

## Project Overview:

Last update date: 05/10/2021

Project Name	Automated Loan Processor
Client	MerQuary Bank
Client Point of Contact	Email: loandirector@merquary.com, phone: (212) 482-4763
Project Author	Darya Filipchyk
System Owner	Darya Filipchyk
System Analyst	Darya Filipchyk

Begin Date:	End Date:	Project Duration:
02/15/2021	05/10/2021	70 days

Project Team / Stakeholders		
Name/Title	Phone	Email
Darya Filipchyk/ System Analyst	(718) 748-2346	darya.filipchyk@baruchmail.cuny.edu
Development Team	(516) 354-5354	developers.team@baruch.cuny.edu
Loan Devision Director	(212) 482-4777 *1201	loan.director@merquary.com
Collateral Officer	212) 482-4777 *1212	collateral@merquary.com
Loan Officer	212) 482-4777 *1208	loan.officer@merquary.com
Review Committee	212) 482-4777 *1210	loan.committee@merquary.com
Treasury Department	212) 482-4777 *1234	treasury@merquary.com

Project
Project Purpose and Project Details
<p>Create a project for MerQuary Bank's Loan Division that will allow clients to make all loan requests online; will do all processes automated, secure and fast.</p> <p>The client seeks to reduce the time to approve the loan. The Bank's desired system should manage all the loan requests from their customers.</p> <p>A customer can be an individual or an organization. The Bank have different types of loans depending on the Customer. An individual cannot take on a loan dedicated to an organization and vice-versa.</p>

## **Project Methodologies**

**Agile** method applies within the project developing processes. Semi-structured interviews and internal documents will be used to gather data regarding how the bank applies these methods. The main findings show that banks apply agile methods and adapt them to suit their needs. Key themes identified from the data are agile framework adaptation, collaboration, motivation, and regulatory and internal challenges. The adaptation of specific frameworks is driven by the profile of the specific team as well as the nature of a project in a particular product area. Similarly, to pure agile method, the motivation of workers is important for maximizing productivity in the product development process. Internal and external collaboration is found to involve the interaction of internal teams and co-workers as well as receiving feedback from customers to improve their products.

**Kanban board method** also will be used in the project development because it often used for financial service firms and departments seeking to refine their current processes. It is a trusted and long used method that can be applied to an organization's procedures. It helps to provide the best value for the accountants working on the tasks, the firm that the accountants are working for, and, ultimately, the client that the firm is servicing. Kanban is a visual method for analyzing what work there is to be done, what is currently being worked on, and what has been completed. The primary goal of this method is to identify bottlenecks so they can be addressed in favor of a more efficient movement toward the end goal. Kanban can be tracked on a board with each of those statuses (to-do, being done, done) occupying a column and various tasks listed in each one depending on where they currently stand.

## STAKEHOLDER MANAGEMENT

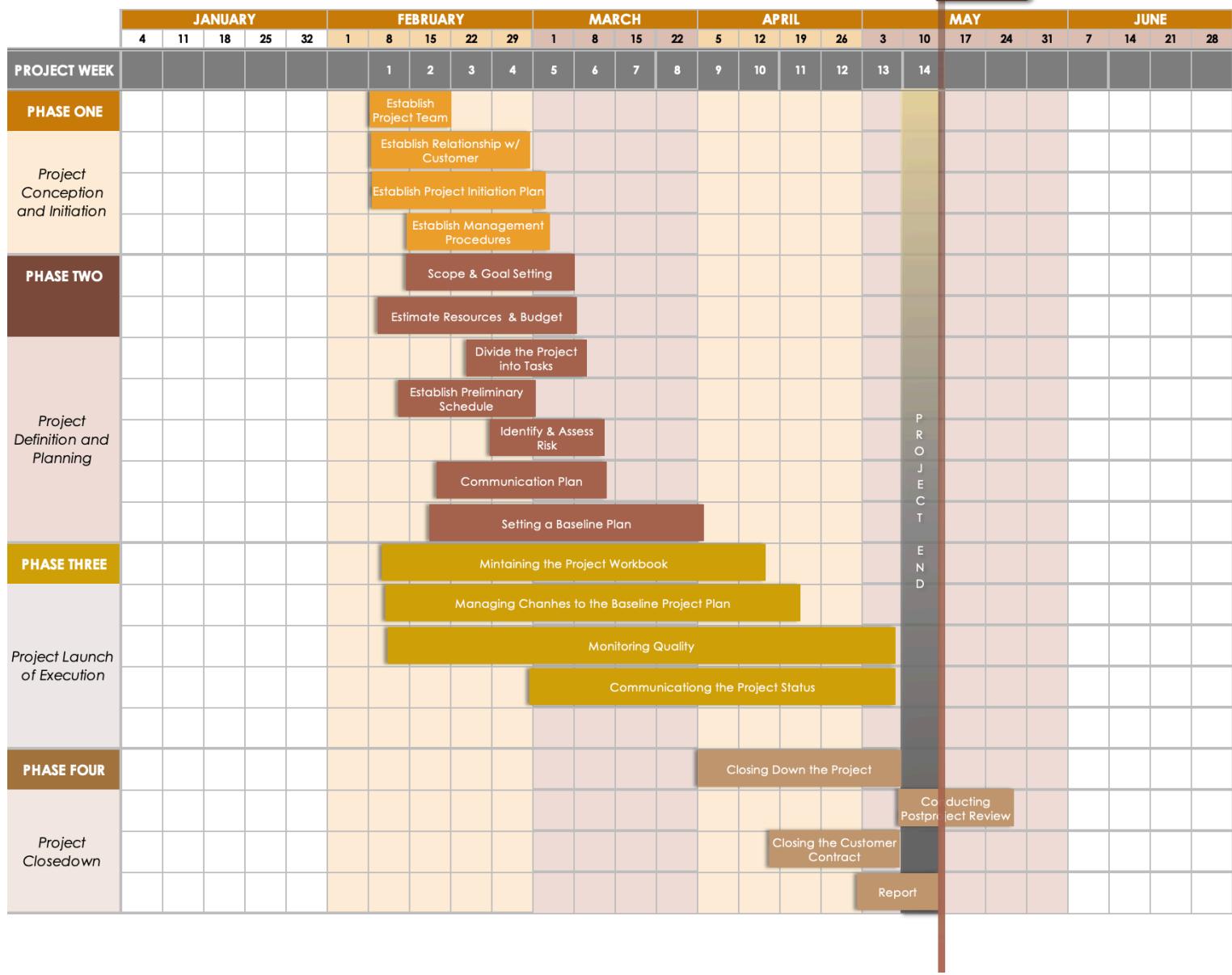
STAKEHOLDER	INFLUENCE (1, 2, 3)	STAKEHOLDER'S MOST IMPORTANT GOAL	HOW WILL HE/SHE CONTRIBUTE?	BEST WAY TO MANAGE	ADDITIONAL NOTES
System Analyst	3	To Stay on time and on budget; no surprises	Will be responsible for project initiation, interviews, planning and meetings	Phone call updates for high-level milestones; occasional in-person meetings	
Development Team	3	To stay on time; complete project deliverables; optimize the overall team environment;	Responsible for the project development and its execution	Every-day meetings with milestones	Request a template
Loan Devision Director	3	To make sure all requests are received and understood; provide the system analyst with all the necessary info.	Will take a part in all interviews and follow the development process; will request changes if needed;	Occasional in-person meetings with milestones and budget info; phone call updates for high-level milestones;	
Collateral Officer	2	Present every step of his/her department's workflow	Will take a part in all interviews and follow the development process	General companywide updates along with many other initiatives	Observe the workflow
Loan Officer	1	Present every step of his/her department's workflow	Will take a part in all interviews and follow the development process	General companywide updates along with many other initiatives	
Review Committee	1	Present every step of his/her department's workflow	Will take a part in all interviews and follow the development process	General companywide updates along with many other initiatives	
Treasury Department	1	Present every step of his/her department's workflow	Will take a part in all interviews and follow the development process	General companywide updates along with many other initiatives	

