



Charge Back Calculation

Business Requirements Document

V1.0

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Role			
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Date			

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1.0 Introduction

1.1 Purpose of this document

This document is aimed at:

- Providing the necessary inputs to the detailed requirements gathering phase and further on for the SDLC processes.
- This document also serves to establish the traceability between the Business Objectives and the requirements identified in the proposed solution and how they satisfy the stated objectives.
- Provide expectation traceability in terms of the requirements and the user expectation
- Serves as a formal template for documenting the Business Requirements which also includes statutory and regulatory requirements.

The purpose of this document is to systematically capture the requirements of the project and the system to be developed. The document also captures the Functional requirements and serves as an input for the scope of project.

1.2 Project Overview

An application, which will hold the details of the payments made by the Customer and indicates charge back as applicable.

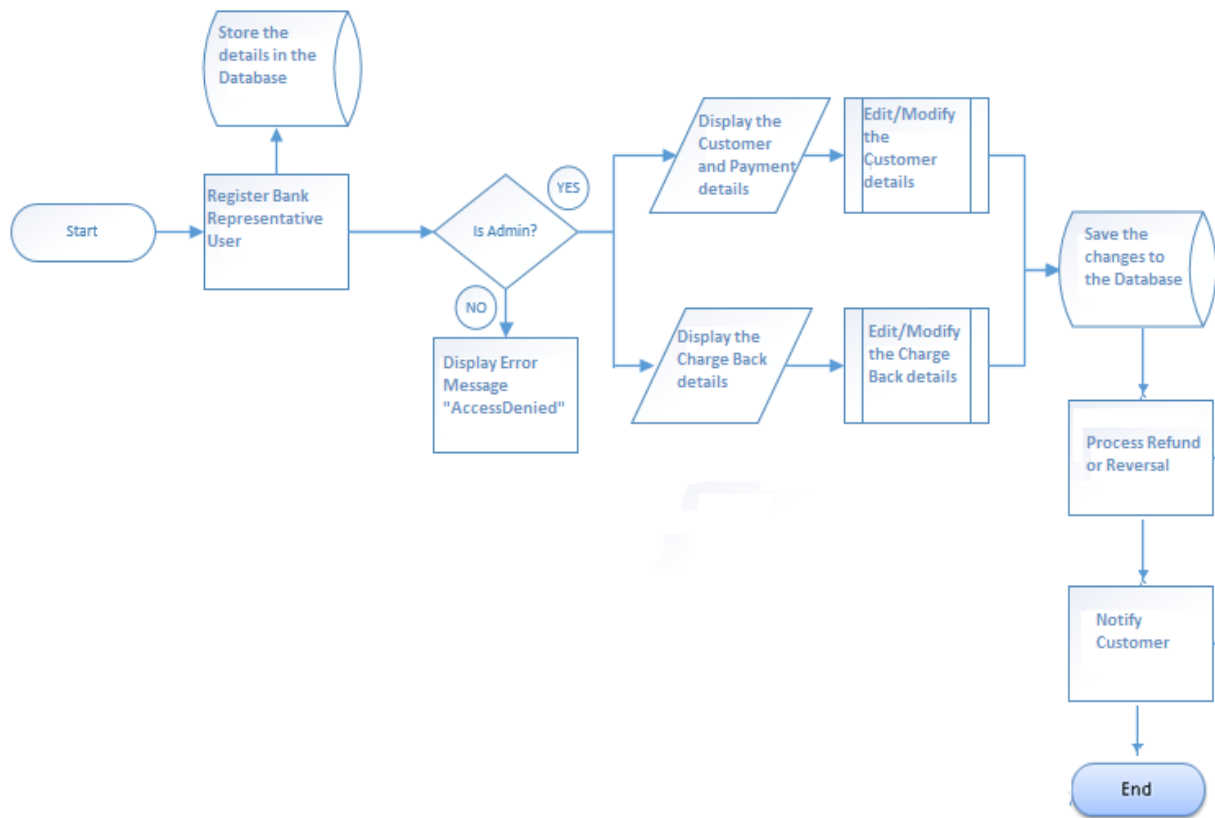
1.2.1 Objectives

- User Registration
- Generate the details of customer payments made and chargeback applied
- Allow to manually or automatically refund the chargeback or fine
- Notify customer on the reversal status

1.3 Intended Audience

- Interns/Project Team
- Mentors and SME's
- Delivery assurance/excellence group

2.0 Process Architecture



3.0 High Level Business Requirements

Note - Primary focus is to complete developing the critical requirements (highlighted in Yellow) and then to proceed with the remaining requirements.

S.No.	Business Requirement ID	Short Description	Description in detail	Interacting Business Processes
1	Req_1	User Registration	Ability of the application to procure user data and register new user profiles	
2	Req_2	Credential authentication	Ability of the application to authenticate and authorize the registered user	
3	Req_3	Customer Details	Application to allow the bank representative to see the list of Customers and their details saved in the database	

4	Req_4	Charge Back details	Application to provide an option for the bank representatives to see the list of customers with Charge back applied and the reasons	
5	Req_5	Updating/modifying Status	In case of any disputes, system to refund the chargeback or provide the facility for the bank representatives to modify the same	
6	Req_6	Notification	Application to send notification to the customers about the refunds processed	

4.0 Detailed Business Requirements

4.1 Functional Requirements

The functional requirements are projected below, for each of the high level requirements called out in the earlier section

Additionally, the following elements are captured for each business requirement in the table provided below:-

* Req. Type = (F Core Functionality, E Exception, UI User Interface, R Reporting)

** Priority of Requirement = (1=Base Functionality, 2=Advanced Functionality, 3=Additional Opportunities)

** Originator = (Name of the business process of the system/ department or function name in the customer organization)

The Requirements in this document are prioritized as follows:

Value	Rating	Description
1	Critical	This requirement is critical to the success of the project. The project will not be possible without this requirement.
2	High	This requirement is high priority, but the project can be implemented at a bare minimum without this requirement.
3	Medium	This requirement is somewhat important, as it provides some value but the project can proceed without it.
4	Low	This is a low priority requirement, or a "nice to have" feature, if time and cost allow it.
5	Future	This requirement is out of scope for this project, and has been included here for a possible future release.

