# Business Requirements Document

# Admin and Reporting System

## Document Control

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## 1. Introduction

### 1.1 Purpose

This document outlines the business requirements for the Admin and Reporting System component of the Emtelaak Platform. This component provides platform administrators with tools to manage users, monitor platform activities, ensure compliance, and generate comprehensive reports for business intelligence and regulatory purposes.

### 1.2 Scope

The Admin and Reporting System will handle the following processes: - User management and administration - Offering approval and oversight - Platform configuration and settings - Compliance monitoring and enforcement - Financial reconciliation and accounting - Business intelligence and analytics - Regulatory and compliance reporting - System health monitoring

### 1.3 References

* Project Charter (project-charter.docx)
* Development Approach and Tech Stack (development-approach.docx)
* Feature Comparison with Similar Platforms (emtelaak-feature-comparison.docx)

## 2. Stakeholders

### 2.1 Business Stakeholders

* Executive Sponsors
* Platform Operations Team
* Legal & Compliance Team
* Finance Team
* Customer Support Team

### 2.2 Technical Stakeholders

* Project Manager
* Technical Architect
* Development Team
* QA Team
* Security Team

### 2.3 End Users

* Platform Administrators
* Compliance Officers
* Finance Officers
* Customer Support Representatives
* Executive Management

## 3. Business Objectives

### 3.1 Primary Objectives

1. Create a comprehensive administrative system for platform management
2. Implement robust compliance monitoring and enforcement tools
3. Establish detailed reporting capabilities for business intelligence
4. Provide financial reconciliation and accounting tools
5. Enable efficient user management and support
6. Ensure system health monitoring and maintenance capabilities

### 3.2 Success Criteria

1. Complete visibility into all platform activities
2. 100% compliance with regulatory reporting requirements
3. Streamlined approval processes with clear audit trails
4. Comprehensive user management capabilities
5. Real-time monitoring of system health and performance
6. Adaptable reporting engine for business intelligence needs

## 4. Business Requirements

### 4.1 User Management Requirements

#### 4.1.1 User Administration

1. **User Oversight**
   * View all registered users
   * Search and filter users by multiple criteria
   * View detailed user profiles
   * See user activity history
   * Monitor user verification status
   * Track user account changes
2. **User Actions**
   * Create administrative users
   * Edit user information
   * Reset user passwords
   * Suspend user accounts
   * Terminate user accounts
   * Restore user accounts
   * Impersonate users for support (with strict controls)
3. **Role Management**
   * Define user roles
   * Assign permissions to roles
   * Assign roles to users
   * Create custom role configurations
   * Set role hierarchies
   * Audit role changes

#### 4.1.2 KYC/AML Management

1. **Verification Oversight**
   * Review KYC/AML verification submissions
   * Approve or reject verification documents
   * Request additional information
   * View verification history
   * Override automated verification decisions
   * Track verification metrics
2. **Compliance Actions**
   * Flag users for enhanced due diligence
   * Implement additional verification requirements
   * Record compliance decision rationale
   * Generate verification reports
   * Schedule periodic re-verification
   * Manage verification providers

### 4.2 Offering Management Requirements

#### 4.2.1 Offering Approval

1. **Approval Workflow**
   * Multi-stage approval process
   * Role-based approval assignments
   * Approval checklists
   * Document verification
   * Approval/rejection with comments
   * Revision requests
   * Conditional approvals
2. **Offering Overview**
   * View all property offerings
   * Filter and search offerings
   * Track offering status
   * Monitor offering performance
   * Audit offering changes
   * Review offering documentation
3. **Compliance Verification**
   * Regulatory compliance checklist
   * Disclosure requirements verification
   * Investment limit verification
   * Risk rating assignment
   * Offering terms review
   * Legal documentation review

#### 4.2.2 Offering Oversight

1. **Active Offering Monitoring**
   * Funding progress tracking
   * Investor participation monitoring
   * Deadline management
   * Extension approvals
   * Minimum funding requirements verification
   * Offering modifications
2. **Offering Lifecycle Management**
   * Status changes approval
   * Offering closure processing
   * Cancellation management
   * Refund processing oversight
   * Post-funding transition
   * Offering archiving

### 4.3 Financial Management Requirements

#### 4.3.1 Financial Monitoring

1. **Transaction Oversight**
   * View all financial transactions
   * Transaction search and filtering
   * Transaction verification
   * Failed transaction management
   * Transaction reconciliation
   * Fee tracking
2. **Dividend Management**
   * Dividend approval workflow
   * Dividend calculation verification
   * Distribution scheduling
   * Distribution confirmation
   * Failed distribution management
   * Dividend history
3. **Financial Reconciliation**
   * Platform balance reconciliation
   * Escrow account reconciliation
   * Fee collection verification
   * Payment processor reconciliation
   * Dividend distribution reconciliation
   * Tax withholding reconciliation

