but with thryv colors.

User Portal - Settings: Terms of Service and Privacy Policy Tab

User Story:

- “As a user I want to be able to review my terms of Service and Privacy Policy”

Acceptance Criteria:

- Given I am a user, when I go to account settings, I will have the option to view the current Terms of Service and Privacy Policy.
- Given I am a user, when there has been an update to the Terms of Service or Privacy policy, it will be updated in my Account Settings and I will be emailed the latest copy.

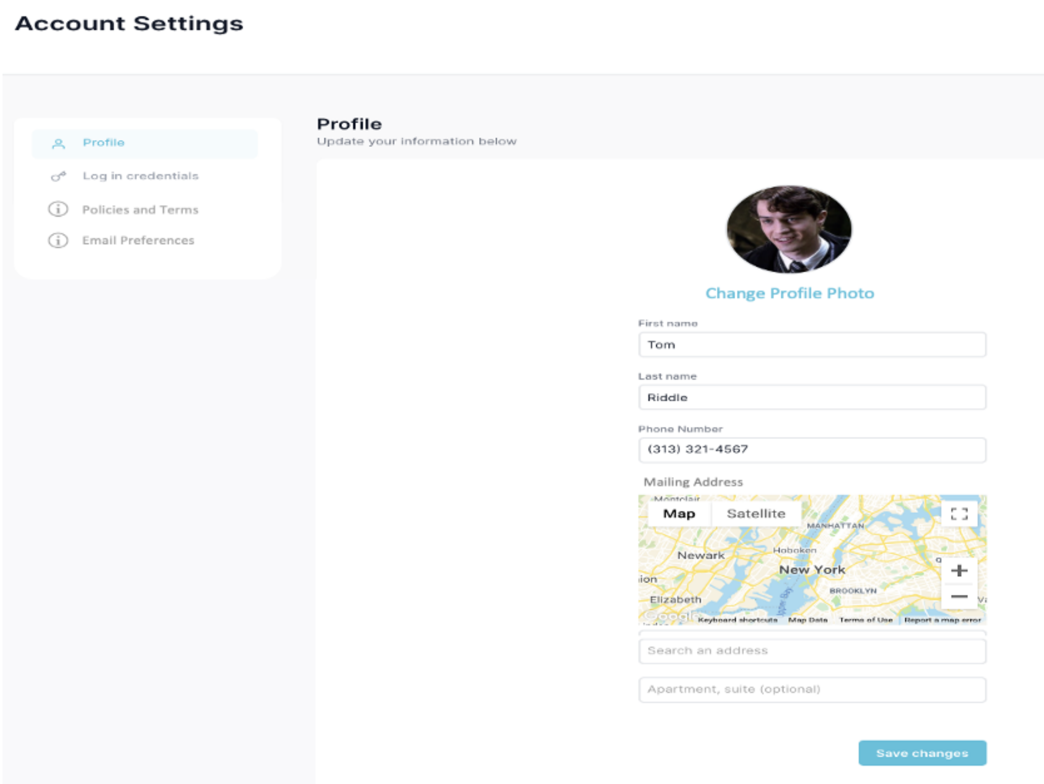
User Portal - Settings: Toggle Email

User Story:

- “As a user I want to be able to determine how often I receive notifications via email from thryv (i.e. immediate, daily, weekly, unsubscribe) so that I do not receive too many at any given time.”

Acceptance Criteria:

- Given I am a user, when I go to my Account Settings, I will be able to access email settings to determine how often I receive notification emails.



Bug Fixes/Minor Design Preferences:

- Define “Mailing Address” as address type above input for Applicants.
- Include “Change Profile Photo” button to upload photo in addition to clicking on the photo.
- Header that shows Portal and Profile image needs a higher height so that the avatar isn’t cut off at the top and bottom.

Document Management System - Documents View

User Story:

- “As a user, I want to be able to view, sort and filter documents in the document management system.”

Requirements:

- The DMS will exist as a table with the columns: ‘Filename’, ‘Document Type’, ‘Submission Date’ and ‘Uploaded By’. ‘Filename’ will house the document and link to download the document.
- Each column of the document management system can be sorted by ascending/descending date and alphabetical order.
- Each column of the document management system can be filtered by existing records.
- The DMS will also have auto-populated fields for “Submission Date” and “Uploaded By”.
- Submissions in the DMS can be downloaded as PDFs by all user roles.

Application Notes

User Story:

- “As an Admin, BRM or Supervisor, I want to be able to add ‘notes’ to an Applicant’s application that documents conversations that have taken place off of the thryv app.

Acceptance Criteria:

- Given a BRM, Supervisor or Admin is in a specific application page, at the bottom of the page they can add a ‘note’ that details an offline conversation and choose a date for when the conversation took place.
- Given a BRM or Supervisor leaves a ‘note’ in an applicant’s page, it will only be viewable to the assigned BRM, the supervisor and the admin. (Trigger BRM and Supervisor Notification).

Google Tag Manager

Requirements:

- Google Tag Manager will be applied to every page in order to track usage performance.