**Notes from Direct Deposit Functionality Demo for eBenefits Team on 5/31/19**

**Context:** Chris did a quick demo of the Direct Deposit functionality for some of the folks from eBenefits (where the feature currently lives), and follow-ups and action items are included below for review.

1. **Limit access for fraud check:**

This was one of the topics discussed with Adam Kindler’s team

* Question: can we prevent access to this feature if the account is flagged for fraud?

1. **“Incompetent” veteran**

* There are cases where a veteran is deemed incompetent to manage their own finances and they are assigned a fiduciary.
* In eBenefits, those accounts are somehow flagged, and the user is unable to add or change direct deposit info.
* Need to determine if this is a “must have” feature
* Per Samara: unsure if any rules are “must have” for launch. *“Incompetent” Veteran \*might\* be but need to learn more.*
  + Most of the other “rules” were largely added as preventative steps.
  + May take a “wait and see” approach to evaluate how well adding 2FA mitigates the problem.

1. **Limit changes to be within 24 hours of pay date**

* This is apparently a big fraudster trick. They know when money is being transferred and make the direct deposit change right beforehand, so there is insufficient time to prevent it.

1. **Additional Rules**

* After learning of items # 2 and #3 above, Chris asked if there were any other rules that eBenefits might be using.
* It was suggested that the team at Insignia (the sustainment contractor for eBenefits) might be able to find them

*Note:* Chris isn’t sure that we need to implement all of these rules,

but we should understand what they are and why they were implemented

1. **Sign off from C&P**

* Once we understand the full scope of rules, we’ll need to do a review for the Compensation & Pension team to get their general agreement.

1. **Support:**

* Establish the support plan prior to going to production
* May involve some training of the VBA Hotline team, and an escalation path to the Apps team. (And will need help from @Chante Lantos-Swett!)

Samara Strauss

. 2) @ChrisJ if 2 & 3 are must have features, we need to get these documented and into GitHub tickets for design (which is me) ASAP. If we need more time to understand those features, then let's set up a meeting to talk to the powers that be about feature requirements. 3) Items 5 and 6 look like they should be included in our pre-launch checklist. @TJ Rice I don't believe that's in the works yet but we might want to get a rough draft started. 4) @charles we have been talking to Adam Kindler on the fraud team. Idk if you recommend talking to others but he is regularly in the loop — we're actually talking to him again in a few minutes.