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
1.01	User Registration	When the user clicks on the registration link, system should re-direct to registration form and allow the admin to register	UI	Critical	NA	REQ-1	
1.02	User Registration	Admin to fill the basic profile attributes: First Name Last Name Age Gender Contact Number City State User Id Password	UI	Critical	NA	REQ-1	Please refer Table 1.0 under References section
1.03	User Registration	Clicking 'Submit' button should validate the datatype constraints for each field.	F	Critical	NA	REQ-1	
1.04	User Registration	User failing to provide information for the mandatory fields be presented with an alert message – 'Please update the highlighted mandatory field(s).' Also, highlight the missed out field in red	E	Critical	NA	REQ-1	
1.05	User Registration	Post-successful field validation, save the information in the database	F	Critical	NA	REQ-1	
1.06	User Registration	Upon saving the information in the database, display the message "New user created successfully"	E	Medium	NA	REQ-1	
2.01	Credential Authentication	A registered user – is able click 'Login' link, after keying in 'UserID' & 'Password' field and get his credentials authenticated with the existing database entry.	F	Critical	NA	REQ-2	

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
2.02	Credential Authentication	If a registered user – is unable to login and get his credentials authenticated, The user is presented with relevant error messages: Invalid User ID (or) Incorrect Password	F	Critical	NA	REQ-2	
3.01	Customer Details	Once the bank representative logs in to the application, the application should display a page with the complete customer details saved in the database	F	Critical	NA	REQ-3	
3.02	Customer Details	Bank representative clicks on the customer details, should open a new page with the individual customer details and the latest transactions performed.	UI	Critical	NA	REQ-3	
4.01	Charge Back details	Application to capture the payments made by the customer and save the details in the database	UI	Critical	NA	REQ-4	
4.02	Charge Back details	Application to calculate the charge back from the customer incase of any late payments or missed payments	UI	Critical	NA	REQ-4	
4.03	Charge Back details	Bank representative clicks on the "ChargeBack Details" link and can generate the list of customers with charge back applied	UI	Critical	NA	REQ-4	

Req. #	Rationale Categorization	Business Requirement	Req. Type *	Priority **	Originator ***	BR Traced to Business Requirement / Use case ID	Remarks
4.04	Charge Back details	Selecting a single customer profile should open a new page with only the below details: Customer Name Account Number Charge back Amount Date Reason	UI	Critical	NA	REQ-4	Please refer Table 2.0 under References section
5.01	Update/modify Status	Application to allow the bank representative to edit or modify the charge back incase a customer files for a dispute	UI	Critical	NA	REQ-5	
5.02	Update/modify Status	System to allow the bank representative to manually reverse the charge back based on the complaints raised by the customer.	UI	Critical	NA	REQ-5	
5.03	Update/modify Status	System to auto reverse the late payment fee incase the customer has completed the payment	F	Critical	NA	REQ-5	
6.01	Notification	Post the reversal or refund is successful, Application to retrieve the customer contact details and send an email/SMS to the registered contact information.	F	Critical	NA	REQ-6	
6.02	Notification	Post the notification is sent successfully, update the database with the refund or reversal comments for future reference	F	Critical	NA	REQ-6	Please refer Table 3.0 under References section

5.0 References

5.1 Table 1.0

Field Name	Field Type	Data Type	Mandatory	Possible Values
First Name	Text(50)	Alphabetic	Yes	



Last Name	Text(50)	Alphabetic	Yes	
Age	Numeric(2)	Numeric	Yes	
Gender	Drop Down	NA		Male, Female
Contact Number	Text(10)	Numeric	No	
City	Text(15)	Alphanumeric	Yes	
State	Text(15)	Alphanumeric	Yes	
UserId	Text(15)	Alphanumeric	Yes	UserId
Password	Text(15)	Alphanumeric	Yes	Password

5.2 Table 2.0

Field Name	Field Type	Data Type	Mandatory	Possible Values
Customer Name	Text(50)	Alphabetic	Yes	
Account Number	Numeric(16)	Numeric	Yes	
Charge Back Amount	Numeric(50)	Numeric	Yes	
Date	Text(50)	Alphanumeric	Yes	
Reason	Text(50)	Alphanumeric	Yes	

5.3 Table 3.0

Field Name	Field Type	Data Type	Mandatory	Possible Values
Customer Name	Text(50)	Alphabetic	Yes	
Account Number	Numeric(16)	Numeric	Yes	
Charge Back Amount	Numeric(50)	Numeric	Yes	
Date	Text(50)	Alphanumeric	Yes	
Reason	Text(50)	Alphanumeric	Yes	
Refund Status	Drop Down	NA	Yes	
Refund Amount	Numeric(50)	Numeric	Yes	
Comments	Text(50)	Alphabetic	Yes	

6.0 Terms and conditions

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7.0 Change Log

Version Number	Changes Made			
V1.0.0	Initial baseline created on <dd-Mon-yy> by <Name of Author>			
Vx.y.z	<Please refer the configuration control tool / change item status form if the details of changes are maintained separately. If not, the template given below needs to be followed>			
	Section No.	Changed By	Effective Date	Changes Effected