## STAKEHOLDER COMMUNICATION MANAGEMENT

STAKEHOLDER	ENGAGEMENT ACTION	FREQUENCY	BEST WAY TO COMMUNICATE	CONTACT INFO	ADDITIONAL NOTES
System Analyst	Monitor; manage	Daily	call; email; face-to-face	(718) 748-2346 darya.filipchyk@baruchmail.cuny.edu	Will Be away Apr. 01-Apr. 08
Development Team	Keep informed	Daily	face-to-face	(516) 354-5354 developers.team@baruch.cuny.edu	
Loan Devision Director	Keep informed; keep satisfied	Daily	call; email; face-to-face	(212) 482-4777 *1201 loan.director@merqury.com	On Fridays works till 2pm
Collateral Officer	Keep informed	Weekly	call; email	212) 482-4777 *1212 collateral@merqury.com	
Loan Officer	Keep informed	Weekly	call; email	212) 482-4777 *1208 loan.officer@merqury.com	
Review Committee	Keep informed	Weekly	call; email	212) 482-4777 *1210 loan.committee@merqury.com	
Treasury Department	Keep informed	Weekly	call; email	212) 482-4777 *1234 treasury@merqury.com	

# PROJECT SCHEDULE

TODAY



## RISK MANAGEMENT PLAN

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RISK	TRIGGER	OWNER	RESPONSE	RESOURSE REQUIRED
<b>RISKS WITH RESPECT TO THE PROJECT TEAM</b>				
Absence of the project team	Illness/ resign	Project Manager	Project manager takes responsibilities	Back-up resources, Proper schedule plan
<b>RISKS WITH RESPECT TO THE CUSTOMER / USER</b>				
The customer changes requirements/ Not available when needed	Customer changes request, Incomplete description during requirement phase, Target user is unable to attend testing	Collateral Officer, Loan Officer, Review Committee, Treasury department	Quality Assurance/ Control, Change request form	Quality control checklist, Change request form, User requirement doc, Project Schedule, Letter of acknowledgement to Customer

## MB PROJECT RESOURCE PLANNING

### ONE-TIME COSTS

Development costs	\$	35,000
New Hardware	\$	12,000
New (purchased) software, if any		
1. Packaged application software	\$	5,000
2. Other	\$	-
User training	\$	3,800
Site preparation	\$	-
<b>TOTAL one-time cost</b>	<b>\$</b>	<b>55,800</b>

### RECURRING COSTS (1 Year)

Application Software maintenance	\$	15,000
Incremental data storage	\$	1,000
Incremental communications	\$	2,000
Supplies	\$	1,200
<b>TOTAL recurring costs</b>	<b>\$</b>	<b>19,200</b>

## **User Stories:**

1. As Loan Division Director, I want all loan requests to be made online in order to reduce the time to process and approve the loan.
2. As a Loan Division Director, I want all processes to be automated so there are no delays for customers.
3. As a customer, I want to be able to login into the system to request a loan from my account.
4. As a customer, I want to be able to login into the system, so I could upload all necessary documents to my account.
5. As a customer, I want to be able to login to the bank system, so I could request a loan online.
6. As a collateral, I want to be able to have access to customer's database, so I could check the documents/information for a loan processing.
7. As a loan officer, I want to be able to have access to customer's account, so I could check customer's credit score and a background.
8. As a loan officer I need to be able to send information to Collateral Office through the system, so it could review the loan application.
9. As a loan officer, I need to be able to contact customers, so I could ask them for a missing data.
10. As a Review Committee, I want to be able to have a connection with Treasury department through the system, so I could send it an approved loan request for a money disbursement.
11. As a Treasury Department, I want to be able to disburse checks to customers, so they have their money for the loan.

## **Use Cases:**

1. Access account
2. Register a new account
3. Request loan
4. Manage online application
5. Upload documents
6. Credit score check
7. Background check
8. Review loan application
9. Disburse payment

**Name: Access account**

**Identifier:** MB-001

**Description:** This is where a customer or a bank employee can access customer's account

**Goal:** Access account

**Preconditions:**

1. Turn on computer
2. Go to Bank's website

**Assumptions:** An employee is connected to a network

**Frequency:** up to 10 time a day

**Basic Course:**

1. User clicks the 'My account' button
2. User enters username and password
3. User clicks 'login' button
4. User is directed to his profile

**Post conditions:**

**Actors:** Customer, Collateral Officer, Loan Officer, Review Committee, Treasury Department

**Included Use Cases: Create an account:**

1. User clicks 'Register' button
2. User enters all his personal info
3. User uploads all necessary documents
4. User clicks 'Submit' button

**Notes:**

**Name:** Loan Request

**Identifier:** MB-002

**Description:** This is where a customer may request a loan from a bank

**Goal:** Request a loan

**Preconditions:**

1. Turn on computer
2. Go to Bank's website

**Assumptions:**

**Frequency:** once in a while

**Basic Course:**

3. User clicks the 'Apply for a loan' button
4. User fills out the provided application
5. User uploads all necessary documents
6. User clicks 'submit' button

**Post conditions:**

**Actors:** Customer

**Included Use Cases:** MB-001 Access Account

**Notes:**

**Name:** Credit Score Check

**Identifier:** MB-003

**Description:** This is where a Loan Officer check customers credit score

**Goal:** Check customer's credit score

**Preconditions:**

1. Turn on computer
2. Login the system

**Assumptions:** An employee is connected to a network

**Frequency:** up to 10 times a day

**Basic Course:**

1. User logs in the system
2. User opens customer's profile with a logo 'attention needed'
3. User opens customer's profile
4. User accesses customer's credit history
5. If additional documents needed the user clicks 'request additional info' button, selects the necessary documents, and click the 'request' button.
6. If credit score is fine the user click 'Approve' button and the application is transferred to a Review Committee.
7. User saves and closes the page.

