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Document Control

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|  |  |  |  |  |
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1. **Document Reviewers/Approvers**

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|  |
| --- |
| **Template Guidelines**  **Please follow the section guidance that is written in RED.  It is there to assist you in completing the template.**  **Acquire and Implement Section 2 (AI 2) of the Citi Information Technology Management Standards (CITMS) specifies the minimum SDLC requirements that must be performed in each project.**  **These minimum requirements are highlighted in this document template. However it is advised to address all sections in this document.**  **If a section is “Not Applicable” please state “N/A” plus a reason why the section does not need to be addressed. Please remove the RED section guidance as you complete the document. ………….. THIS WILL BE DONE WHEN WE HAVE FULLY REVIEWED THE DOCUMENT** |

**Contents**

[1 Executive Summary 5](#_Toc320534715)

[2 Description/Objectives 5](#_Toc320534716)

[2.1 The Business Problem/Need 5](#_Toc320534717)

[2.2 The Business Goals and Benefits 7](#_Toc320534718)

[2.3 Scope 7](#_Toc320534719)

[2.3.1 Scope Definition 7](#_Toc320534720)

[2.3.2 Business Scope 7](#_Toc320534721)

[2.4 Acceptance Criteria 9](#_Toc320534722)

[2.5 Recovery Requirements 9](#_Toc320534723)

[2.6 Assumptions/Constraints/Dependencies 9](#_Toc320534724)

[3 Current Processes 11](#_Toc320534725)

[3.1 Current Processes 11](#_Toc320534726)

[3.2 Current Limitations 11](#_Toc320534727)

[4 Description of Requirements 12](#_Toc320534728)

[4.1 Business Functions and Processes 12](#_Toc320534729)

[4.1.1 Business Functions 12](#_Toc320534730)

[4.1.2 Business Processes 12](#_Toc320534731)

[4.2 Requirements 13](#_Toc320534732)

[4.2.1 Specific Business Requirements 13](#_Toc320534733)

[4.2.2 Data Requirements 17](#_Toc320534734)

[4.2.3 Reporting Requirements 17](#_Toc320534735)

[4.2.4 Interface Requirements 18](#_Toc320534736)

[4.3 Performance and Non Functional Requirements 19](#_Toc320534737)

[4.3.1 Volumes 19](#_Toc320534738)

[4.3.2 Potential Growth 20](#_Toc320534739)

[4.3.3 Performance 20](#_Toc320534740)

[4.3.4 Exception Handling 20](#_Toc320534741)

[4.3.5 Usability 21](#_Toc320534742)

[4.3.6 System Availability 21](#_Toc320534743)

[4.3.7 Help and Training 22](#_Toc320534744)

[4.4 Information Security Requirements 22](#_Toc320534745)

[4.4.1 General information Security 22](#_Toc320534746)

[4.4.2 Authorization and Access Control 22](#_Toc320534747)

[4.4.3 Audit Logging and Alerts 22](#_Toc320534748)

[4.4.4 Security Administration 23](#_Toc320534749)

[4.5 Regulatory, Audit and Data Retention Requirements 24](#_Toc320534750)

[4.5.1 Regulatory / Legal Requirements 24](#_Toc320534751)

[4.5.2 Data Retention Requirements 24](#_Toc320534752)

[5 Delivery and Transition Strategies 25](#_Toc320534753)

[5.1 User Acceptance Testing Groups 25](#_Toc320534754)

[5.2 User Testing Requirement 25](#_Toc320534755)

[5.3 Implementation Considerations 25](#_Toc320534756)

[5.4 Project Timing Considerations 26](#_Toc320534757)

[6 Glossary of terms 27](#_Toc320534758)

[7 Appendices 27](#_Toc320534759)

# Executive Summary

With constantly evolving regulatory landscapes significantly influencing the value that banks place on liquidity a disciplined and sophisticated approach to balance sheet management has become increasingly important to ensure returns enhancement and margin protection. It is not possible to deliver on return commitments without advanced client level analytics that are critical in streamlining the process of identifying and targeting sub-optimal relationships for re-pricing or elimination. Evaluating client value/return goes beyond simple spread analysis, returns across the entire spectrum of the client relationship as well as our own internal balance sheet dynamics (i.e. regulatory ratios) are significant factors when identifying optimization opportunities.

