

# High-Level Assessment (HLA)

Project: Integration of I2PS & L24L Files into ODS for IFRS 9 Reporting

## 1. Objective

To assess the high-level impact, effort, and system changes required to onboard and integrate the I2PS (Past Due Principal & Interest) and L24L (unpacked) (Current Principal & Interest) data files from Vision Plus into the ODS for IFRS 9 reporting.

## 2. Scope

- Ingestion of new I2PS file into ODS
- Ingestion of unpacked L24L version into ODS
- Mapping of fields to IFRS9 staging tables
- Generation of required reports for regulatory compliance

## 3. Source Systems

File Name	Source System	Description
I2PS	Vision Plus	Contains past due principal & interest (delinquent accounts)
L24L (Unpacked)	Vision Plus	Current principal & interest (active accounts)

## 4. Target System

- ODS (Operational Data Store)
- IFRS9 Reporting Data Mart

## 5. Key Data Elements

- Customer Info: Account Number, Customer ID
- Financial Info: Principal Amount, Interest Amount, Outstanding Balance
- Delinquency Info (I2PS only): DPD (Days Past Due), Bucket, Stage (1/2/3)
- Card Info (L24L only): Card Number, Product Code, Current Due Amount

## 6. High-Level Architecture / Data Flow

Vision Plus -> File Generation (I2PS, L24L) -> Secure Transfer -> ODS Staging Layer -> Transformation -> IFRS9 Mart

7. Key Considerations

- File Format: Fixed-width or delimited; unpacking logic for L24L
- Frequency: Daily / Weekly / Monthly?
- Volume Estimate: TBD with Vision Plus team
- Data Quality Checks: Null values, valid dates, matching customer IDs
- IFRS 9 Requirements: Classification into Stages, ECL calculations

8. Risk & Mitigation

- Delay in file delivery -> Engage Vision Plus team early
- Format inconsistency -> Define robust unpacking logic
- Mapping mismatch -> Perform sample file walkthroughs

9. Effort Estimate

Task	Effort (Days)
Requirement Analysis	2
Source File Review	1
Field Mapping	1
ODS Table Design	2
ETL Development	4
Testing & Validation	3
UAT & Sign-off	2
Total	15 Days (approx.)

10. Next Steps

- Confirm file layout with Vision Plus team
- Receive and validate sample files
- Create technical specification document
- Begin ETL development after approval