**Post conditions:**

**Actors:** Loan Officer

**Included Use Cases:**

**Notes:**

**Name:** Loan Approval

**Identifier:** MB-004

**Description:** This is where a Review Committee reviews customers application and approves and declines the loan request

**Goal:** Approve or reject the loan request

**Preconditions:**

1. Turn on computer
2. Go to Bank's system

**Assumptions:** An employee is connected to a network

**Frequency:** up to 6 times a day

**Basic Course:**

1. User logs in the system
2. User accesses the customers' database
3. User opens customer's profile with a logo 'attention needed'
4. User checks the customer's application and if all documents are present.
5. If additional documents needed the user clicks 'request additional info' button, selects the necessary documents, and click the 'request' button.
6. If all the information looks good the user clicks the 'approve the loan' button and the request is forwarded to a Treasury Department.
7. User saves and closes the page

**Post conditions:**

**Actors:** Review Committee

**Included Use Cases:**

**Notes:**

**Name: Payment Disbursement**

**Identifier:** MB-005

**Description:** This is where a Treasury department disburse money to customers

**Goal:** Disburse money

**Preconditions:**

3. Turn on computer
4. Go to Bank's system

**Assumptions:** An employee is connected to a network

**Frequency:** up to 15 times a day

**Basic Course:**

1. User logs in the system
2. User accesses the customers' database
3. User opens customer's profile with a logo 'attention needed'
4. User checks if all the information is correct and all approvals from other departments present and click the button 'disburse a check'.
5. When the check is printed the user clicks the button 'close the case'
6. User saves and closes the page

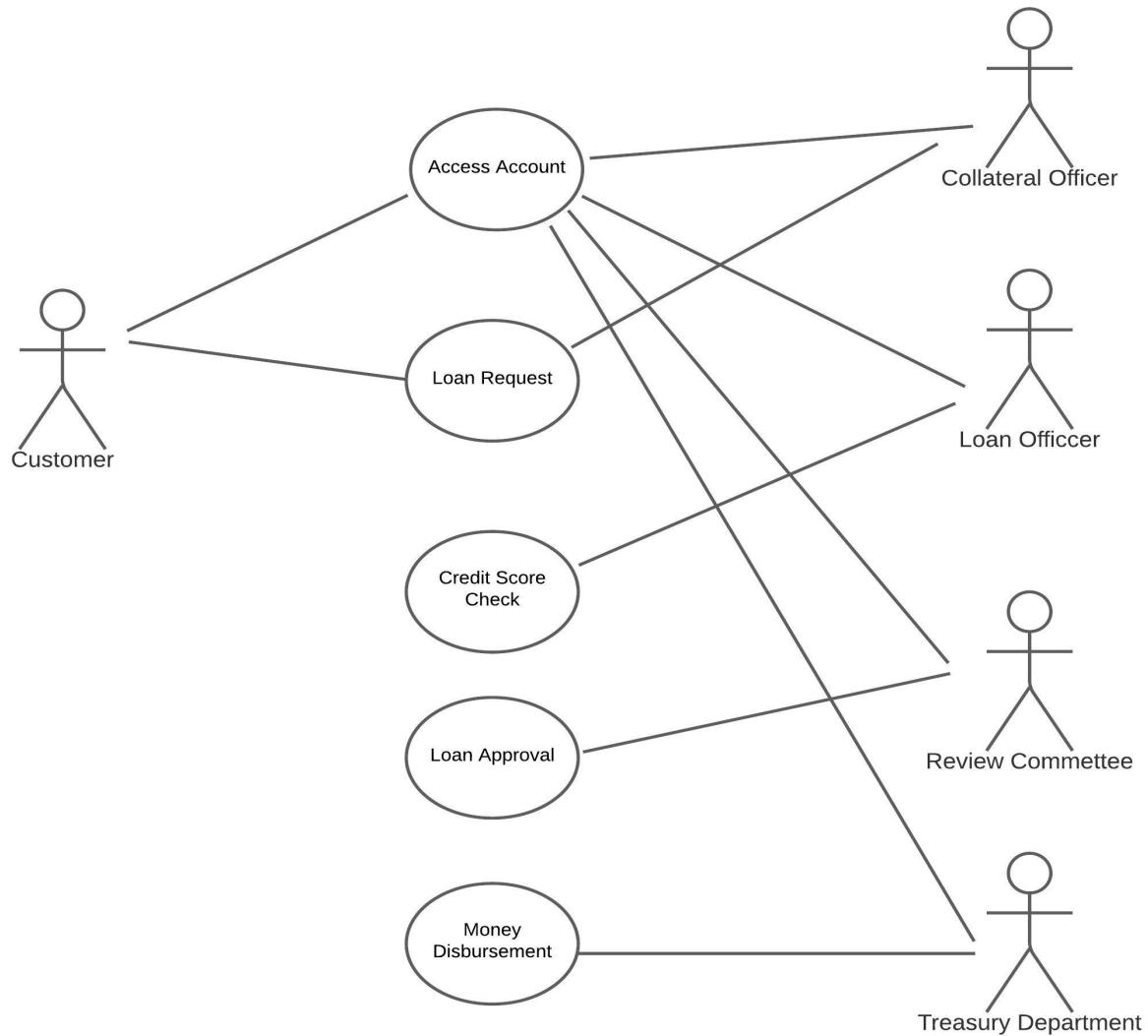
**Post conditions:** Customer's application is stored in 'Finalized applications' folder