*Page: 5  
The executive summary should highlight the business drivers for the project, the expected benefits, and the current status of the project. The goal is to provide user management with 1 concise paragraph that simply states the objectives and scope of the project.*

# Description/Objectives

Development of a Client Analytics Dashboard that delivers granular client level management information and intelligence on a globally consistent basis.

This should include a full suite of data elements and return metrics across the entire client relationship e.g. Deposit trends, Net Interest Revenue (NIR), TTS Fees, ECR offset, Liquidity Coverage ratio (LCR) value, Net Stable Funding Ratio (NSFR) value; Globally Systemically Important Bank (GSIB) score, Return on Assets (RoA), Return on Tangible Common Equity (RoTCE) etc

Wherever possible data should be sourced directly from underlying product processors or from corporate sponsored data repositories, thereby eliminating manually produced or massaged reporting.

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required. What is the goal of the project and what is it attempting to accomplish.*

## The Business Problem/Need

The current state of relevant data is that there are disparate manually or semi-automated created ad-hoc reports and regional dashboards. There is no global or cross regional holistic view of client relationship returns and where they might exist at country or intra-regional level return metrics and revenue allocations are often calculated on an inconsistent basis.

Further, most reporting is created or maintained manually and in excel format which is susceptible to errors.

Currently there is no automated method of validating that Transfer Pricing is aligned with Treasury policy. The Dashboard should enable users to validate that pool and hedge pricing is in line with policy. It should also allow users to identify where there are inconsistencies with policy, or implementation thereof, across countries/regions. This is turn should allow users to address issues with Treasury in a more timely manner and with more accurate data than is currently the case.



*Page: 6  
Define the current constraints/business needs that this project is being initiated to address. What can you create, fix or improve? What are the drivers for the project (improved process/risk reduction/external mandate etc)? Also indicate if this project or any requirement within is addressing a Corrective Action Plan (CAP) or Risk Assessment (RA). If Yes, please specify the CITE #.*

## The Business Goals and Benefits

* Improved client satisfaction – treating customers fairly and equitably by evaluating relationships in a consistent manner and pricing appropriately.
* Enhanced risk management – neotreric and accurate data is essential when reacting to ever changing regulatory, market and economic environments
* Reduced reliance on manually produced data for regulatory reporting and sensitive pricing related decisions
* Increased revenue / enhanced returns – re-pricing of existing relationships. Elimination of sub-optimal deposits releases capacity for re-deployment in higher yielding opportunities.
* Reduces cost – elimination of regional ad-hoc dashboard reports

*Page: 7  
Define what the project should achieve and what rewards will be realized with this achievement. The benefits should include any cost reduction, revenue generation opportunities, productivity increases, customer experience improvement etc. This should flow directly from the problem/need that was addressed in the previous section. The level of detail will be dependent upon the individual project.*

## Scope

(Topic Heading – no input required here)

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

### Scope Definition

Develop a dashboard with global accessibility covering key markets across all regions – initial reliance may be upon manual data gathering or leveraging existing reporting however automation is essential over time.

Where possible leverage existing corporate sponsored/funded dashboards/platforms and/or existing Finance/Treasury systems. Employ modelling and reporting tools with flexibility to adapt to changing circumstances i.e. updates to LCR calculation methodology, GRA reporting changes.

*Scope definition which identifies and describes all work necessary to produce the final product. Scope should include what is in scope and what is out of scope.*

### Business Scope

Metrics needed include: TTS/ICG client level revenues – NIR, Fees, ECR offsets; Deposit balances’ Transactional throughputs; LCR incorporating Liquidity Structures; NSFR; GSIB; Key Financial and performance metrics i.e. RoA, RoTCE.

Analytics across metrics include: User defined time horizons, global view, regional view, country view, currency view, comparative analytics: by region, product, segment, top 10 contributor client analysis (global/regional), top 10 client advancers/decliners, searchable client level analysis with global/regional/country views.

*Optional sub-sections*

#### Business Groups

ICG TTS – NAM, EMEA, ASIA, LATAM, JAPAN

*Page: 8  
List which business groups are in scope e.g. ICG – General Services – Graphics - North America.*

#### Business Product / Business Transaction Types

**In Scope:**

Scope will include all regions, countries, and both local and NY deposits. Account level data (with masking); GFCID (L4); and GFPID (L2). See below for further details.