#### 4.3.2 Financial Administration

1. **Fee Management**
   * Fee configuration
   * Fee calculation verification
   * Fee collection oversight
   * Fee adjustment approvals
   * Fee refund processing
   * Fee reporting
2. **Payment Administration**
   * Payment processor management
   * Payment method approval
   * Payment dispute resolution
   * Refund processing
   * Manual payment entry
   * Payment notification management

### 4.4 Secondary Market Management Requirements

#### 4.4.1 Market Oversight

1. **Market Monitoring**
   * View all secondary market activities
   * Price monitoring
   * Volume monitoring
   * Order book review
   * Trading pattern analysis
   * Abnormal activity detection
2. **Market Administration**
   * Trading parameter configuration
   * Trading hour management
   * Trading eligibility rules
   * Fee structure management
   * Market maker management (if applicable)
   * Circuit breaker configuration
3. **Market Compliance**
   * Trading surveillance
   * Suspicious activity monitoring
   * Market manipulation detection
   * Insider trading monitoring
   * Trading restriction enforcement
   * Trading limit verification

#### 4.4.2 Trade Administration

1. **Trade Management**
   * View all trades
   * Trade status tracking
   * Trade cancellation
   * Failed settlement management
   * Ownership transfer verification
   * Trading dispute resolution
2. **Order Management**
   * View open orders
   * Order cancellation
   * Order modification
   * Order limit overrides
   * Order expiration management
   * Mass order actions

### 4.5 Compliance and Reporting Requirements

#### 4.5.1 Compliance Monitoring

1. **Platform Compliance**
   * Regulatory requirement tracking
   * Compliance checklist management
   * Compliance status dashboard
   * Compliance violation alerting
   * Remediation tracking
   * Regulatory change management
2. **User Compliance**
   * Investor accreditation monitoring
   * Investment limit enforcement
   * Jurisdictional compliance
   * Prohibited investor screening
   * Suspicious activity monitoring
   * Enhanced due diligence tracking
3. **Transaction Compliance**
   * AML transaction monitoring
   * Large transaction reviews
   * Structured transaction detection
   * Cross-border transaction monitoring
   * High-risk transaction flagging
   * Transaction pattern analysis

#### 4.5.2 Regulatory Reporting

1. **Regulatory Reports**
   * Automated report generation
   * Report scheduling
   * Report approval workflow
   * Report submission tracking
   * Regulatory filing calendar
   * Report archiving
2. **Compliance Documentation**
   * Compliance policy management
   * Procedure documentation
   * Compliance training materials
   * Regulatory correspondence tracking
   * Examination management
   * Findings and remediation tracking

### 4.6 System Management Requirements

#### 4.6.1 System Monitoring

1. **Performance Monitoring**
   * Real-time performance dashboard
   * Resource utilization tracking
   * Response time monitoring
   * Error rate monitoring
   * API performance metrics
   * Database performance metrics
2. **System Health**
   * System status dashboard
   * Component health monitoring
   * Integration status monitoring
   * Scheduled maintenance management
   * Uptime tracking
   * SLA compliance monitoring
3. **Security Monitoring**
   * Security event monitoring
   * Access attempt tracking
   * Administrative action logging
   * Sensitive data access logging
   * Anomaly detection
   * Threat intelligence integration

#### 4.6.2 System Configuration

1. **Platform Configuration**
   * Global settings management
   * Feature toggles
   * System parameters
   * Notification templates
   * Email templates
   * Document templates
2. **Integration Management**
   * Third-party integration configuration
   * API key management
   * Webhook configuration
   * Integration testing tools
   * Integration monitoring
   * Integration version management

### 4.7 Business Intelligence Requirements

#### 4.7.1 Analytics Dashboard

1. **Executive Dashboard**
   * Key performance indicators
   * Business metrics visualization
   * Trend analysis
   * Goal tracking
   * Comparative analysis
   * Forecast visualization
2. **Operational Dashboards**
   * User acquisition metrics
   * Property listing metrics
   * Investment metrics
   * Secondary market metrics
   * Financial metrics
   * Support metrics
3. **Custom Analytics**
   * Ad-hoc report builder
   * Data exploration tools
   * Metric definition tools
   * Custom visualization creation
   * Saved report management
   * Scheduled report delivery

#### 4.7.2 Reporting Engine

1. **Standard Reports**
   * User activity reports
   * Transaction reports
   * Investment reports
   * Property performance reports
   * Financial reports
   * Compliance reports
2. **Report Management**
   * Report scheduling
   * Report distribution
   * Report format options (PDF, Excel, CSV)
   * Report parameter configuration
   * Report template management
   * Report access control

## 5. Integration Requirements

### 5.1 External System Integrations

1. **Regulatory Reporting Systems**
   * Financial regulatory reporting
   * Tax authority reporting
   * Corporate filing systems
   * Banking regulatory systems
2. **Financial Systems**
   * Accounting systems
   * Banking systems
   * Payment processors
   * Tax reporting systems
   * Financial reconciliation systems
3. **Compliance Systems**
   * KYC/AML service providers
   * Sanctions screening services
   * PEP database services
   * Document verification services
   * Background check services