**Actors:** Treasury Department

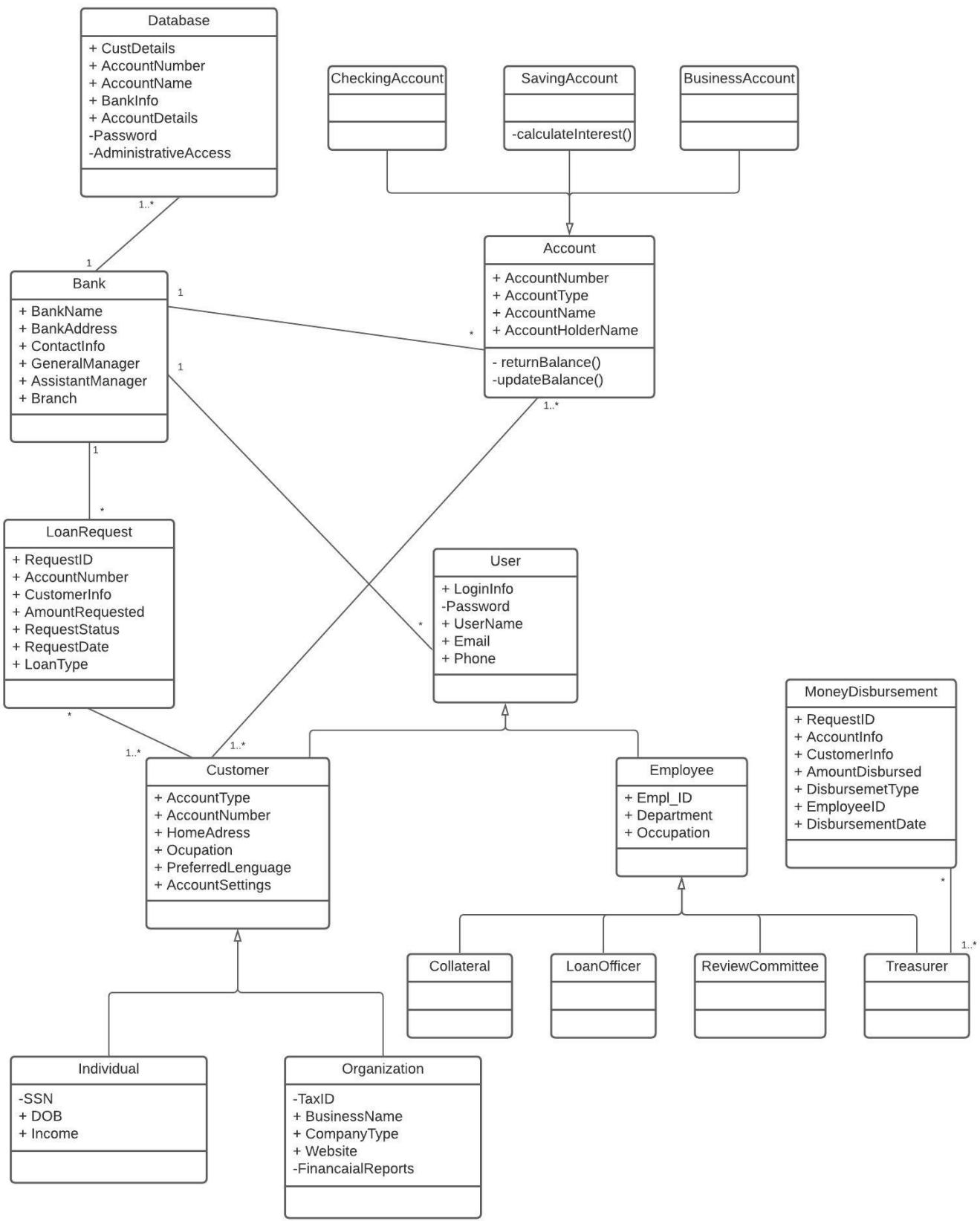
**Included Use Cases:**

**Notes:**

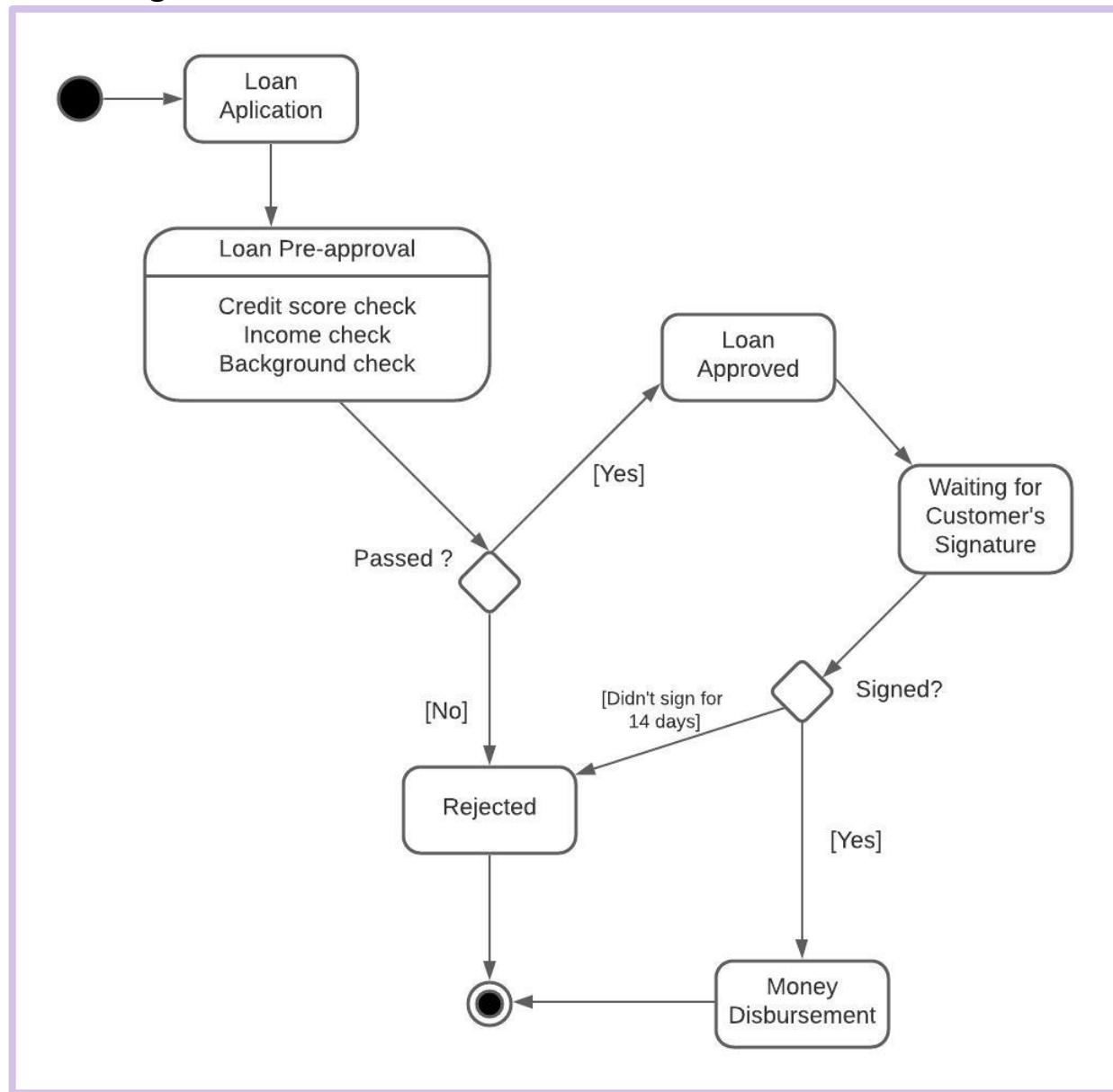
## Use Case Diagram



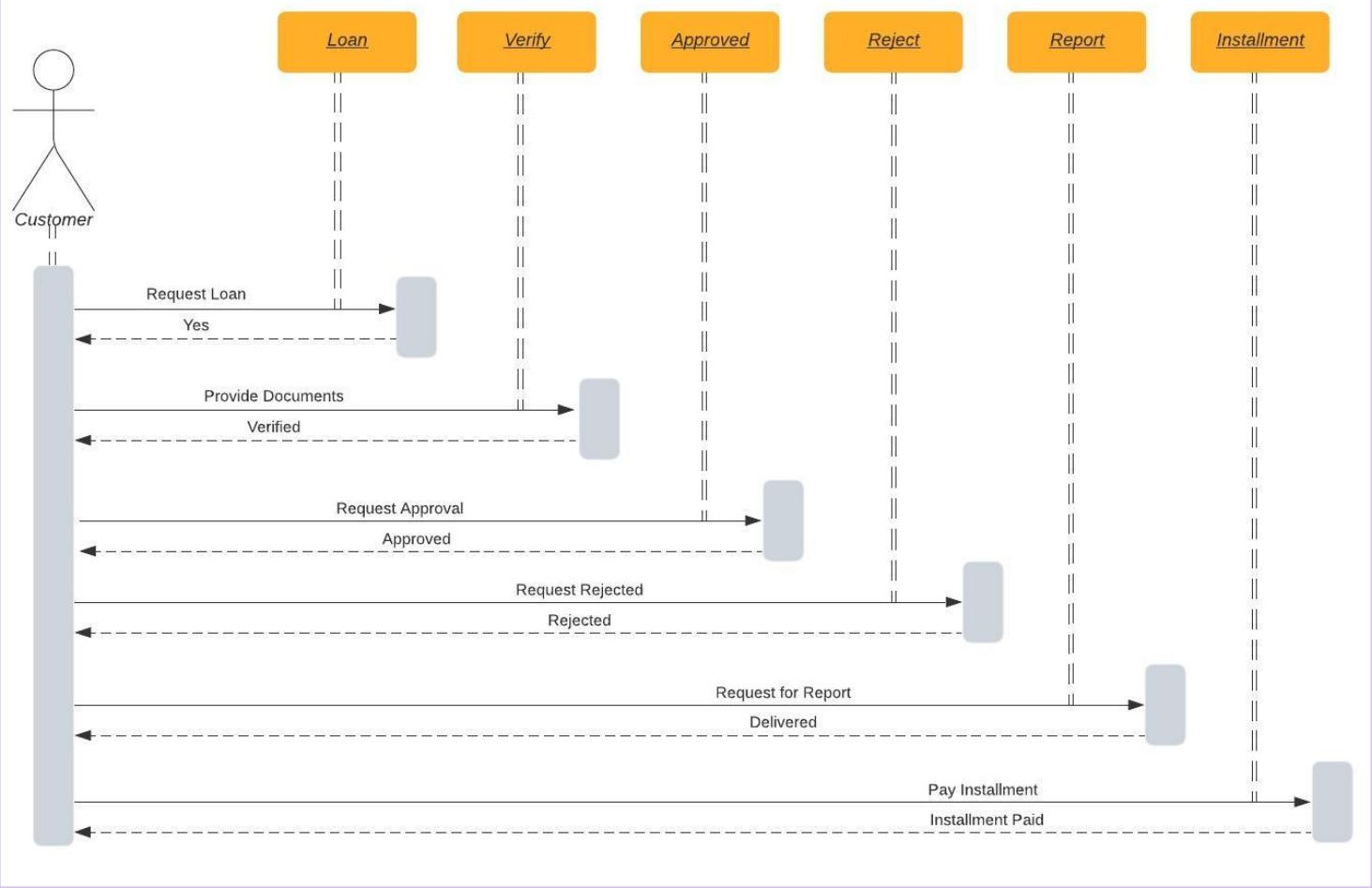
# Class Diagram



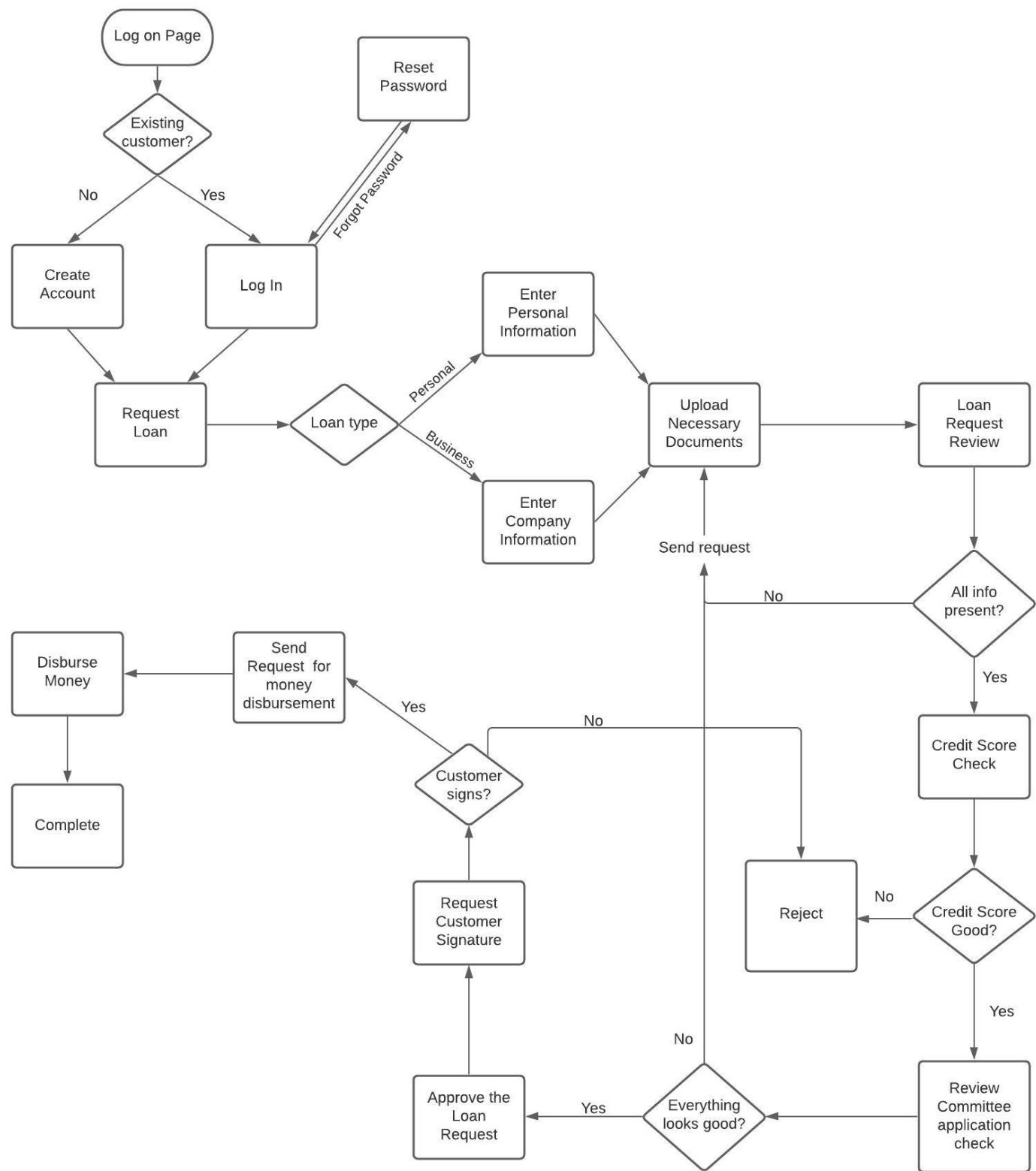
## State Diagram



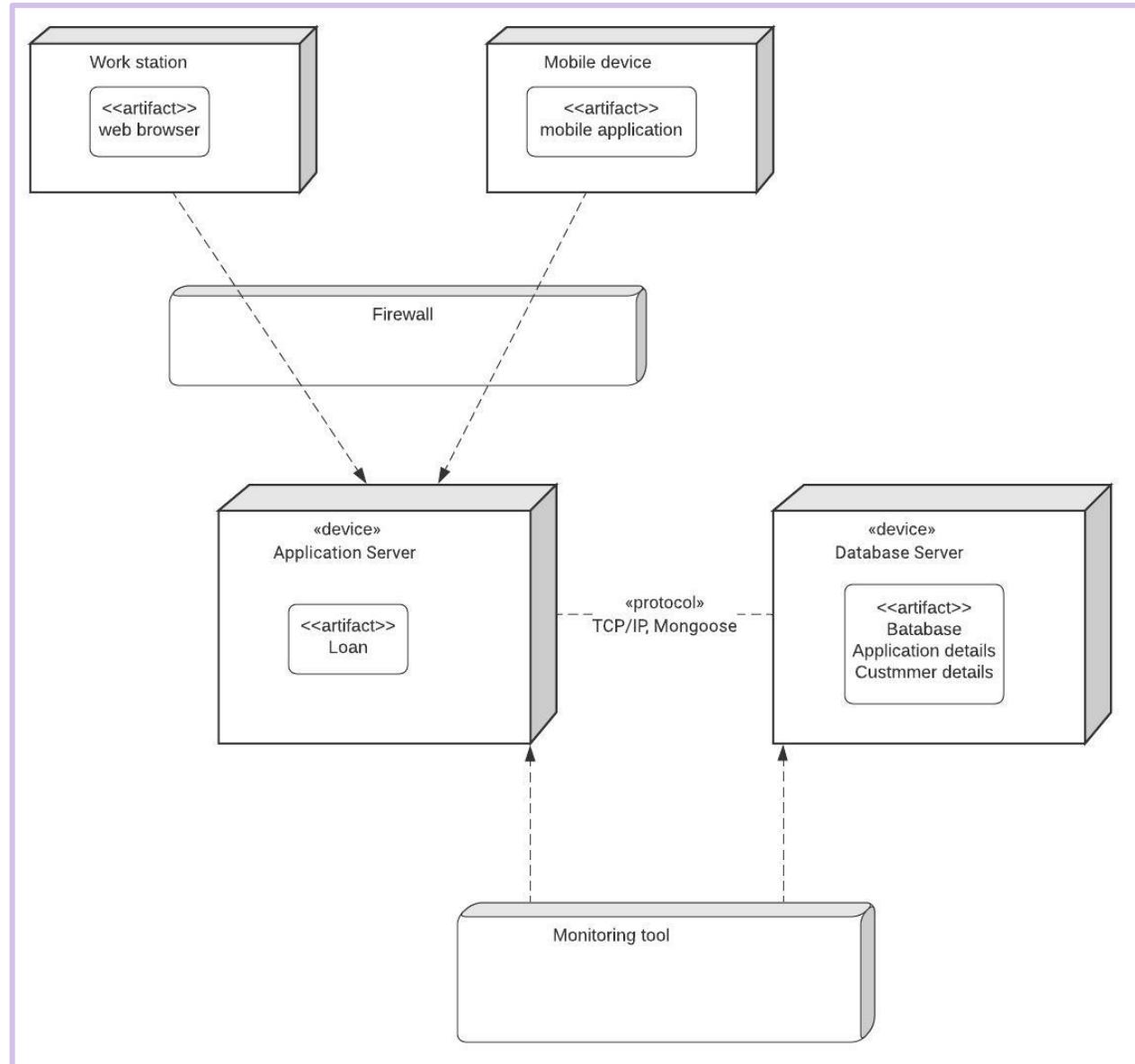
# Sequence Diagram



# Flowchart



# Deployment Diagram





BANK

MerQuary Bank

Bank you can trust

## WELCOME BACK

Username

Password

Remember me

Sign in

[Forgot Username/Password >](#)  
[Not enrolled? Sign up now >](#)

 Checking

 Credit Score

 Saving

 Visit us

 Investments

 Business

 Credit cards

 Personal Loan

 Home Loans

 Auto Loan

MerQuary Travel  
Unlimited



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Checking



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Plus get more ways to waive the Monthly Service Fee.  
Qualifying activities apply.

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Find a  
Credit Card



### We have the right card for you

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[Deposit and Prepaid Account Agreements](#)