**Out of Scope**

Any geographic location without Data Privacy Office (DPO) clearance – based on DPO country summary list. (A full data download will be obtained from COTS and for those countries without DPO clearance, the data will be held in the background. If clearance rules change, the newly cleared countries can be presented to the user - **TO BE CLEARED BY COMPLIANCE)**

Interest rate account conditions – Cost of Funds will be displayed based upon the effective interest rate. Actual account interest conditions is desirable but is out of scope for short term – unless easily integrated in particular country/region - but will be considered in medium term for future phases.

*Page: 8  
List which business product / transaction types are either in scope (part of this process/change) or out of scope (not included in this process/change). e.g. feed to general ledger to charge back labor costs to clients will be in scope however, charge back of costs for materials will not be addressed in this change.*

#### Primary Business Users

- TTS LMS Product Managers

- TTS Market Managers

- TTS Treasury Advisory Group

- Selected users from TTS Sales.

Currently 146 LMS users have access to Clearview UAT.

Once in production, we will be tailoring the user’s view by their job function to limit access accordingly. User groups may include super users, regional users, and country users. Note that we will need to ensure that if the user is querying for data in a SG account with a cross border structure in LN, user would need to see the LN data point for the given name.

*Page: 9  
List the business groups, locations, and number of users who will be directly impacted by the project.*

#### External impacts / Other Business groups affected

N/A

*Page: 9  
Are there any other business groups that could be impacted by this change? List secondary stakeholders. e.g. all ICG departments that use the North American Graphics department for graphics work will now be charged for the cost of labor.*

## Acceptance Criteria

Successful user testing and sign off – validation of data input accuracy and calculation logics. Validation against existing revenue reports etc.

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*Represents specific and defined list of conditions that must be met before a project has been considered completed*

## Recovery Requirements

This is not a business critical system for continuity of business; however it is an important tool to efficiently manage and influence business decisions – it is a management information tool, not an EUC. Any outages should be resolved in 2-3 days. Offline reports would be helpful in instances of outage. During updates must maintain ability to roll back to previous instances if data becomes corrupted.

A detailed SLA will be determined in due course.

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required.*

*State if there are any specific business requirements to ensure Continuity of Business.   
Page: 9  
Explain what contingency requirements the system must meet in the event of an extended outage. What needs to happen if there is an extended outage? If applicable, what are the timing requirements to make the system available in an alternative location? Will there be a manual process that goes into effect in the event of a system outage?*

## Assumptions/Constraints/Dependencies

TBD

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*Assumptions are the known variations and conditions that the requirements are based upon. The purpose of an assumption is to provide a context for monitoring changes in project conditions. With assumptions as starting points, the project team and other project participants can revalidate conditions that may change during the course of the project.  
  
Constraints are absolute, unbreakable rules or limits under which a system, product, or project must operate. Generally constraints are outside the total control of the project team.   
  
Dependencies - A condition that must be present prior to accomplishing project work or achieving a project objective. Within a project plan, any activity that must be partially or fully complete before another activity may begin or be completed.*

# Current Processes

*(Topic Heading – no input required here)*

REGIONAL LMS BALANCE SHEET MANAGERS – please include a ***“brief”*** summary of current processes that you currently have in your region

## Current Processes

With the exception of the Clearview LCR dashboard there currently no global business processes with respect to Client analytics. Find below procedures for current LCR calculations:







Below is documentation related to the migration of SONAR to the Clearview platform:

Currently LMS Latam uses Sonar as its main analytical business management system. Sonar is an interactive tool designed for portfolio management of Latmex Deposits. It allows the user to have a 360° view of balances, COF%, Net NIM%, client deposit profile, calculator of LCR value by account, trend of payments and balances, excess analytics and concentration analytics, as well as payments transactions by volume and value.

Access and information content in Sonar is personalized by user (not every user has access to all the data available and it is very flexible tool in that information can be filtered by Country, Sector and Client Level, allowing for comprehensive views and deep dive portfolio analysis. The application also has a PDF view that provides a snapshot of a Country or Sector Portfolio Performance all within one click. The report apart from providing indicative current information provides actions that can be taken to increase the spreads and target clients that can grow deposits. Currently 156+ users have access to the portal.