### 5.2 Internal System Integrations

1. **User Registration and Authentication**
   * User data access
   * Authentication service integration
   * Permission enforcement
   * User activity tracking
2. **Property Listing and Offering Management**
   * Property data access
   * Offering workflow integration
   * Document management integration
   * Approval workflow integration
3. **Investment Processing**
   * Transaction data access
   * Investment workflow integration
   * Ownership record access
   * Dividend processing integration
4. **Secondary Market**
   * Market data access
   * Trading monitoring integration
   * Order management integration
   * Trading compliance integration

## 6. Non-functional Requirements

### 6.1 Security Requirements

1. **Administrative Security**
   * Role-based access controls
   * Admin action logging
   * Privileged access management
   * Session security controls
   * Administrative audit trails
   * Two-factor authentication enforcement
2. **Data Protection**
   * Sensitive data encryption
   * Data masking for sensitive information
   * Secure data export controls
   * Data retention policy enforcement
   * Data access logging
   * Data loss prevention

### 6.2 Performance Requirements

1. **Response Times**
   * Dashboard loading < 3 seconds
   * Report generation < 10 seconds for standard reports
   * User search < 2 seconds
   * Transaction search < 3 seconds
   * Administrative actions < 2 seconds
2. **Scalability**
   * Support for 100+ concurrent admin users
   * Processing for 100,000+ user records
   * Management of 10,000+ property listings
   * Tracking of 1,000,000+ transactions
   * Storage of 10+ years of historical data

### 6.3 Availability Requirements

1. **System Uptime**
   * 99.9% uptime for administrative functions
   * 24/7 availability for critical monitoring functions
   * Scheduled maintenance windows for non-critical functions
   * Redundancy for administrative systems

### 6.4 Usability Requirements

1. **Administrative Interface**
   * Intuitive navigation
   * Consistent UI patterns
   * Task-oriented workflows
   * Quick access to frequently used functions
   * Keyboard shortcuts for efficiency
   * Responsive design for different screen sizes

## 7. User Experience Requirements

### 7.1 Dashboard Experience

1. **Dashboard Design**
   * Role-based dashboard customization
   * Interactive data visualizations
   * Drill-down capabilities
   * Real-time data updates
   * Alert indicators
   * Dashboard layout customization
2. **Information Architecture**
   * Logical grouping of related functions
   * Progressive disclosure of complex information
   * Consistent navigation patterns
   * Breadcrumb navigation
   * Search functionality across administrative features
   * Context-sensitive help

### 7.2 Administrative Workflows

1. **Workflow Efficiency**
   * Minimized clicks for common tasks
   * Batch operations for efficiency
   * Task queues for pending actions
   * Saved filters and searches
   * Recent item access
   * Workflow status visualization
2. **Decision Support**
   * Contextual information for decision making
   * Historical data access during reviews
   * Comparison tools
   * Reference information access
   * Decision documentation tools
   * Approval/rejection templates

## 8. Reporting Requirements

### 8.1 Platform Analytics

1. **User Analytics**
   * Registration conversion metrics
   * User acquisition channels
   * User engagement metrics
   * User retention analysis
   * User segmentation
   * Activity pattern analysis
2. **Investment Analytics**
   * Investment volume trends
   * Average investment amount
   * Investor behavior analysis
   * Property type preferences
   * Conversion funnel analysis
   * Return on investment analysis
3. **Market Analytics**
   * Secondary market liquidity metrics
   * Price trend analysis
   * Trading volume analysis
   * Market depth metrics
   * Bid-ask spread analysis
   * Market participant behavior

### 8.2 Operational Reporting

1. **Operational Metrics**
   * Processing time metrics
   * Error rate tracking
   * Support ticket analysis
   * System performance metrics
   * Integration performance metrics
   * SLA compliance reporting
2. **Financial Reporting**
   * Revenue reporting
   * Fee collection analysis
   * Payment processing metrics
   * Reconciliation reporting
   * Financial forecasting
   * Cost analysis

## 9. Constraints and Assumptions

### 9.1 Constraints

1. Must comply with all relevant financial and administrative regulations
2. Must maintain comprehensive audit trails for all administrative actions
3. Must implement strict security controls for administrative access
4. Reports must meet regulatory requirements for format and content
5. System must support role separation for regulatory compliance

### 9.2 Assumptions

1. Administrative users will have appropriate training
2. Regulatory reporting requirements will remain relatively stable
3. Third-party integration partners will provide necessary APIs
4. Administrative workstations will meet minimum requirements
5. Business requirements can be translated to measurable metrics

## 10. Appendices

### 10.1 Glossary

* **KYC**: Know Your Customer
* **AML**: Anti-Money Laundering
* **PEP**: Politically Exposed Person
* **SLA**: Service Level Agreement
* **KPI**: Key Performance Indicator
* **RBAC**: Role-Based Access Control

### 10.2 Related Documents

* Administrative UI Mockups
* Reporting Engine Specifications
* Compliance Requirements Document
* Role Permission Matrix
* Audit Trail Requirements
* System Monitoring Specifications