[Contact us](#)

[Careers](#)

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Bank deposit accounts, such as checking and savings, may be subject to approval. Deposit products and related services are offered by MerQuary Bank Member FDIC.

Privacy Security Terms of use Accessibility Help for homeowners Site map AdChoices(Opens Overlay) Member FDIC Equal Housing Lender

# UI - New user page example (beginning)



Getting started

## Thanks for enrolling

We need a bit more info to verify your identity



Your Social  
Security number  
or Tax ID number



Any account or  
application  
number



Access to the  
phone or email  
you told us

### Tell us more about you

Which type of account would you like to access online?

- Personal       Business

### Account, card or application number

#### Social Security number

XXX-XX-XXXX

No Social Security number?

#### Create your username

Create a username to access your account online.

#### Username

Must be 8-20 characters long  
Must contain at least 1 letter and 1 number  
Must not contain special characters (\$, %, #, etc.)

#### Create your password

Create a password to access your account online.

#### Password

Must be 8-20 characters long  
Must contain at least 1 letter and 1 number  
Must contain at least 1 special character (\$, %, #, etc.)

#### Confirm your password

#### Password

You won't be able to come back to this page to make changes after clicking "Next".

Next



## Enter basic information

Check your business's eligibility without impacting your credit.\*

Mobile    Business    Home

▼▼

## Enter personal information

▼▼

## Enter business location

▼▼

>>to be continued>>

## Tell us about your business

Business entity type	▼
Total annual business revenue	
Business start date (mm/yyyy)	
Number of full time employees	
Business industry	▼
Business sub-industry	▼

## Verify identity and ownership

Date of birth	Social Security number
Federal Tax ID	
Enter your Social Security number (SSN) if your business is sole proprietorship or single-owner LLC without a Federal TAX ID	
What percent of the business do you own?	