**Sonar ‘s Benefits:**

* Ability for any sales or portfolio manager to review & track their clients trend across the LATAM markets.
* Balance sheet management & NIM optimization generating B/S discipline.
* Analyse client’s transaction behaviour to evaluate their operating model and seasonality in order to generate an efficient solution.
* Leverages – A) clients outflows to identify Book-to-Book opportunity, which leads to increase flows and improvement of LCR. B) Gives visibility of local & Intl. opportunities.

The current list of data sources that are used to produce the system’s full suite of analytics and reports are as follows:.

|  |  |  |
| --- | --- | --- |
| **File Name** | **SONAR Section** | **Use** |
| Citichecking | ICM | Contains DDA/IBDDA Balances |
| MonthlyCC\_FC\_Extract | ICM | IBDDA Rate |
| ICM LP   Hedge Rev | ICM | HG% for Product |
| Earnings Credit Report | ICM | ECR Rate paid / Fees |
| Daily Deposit Tracker | ICM | Time Deposit / MMTD Balances |
| Metrics - 2016 Upload | ICM | Sweep Balances and Rate |
| SMART | Local Portfolio | LatAm ex Brazil,Mex |
| CRC | Local Portfolio | Brazil |
| Citichecking\_Sweep | Offshore LCR | Daily Balance Information |
| Payments/Summary (CitiFT) | Offshore LCR | Daily Payments Information |

*Page: 11  
Describe the current business operations. This should include a breakdown of processes relevant to the project, both manual and automated, and business groups involved in the current processing. Any systems that are currently used should also be included.*

*Where possible, this should be in the form of a business flow diagram.*

## Current Limitations

1. Reports are inconsistent across countries/regions
2. The process is manually intensive
3. There is a monthly need for Technology and Finance to run reports to provide data – if the process was automated the business could run the reports.

*Page: 11  
Identify the inefficiencies, limitations and drawbacks of the current environment, and point out the opportunities for improvement. e.g. no end-user reporting; the technology group must run all reports…it would be more time efficient and cost effective for the user to run reports. Where possible use quantitative measurements, e.g. the time to undertake a particular operation.*

# Description of Requirements

*(Topic Heading – no input required here)*

## Business Functions and Processes

See Below

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required.*

### Business Functions

See Below

*A major business activity (e.g., manufacturing, marketing, finance, human resources, etc.) that can be decomposed into business processes. For a technology system, a function is a set of actions that an application performs to achieve a specific result.*

### Business Processes

See Below

*A series of actions directed toward a particular result. Every process includes:*

*1. Inputs*

*2. Outputs*

*3. Transformation activities that turn inputs into outputs*

*4. Resources to enable the transformation activities*

*5. Conditions or constraints on transformation activities.*

*Business processes aim at producing outputs that support a firm's targets and cut across functions, departments, and in some cases across the boundaries of an organization.*

## Requirements

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*A condition or capability needed by a user to solve a problem or achieve an objective that must be met or possessed by a system or system component to satisfy a contract, standard, specification, or other formally imposed document.*

### Specific Business Requirements

*Page: 13  
The specific requirements that must be fulfilled should be det*

*ailed in this section. This will form the core statement of requirements on which the Functional Requirements Document will be based. Ensure that the requirements are Precise, Achievable, Measurable/Testable, Realistic and Meet business objectives.*

*Wherever possible, attempt to state the business requirement only, and not the application or system on which a solution may be based. Each high-level requirement should be documented in a separate section below, which requests the detailed information required for the preparation of a comprehensive Functional Specification for this project*

*Keep in mind to include items such as Data Conversion and Reporting in the Key Business Requirements.*

*To enter extra business Requirements, copy and paste the entire form.*

**Phase 1 / LCR Enhancements**

Automate monthly refresh process.

Direct feeds from Genesis (deposits), GIW and COTS (payments) with the necessary data integrity/validation protocols.

Automate/streamline all manual steps in procedure document i.e. London MMTD, LM structures.

Currency View.

Replicate existing Product logic to provide currency level LCR calcs

L2 Consolidated View.

