**Referral System Requirements Document**

**Document Information**

**Project Name:** Bank Mobile Application Referral Program  
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**1. Executive Summary**

This document outlines the functional and technical requirements for implementing a comprehensive referral system within the bank's mobile application. The system will enable customer-to-customer referrals, aggregator/influencer partnerships, and promotional code campaigns to drive new customer acquisition.

**2. System Overview**

The referral system shall consist of three primary components:

* Standard customer referral program
* Aggregator and influencer referral program
* Promotional code campaigns

**3. Functional Requirements**

**3.1 Standard Customer Referral Program**

**3.1.1 Referral Code Generation**

**Requirement ID:** REF-001  
**Priority:** High  
**Description:** Upon successful registration on the bank’s mobile application, the system shall automatically generate and assign a unique referral code to each customer.

**Acceptance Criteria:**

* Each referral code must be unique across the entire customer base
* Referral code shall be alphanumeric and between 6-12 characters
* Code generation must occur immediately upon account creation
* Customer shall be able to view their referral code within their account profile

**3.1.2 Referral Code Sharing**

**Requirement ID:** REF-002  
**Priority:** High  
**Description:** Customers shall be able to share their referral codes through multiple channels to invite others to register.

**Acceptance Criteria:**

* System shall provide sharing functionality via SMS, email, and social media
* Referral code must be accompanied by a trackable link
* System shall maintain sharing history for audit purposes

**3.1.3 Referral Tracking**

**Requirement ID:** REF-003  
**Priority:** High  
**Description:** The system shall track all registrations associated with each referral code and link the referrer to the referee.

**Acceptance Criteria:**

* System shall capture the referral code entered during registration
* Referral relationship shall be permanently stored in the database
* Both referrer and referee data must be accessible for reporting

**3.1.4 Referral Fee Assignment**

**Requirement ID:** REF-004  
**Priority:** High  
**Description:** The system shall support configurable referral fees that are awarded to the referrer when specific conditions are met.

**Acceptance Criteria:**

* Referral fee shall only be awarded when the new account becomes active
* Account must be fully funded according to bank-defined criteria
* Referral fee amount shall be configurable by administrators
* System shall automatically credit the referral fee to the referrer's account upon qualification
* Notification shall be sent to referrer upon successful fee award

**3.2 Aggregator and Influencer Program**

**3.2.1 Custom Code Assignment**

**Requirement ID:** AGG-001  
**Priority:** High  
**Description:** The system shall allow administrators to create and assign custom referral codes to specific aggregators or influencers.

**Acceptance Criteria:**

* Administrators shall be able to create custom codes through admin portal
* Each aggregator/influencer shall be assigned a unique identifier
* Custom codes may be personalized (e.g., branded with influencer name)
* System shall maintain a registry of all aggregator/influencer partnerships

**3.2.2 Volume-Based Compensation**

**Requirement ID:** AGG-002  
**Priority:** High  
**Description:** The system shall support configurable compensation schemes based on the number of successful referrals from aggregator/influencer codes.

**Acceptance Criteria:**

* Compensation tiers shall be configurable (e.g., per 1,000 registrations)
* System shall track cumulative registrations per aggregator/influencer code
* Automated notifications shall be sent when compensation milestones are reached
* Compensation amounts shall be customizable per partnership agreement
* System shall generate payment reports for finance department processing

**3.2.3 Performance Analytics**

**Requirement ID:** AGG-003  
**Priority:** Medium  
**Description:** The system shall provide detailed analytics and reporting for aggregator/influencer performance.

**Acceptance Criteria:**

* Dashboard showing total registrations per code
* Conversion rate tracking (registrations to active, funded accounts)
* Time-series data showing registration trends
* Export functionality for reporting data

**3.3 Promotional Code Campaigns**

**3.3.1 Campaign Creation**

**Requirement ID:** PROMO-001  
**Priority:** High  
**Description:** Administrators shall be able to create promotional code campaigns tied to specific bank events or marketing initiatives.

**Acceptance Criteria:**

* Admin portal shall include campaign creation interface
* Each campaign shall have a unique promotional code
* Campaigns shall support start and end dates
* Maximum usage limits shall be configurable per campaign
* Campaign metadata shall include event name, description, and terms

**3.3.2 Promotional Code Distribution**

**Requirement ID:** PROMO-002  
**Priority:** Medium  
**Description:** The system shall support the release and distribution of promotional codes at scheduled intervals.

**Acceptance Criteria:**

* Promotional codes shall be activatable on specified dates
* System shall support time-based release schedules
* Codes may be distributed through in-app notifications, email, or SMS
* Multiple distribution channels may be configured per campaign

**3.3.3 Promotional Code Redemption**

**Requirement ID:** PROMO-003  
**Priority:** High  
**Description:** New users shall be able to enter promotional codes during the registration process to receive specified benefits.

**Acceptance Criteria:**

* Registration form shall include optional promotional code field
* System shall validate code in real-time
* Invalid or expired codes shall display appropriate error messages
* Redemption shall be tracked and associated with the customer account
* Benefits shall be automatically applied upon successful registration

**3.3.4 Campaign Performance Tracking**

**Requirement ID:** PROMO-004  
**Priority:** Medium  
**Description:** The system shall track and report on promotional campaign performance metrics.

**Acceptance Criteria:**

* Total redemptions per campaign
* Conversion rates to active and funded accounts
* Cost per acquisition calculations
* ROI metrics for each campaign