Are you a citizen or permanent resident of the U.S.?

Yes       No

Are you a controlling manager of the business?

Yes       No

I agree to receive legal disclosures electronically to any email address provided by me

I understand that by clicking the "Submit" button below, that I am giving MerQury Bank & CO. written instructions under the Fair Credit Reporting Act to obtain my personal and business credit reports and evaluate my eligibility. Answering these questions lets me check my price and will not impact my credit score. I understand that if I sign a loan agreement, MerQury Bank will perform credit checks and other public records check, which may impact my credit score.

**Submit**

# UI - Bank employee's workspace



Back office

Logged in as  
Jennifer Woods



Dashboard



Documents



Colleagues



Fees

4:25 PM  
Monday, May 10, 2021

Allert from call center  
Please call client Marisa James. Phone +1(212)385-4723

Snooze

✓ Done

Search for client name, ID, SSN, status

Filter

+ Add new client

Verify client

All: 58

Not informed: 1

Processing: 8

In review: 27

Informed: 19

Meeting scheduled: 3

Client	Activity	Date	Status
Industrial Group LLC 749487205	Waiting for financial reports	May 01, 2021	Not informed
Athar Flwrgevb 593058694	Request for a loan	May 10, 2021	Processing
Flem geh Corp 045294800	Credit Score check	Apr 28, 2021	Processing
Kanfer Kemge 928583040	Request for a loan	Apr 25, 2021	Informed
Pakretv Group LLC 493857280	Business background check	May 04, 2021	Informed
Lamfoe Npwlfp 035892358	Waiting for income	Apr 21, 2021	Not informed
Wletuin Lamtoe 105385834	Waiting for financial reports	Apr 04, 2021	Processing



Currency rates  
Updated today, 8:30 AM

	BUY	SELL
GBP	1.23	1.19
EUR	1.51	1.43
MXN	0.08	0.05
ANG	0.74	0.60
AUD	0.99	0.90
BSD	1.28	0.84

Loans

Cash

Checks

Cards

Account opening

Finance

Payments

Business

Rates

## My Calendar

### Today

- 09:15 AM Meeting with Maria Wilson  
11:30 AM Department meeting  
03:45 PM CDRP Training course

### Tomorrow

- 09:15 AM Meeting with Green Group Inc  
11:30 AM Call to Bobby Cleman  
03:45 PM Meeting with Natalia Cort

### May 11

- 09:15 AM Meeting with Maria Wilson  
11:30 AM Department meeting  
02:45 PM CDRP Training course  
03:15 PM Call to Bobby Cleman  
04:00 PM Meeting with Natalia Cort

### May 12

- 09:15 AM Meeting with Green Group Inc  
11:30 AM Call to Bobby Cleman  
01:45 PM Meeting with Natalia Cort  
02:15 PM PEJM Training course  
03:30 PM Meeting with Daria Oris  
03:45 PM Department meeting  
04:30 PM CDRP Training course

### May 13

- 09:15 AM PEJM Training course  
11:30 AM Meeting with Daria Oris

## Project Process screenshots:

Jira Software Your work Projects Filters Dashboards People Apps Create

MerQuary Bank Classic software project

MB board Board

Roadmap

Kanban board

Reports

Issues

Components

Code

Releases

Project pages

Add item

Project settings

Does your team need more from Jira? Get a free trial of our Standard plan.