Allow toggle between current L2 weighted view and L2 consolidated view

Add Gainers/decliners view

Daily payments/deposits extraction

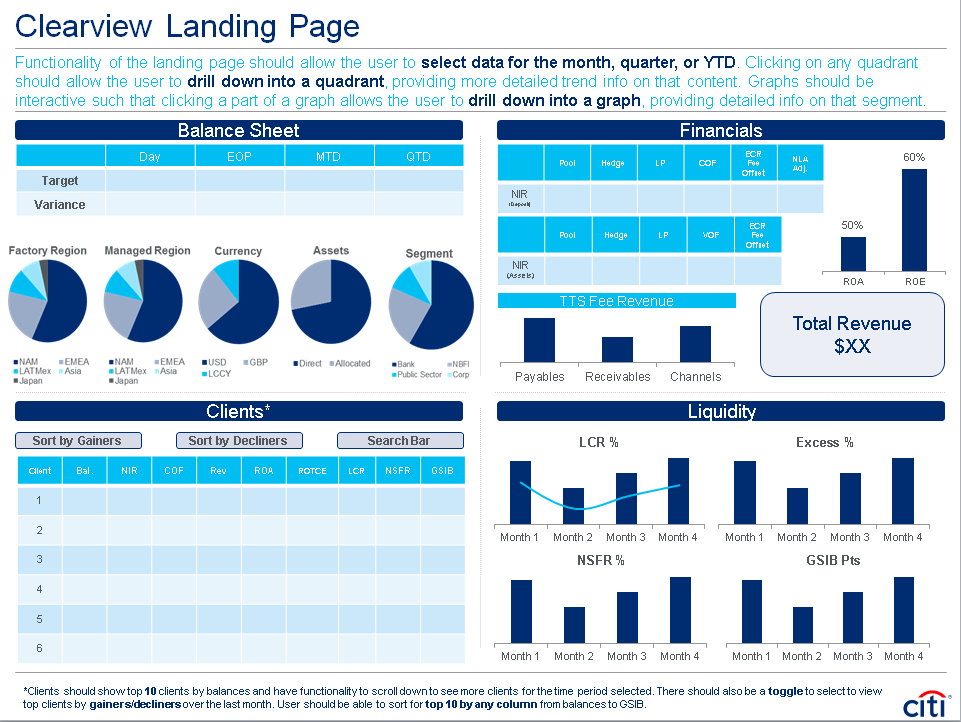
Clean up UI.

Graphs and labels overlapping, titles etc

Full Enhancements list attached:



**Overview / Summary Screen**

Refresh Dashboard Landing page to provide overall snap shot:  
 

All elements should be “clickable” to drill down in lower layer

Clicking on major elements i.e. Balance Sheet; Financials; LCR should take you do detail screens i.e. current LCR screen. Clicking on minor elements i.e. client name, Factory, ccy should refresh summary for that view.

Dashboard “map” should be visible on all screens to show users what elements have been selected.

Will be expanded to include sector and industry breakdown

**Balance Sheet**

Detailed trend analytics for deposits; direct assets and allocated assets.

Factory; Managed; Product – Interest Bearing (IB - Managed, indexed); NIB (NIB, ECR, Time Deposit, MMTD etc; ccy; Sector views.

EOP / Avg trend 6 months. Daily trend 3 months

Top clients, advancers and decliners. L2 / L4 toggles

User selected date snapshot. Daily data upto 6 months. Avg / EOP 13months

Deposit targets and variances.

Cnst $ rates updated each month and used for entire dashboard.

EOP/Avg toggle

Off balance sheet investments

Assets – direct (OSUC and Risk Weighted); Allocated. Leverage Optima for Asset detail and RORC

Balances volatility calculation with basic measure such as

Standard deviation for chose period balances/customer/geography/currency

Coefficient of variation/relative standard deviation to rank

Maximum daily change for given period with direction indicator

Absolute max daily change vs. average for period to measure in percent terms

**Financials**

NIR  
Product type and LCR value largely determine NIR. All deposits receive Pool rate. Most deposits will receive hedge revenue determined largely by product type and in the case of FI deposits LCR operating/excess ratio. LP and non-LCR adjustments are driven by product type and LCR value. Effective Cost of Funds (CoF) is the amount of interest paid.

NIR details required at account level (with masking) wit product attribution i.e. IB (Managed, indexed); NIB (NIB, ECR, Time Deposit, MMTD etc;

Pool: Rate and Revenue ($)

Rate (manual file or automated from Tsy/Finance systems) and ccy

Revenue = Balance x Rate

Sourced from Single Yield Curve reports by Product Control and from PEBS

Hedge: Rate and Revenue ($)

Rate (manual file or automated from Tsy/Finance systems) product/portfolio and ccy

Revenue = Balance x Rate

High concentration limit considerations

Source tickets directly from Intellect (WE) and CALM (US, CEEMEA, others?)

Liquidity Premium;

Total LP revenue input (manual file or automated from Tsy/Finance systems)

LP allocated based upon product and LCR value of deposits (from LCR calcs)

Special consideration for Asia LP – clear the pool

Non-LCR adjustment;

Rate is fixed and recalibrated every 6 months

Expense – Non-LCR balance x Rate

Effective CoF.

Expense derived from Flex interest expense field or Finance systems

Effective rate: expense/balance

For ECR product expense should consider ECR fee offsets – from GBS

Include as many pieces of information from the NAM Client Pricing dashboard that is currently being used by NA Market Management

Interest conditions can be sourced directly from Flexcube (WE uses BO report from Lilia) and follow logic currently applied in SMART

TTS Fee Revenue  
High level TTS Fee revenue. Broken down by Product. Sourced from CIW.

Note that longer term, we would like to include volume information for other TTS products as well, in order to calculate statistics like revenue per transaction.

Long term would also like transactional expenses included in order to calculate margins. Also would like other expenses and cost of credit to manage P&L on a client level and support ROA and ROTCE calculations.

ICG revenue  
All other ICG revenues. Sourced from GIW.

Return on Assets calculation

NIR / TTS / Total ICG

Revenue / Direct Assets + Allocated Assets

Client level attribution methodology required for Allocated assets.

Return on Tangible Common Equity – Parameters TBD

Detailed revenue trend analytics.

Account level information will be required, with masked account numbers such as XXXX1234.

Factory; Managed; Product; ccy; Sector views.

13 month trend

Top clients, advancers and decliners. L2 / L4 toggles

Constant $ / As reported toggle. Cnst $ rates updated each month and used for entire dashboard.

**Liquidity**

LCR – existing capability

Explore opportunity to represent data at a currency level or if we will continue to represent only in USD equivalent.

NSFR

Very Similar logic to LCR with different attributes, weighting and categorisations.

Potentially combine with LCR UI with an NSFR Toggle

GSIB

Co-efficient based on deposit attributes i.e. location (US, Non-US); client legal entity domicile (US, Non-US); Client type (FI, Non-FI) and FI non-LCR value.

Co-efficient x deposit balance = GSIB score

Potentially combine with LCR UI with a GSIB Toggle

**Reporting**

Any given dashboard view should be exportable to an Excel version that can be filtered/pivoted.

Daily balance sheet deposit data and daily transaction data should be exportable to an Excel version that can be filtered/pivoted.

Event triggered reports via email e.g. a client ROA falls by a set percentage month over month, Clearview should generate a report that gets emailed to a specified target audience for taking action. e.g. average balance with both coefficient of variation and absolute of max daily change is greater than X% , ROA drops by X%; LCR excess incrases by X% trigger an email report.

Cross Business Leads and Opportunities analysis should support the identification of patterns and trends for generation of new business.

Ability to click into a region and download a report that will include a PDF snapshot of each of the views within this region. This will support quickly downloading information to bring to meetings.

Perhaps can include the ability to print a snapshot of any screen that the user is currently viewing. This can also help to compile a report to be printed.

Users can have the ability to query groups of GFCIDs (e.g. 20) and see the data presented for this list of selected clients.

Ability to see client’s wins/pipelines from CRM – long term (Sales dashboard integration)

**Modelling**

What-If scenarios if deposit balances increase/decrease

What-If scenarios if transaction volumes increase/decrease

Deposit trending analysis – to move away from manually prepared daily deposit tracker.

Integration of Global Deposit Calculator.