This board has been updated: Refresh

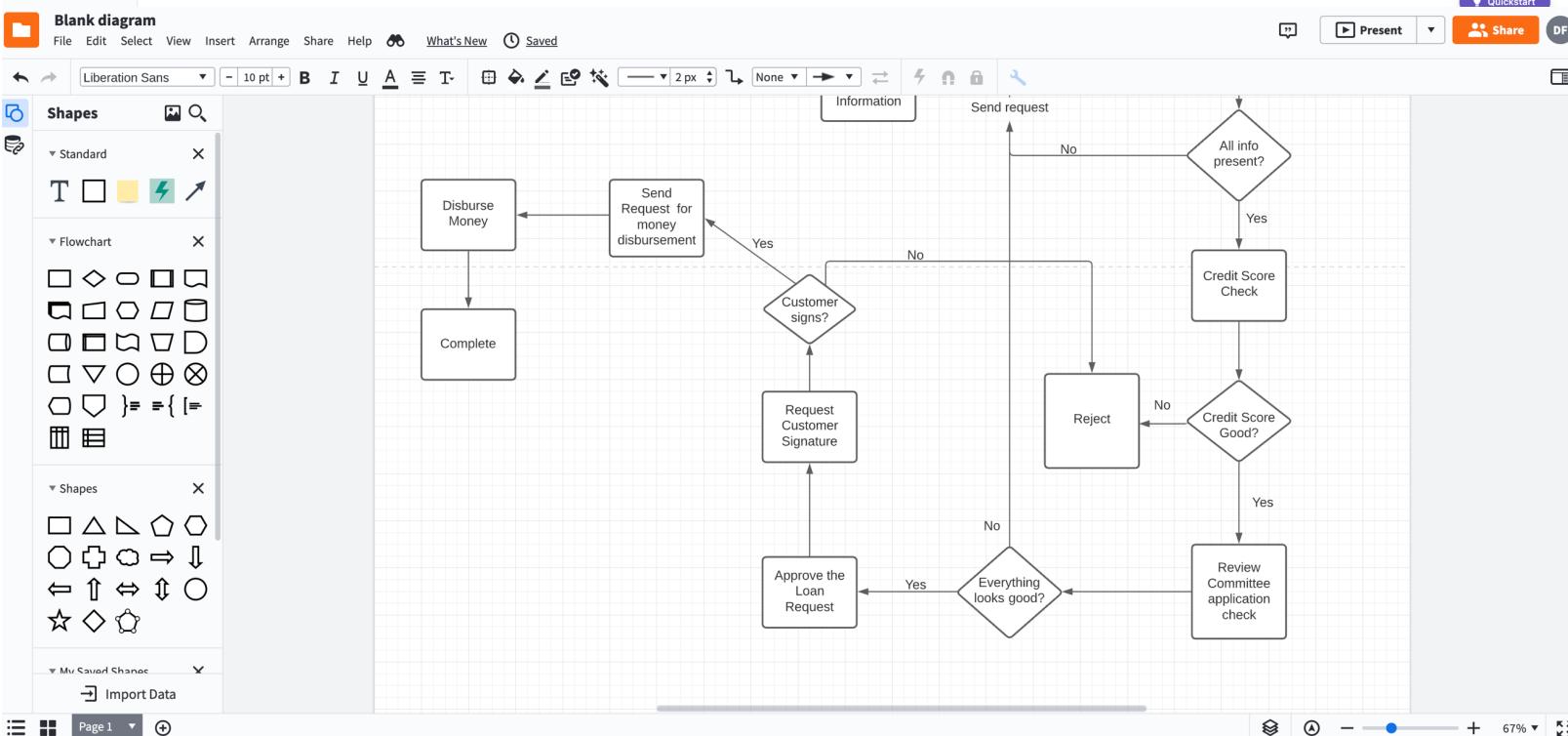
Projects / MerQuary Bank / MB board

## Kanban board

Q Search

DF Only My Issues Recently Updated

BACKLOG 8	IN PROGRESS 2	DONE 7
Time/Schedule Management Project Management MB-7	Project Management Project Management MB-3	Project Overview Project Overview MB-1
Risk Management Project Management MB-8	Project Execution Project Execution MB-4	Project Details Project Details MB-2
Resource Management Project Management MB-9		Use Case Diagram Project Execution MB-13
Development Methodologies Project Execution MB-10		Stakeholder Management Project Management MB-6
Class Models & State Diagram Project Execution MB-14		Communication Management Project Management MB-6
Sequence Model, Flow Diagram Project Execution MB-15		User Stories Project Execution MB-11
User Interface Project Execution MB-16		Use Cases Project Execution MB-12
Component & Network Diagrams Project Execution MB-17		



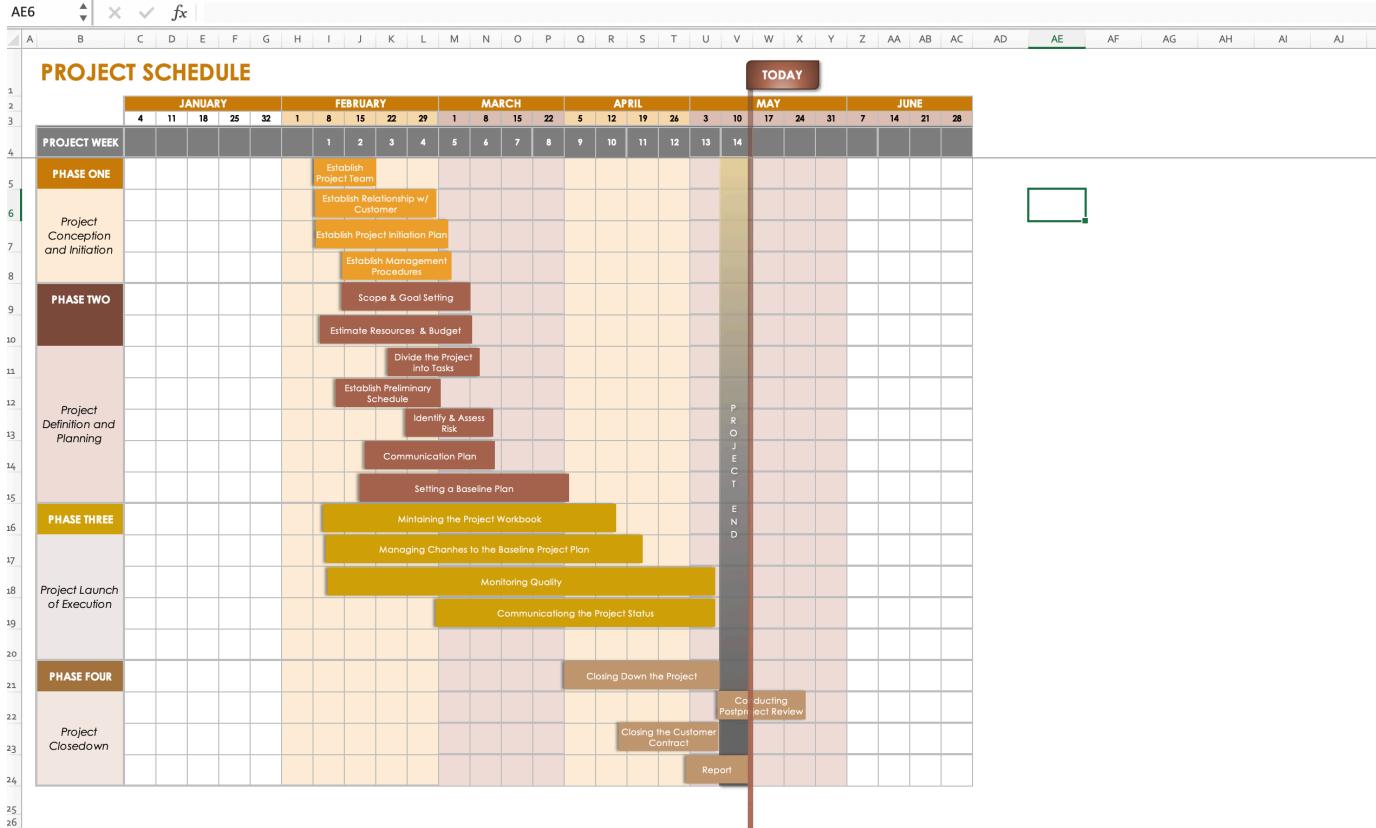
AutoSave OFF

Home Insert Draw Page Layout Formulas Data Review View Acrobat Tell me

Cut Copy Format Paste

Corbel (Body) 12 A<sup>+</sup> A<sup>-</sup> Wrap Text Merge & Center General Conditional Formatting as Table Normal 2 Normal Bad Good

Open recovered workbooks? Your recent changes were saved. Do you want to continue working where you left off?



Illustrator 2021

Tue May 11 7:16

Logged in as Jennifer Woods

Back office

4:25 PM Monday, May 10, 2021

Allert from call center  
Please call client Marisa James. Phone +1(212)385-4723

Snooze Done

My Calendar

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May 12

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- Meeting with Natalia Cort
- PSJM Training course
- Meeting with Daria Oris
- Department meeting
- CDRP Training course

May 13

Dashboard

Documents

Colleagues

Fees

Search for client name, ID, SSN, status

Activity Date Status

Client	Activity	Date	Status
Industrial Group LLC	Waiting for financial reports	May 01, 2021	Not informed
Athar Elvurgev	Request for a loan	May 10, 2021	Processing
Elem. geh. Corp	Credit Score check	Apr. 28, 2021	Processing
Kaufeer Kemge	Request for a loan	Apr. 25, 2021	Informed
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Lorifer Npwifp	Waiting for income	Apr. 21, 2021	Not informed
Wletuin Lamtoe	Waiting for financial reports	Apr. 04, 2021	Processing

Currency rates Updated today, 8:30 AM

	USD	EUR
GBP	1.20	1.10
RUB	1.00	1.40
MXN	0.00	0.00
JPY	0.10	0.00

Loans Checks

Cards Account opening Finance