Returns modelling based on interest rate assumptions

Data Requirements

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*Defines if data needs to go from point A to point B*

|  |  |
| --- | --- |
| **Data Requirement** | |
|  | - Data needs to be archived as per TTS archival requirements for future investigations  - Raw data should be extractable for verification purposes  - Handshakes between data flows should have standard protocols to ensure data integrity and accuracy. |
| **Detailed Description** | |
| 2.1 |  |
| 2.2 |  |
|  | |
| **Critical Success Factors** | |
|  | |
|  | |

### Reporting Requirements

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*Defines any new type or changes to reporting the Business is requesting*

|  |  |
| --- | --- |
| **Reporting Requirement** | |
| 1 | - Offline reports will be required in the event of a system outage and dashboard is not available  - Any given dashboard view should be exportable to an Excel version that can be edited  - Daily balance sheet deposit data and daily transaction data should be exportable to an Excel version that can be edited  - Emails triggered by events report capability within defined parameters e.g. a client return falls below a given threshold should generate a report that gets emailed to a specified target audience |
| **Detailed Description** | |
| 3.2 |  |
|  | |
| **Critical Success Factors** | |
|  | |

### Interface Requirements

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*Communication of information from one system or programs to another whether internal or external.*

|  |  |
| --- | --- |
| **Interface Requirement** | |
| 1 | Where possible data feeds should be automated i.e. GIW to Microstrategy, COTS to Microstrategy; Genesis to Microstrategy, GCE to Microstrategy, MMTD detail to Microstrategy |
| **Detailed Description** | |
| 3.1 |  |
| 3.2 |  |
|  | |
| **Critical Success Factors** | |
|  | |

## 

## Performance and Non Functional Requirements

*(Topic Heading – no input required here)*

*Technical requirements that need to outline impact of transaction volumes, system capacity limits, concurrent users, usage patterns and performance indicators.*

|  |  |  |
| --- | --- | --- |
|  |  | Non Functional Requirements |
|  | Geographic Views |  |
|  | Client View |  |
|  | Product Portfolio View |  |
|  | Segment / Client Coverage View |  |
|  | Periodicity |  |
|  | FX Basis |  |
|  | Reporting |  |

### Volumes

There are approximately 68,188 GFCIDs currently available in Clearview. The Dashboard should be capable of returning data on all these GFCIDs. When the other regions come on stream the number of GFCIDs are expected to increase. Please see below for a breakdown of the number of GFCIDs by region that are currently in Clearview:

|  |  |
| --- | --- |
| **Factory Region** | **Count of L4s** |
| Asia | 35,977 |
| EMEA | 14,583 |
| Japan | 1,156 |
| LATAM\* | 5 |
| NAM | 16,467 |
| **Total** | **68,188** |
| \*GFCIDs in LATAM will grow as LATAM is migrated to the dashboard | |

*Page: 20  
Explain what data volumes should be expected i.e. number of accounts, inquiries, sales etc. Where volumes are anticipated to vary significantly over the day or time of the month, specify the expected deviation, the size of the peaks and also the average volume. e.g. expect 1,000 new records to be uploaded daily, 300 records updated daily; month-end processing (last Friday of each month) should have a 25% increase in record updates.*

### Potential Growth

Current scope is all regions

*Page: 20  
Estimate the potential increase in both number of users and transaction volumes that could realistically be expected in the next 12-18 months e.g. the number of users should increase from 10 to 100 within a year of this process implementation. The number of accounts is expected to be approximately 200,000 a year.*

### Performance

The system must be able to perform calculations and refresh views in a matter of seconds. Depending upon size, report generation should be completed within a couple minutes of the parameters being input.

*Page: 20  
What is an acceptable response time when accessing the new or changed system, screen, report etc… e.g. The system must be able to generate reports and perform calculations within one day of data being received from the equity system. Are there any time constraints on when updates/processes should run? e.g. Equity data must be received and processed before Asian markets open for business each day.*

### Exception Handling

If the system or data is unavailable on any day a notice should appear on the dashboard indicating to Users that the data has not been updated since (date).

*Page: 20  
What actions should be taken when day-to-day system operations fail to deliver the desired result? e.g. information is not displayed properly on the screen, nightly feed failed, upload of data fails validation etc. What business process should be followed? e.g. the nightly feed from accounts payable was not processed, business must be notified via e-mail and recorded payments must be entered manually for that day.*

### Usability

See above. Further screen mock ups to follow

*Page: 21  
Detail any usability requirements that the overall solution must fulfil including screen requirements, flow requirements, etc. e.g. all screens must have the same menu items available. The system must meet the latest branding requirements. The system must work using Netscape and Internet Explorer. etc…*

### System Availability

This is a global platform therefore the platform should be available 24/7 to cover all time zones. Maintenance and updates should be restricted to weekends.

*Page: 21  
Do these requirements change the current Service Level Agreement for the application? The Service Level Agreement is the hours in the day the system must be available for use, considering the locations detailed previously. If a Service Level Agreement does not exist do you require one with this release? e.g. the system must be available from 7:00am to 10:00pm est, Monday through Friday. What is the maximum time the system could be unavailable during the business day due to component failure, and the impact to business operations during an outage?*

### Help and Training

*Page: 22  
Description of on-line help requirements and/or anticipated call center support required to assist end-user issues/questions about the system. Description of any training that is required as a result of this system. Include any classes to be taken, either internal or external and the details of any hands-on training to be provided.*

## Information Security Requirements

*(Topic Heading – no input required here)*

### General information Security

*Page: 22  
For each group of users explain the user capability profiles in terms of - Function authorisation; at what level(s) is password authentication required? Outline user entitlements. Contact your BISO/TISO for any requirements e.g. ethical hack, application scan, special requirements for classified data (Information Security Review Process) etc.*

### Authorization and Access Control

Access Control is critical to satisfy Data Compliance and Privacy requirements. Generally users should be restricted to view data only from their geographic location (country). Cluster personnel should see their clusters, regional and global should have unrestricted access.

Write access should be unavailable to all users. Users will be granted view access only.

*Page: 22  
Description of how Authorization and Access control will be performed to protect application data and processes from unauthorized access commensurate with the Criticality of the Information System or Process, the information classification and the infrastructure security classification. This requirement includes non-production environments such as test and dev. Has the business identified sensitive transactions to be logged and has a process been put in place to review the logs*

### Audit Logging and Alerts

The dashboard/platform will be required for internal usage rate analysis.

*Page: 22  
Description of audit logging and alerts requirements (including how these are implemented across all end-to-end activities traceable to User ID?) This would apply to B2B communications as well.*

### Security Administration

*Description of how Security Administration activities for this system are logged and traceable to User ID.*

SSO

## Regulatory, Audit and Data Retention Requirements

*(Topic Heading – no input required here)*

### Regulatory / Legal Requirements

None

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*Defines any requirements that may be dictated by external or internal governing bodies that are needed to fulfil the objective.*

### Data Retention Requirements

Standard

*Page: 24  
State whether transactions/data must be retained for a specific period of time. If so, state the required retention duration. Also indicate whether records need to be saved on unalterable media, and how frequently this copying process should take place.*

# Delivery and Transition Strategies

*(Topic Heading – no input required here)*

## User Acceptance Testing Groups

*Page: 25  
Assuming the delivery of the requirements outlined in Section 4, outline the approach to User Acceptance Testing, which should be adopted to ensure the solution performs as expected*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Business Group** | **Region** | **Requirements to test** | **Testing New or changed Functionality** | **Re-testing Current Functionality** |
|  |  |  |  |  |
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## User Testing Requirement

*This section is mandatory to meet the minimum AI2 requirements. If this section is not applicable, explanation is required*

*What are the User expectations to validate the effort*

*Additional testing needs that would not be part of the normal testing effort the project. Could include specific user responsibilities, level of participation, timing, system access needs prior to implementation.*

## Implementation Considerations

*Page: 25  
On successful User Acceptance Testing, outline the mechanism by which the new functionality should be deployed to production.*

*Of particular importance is whether the eventual solution can be deployed in parallel to any existing processing for a period of time, allowing functionality to be gradually moved onto the new model. If this is possible, outline the mechanism by which such a transition could be accomplished.*

*If it is not possible to phase in the implementation slowly, outline the major risks perceived of the cutover, and any mitigating controls that the business can put in place over this period*

## Project Timing Considerations

LCR Enhancements – End of Q1 ‘17

LATAM / NAM – Deposit and NIR reporting – End of Q1 ‘17

EMEA / ASIA – Deposit and NIR reporting – End of Q2 ‘17

Remainder TBD

*Page: 26  
Is there a critical date by which this solution must be in place? What considerations are driving this date? A date cannot be given without specific consequences behind the given date e.g. Audit review of business process is due on a specific date*

# Glossary of terms

*Page: 27  
Define all Acronyms/Business Terms that are used within this document where the definition would not be widely known/used by the general population or technology organization. e.g. CDB – Central Database that is the main repository for a specific department.*

# Appendices

*Page: 27  
Include any local channel requirements e.g. any processes/procedures/requirements/use cases that are specific to your organization.*