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|  | **Areas** | **No** | **High level features** | **Priority** |  |
|  | User Registration | A1 | Apps provides entry point for relationship managers (users) | High |  |
|  | User Registration | A2 | During registration, user input the following information as field : - email address   * mobile phone number * Full name * Company : Inhouse / Agency Information * Role : Sales, Supervisor   ====   * initial password * confirmation password | High |  |
|  | User Registration | A3 | User will be required to validate their access via OTP (SMS) afterwards | High |  |
|  | User Registration | A4 | In admin dashboard, administrator have the following capabilities:   * Reassign company information * Reassign role * Approve or reject the user creation application | High |  |
|  | User Registration | A5 | When user registration is yet to be approved, user can login but cannot access / perform any action | High |  |
|  | User Login | B1 | Upon installation, homepage is in login page | High |  |
|  | User Login | B2 | User can login by using their email address and password. | High |  |
|  | User Login | B3 | User has option to remember their email address in the application. | High |  |
|  | User Login | B4 | If the device is not yet trusted, OTP (via SMS) is sent to users for 2FA validation | High |  |
|  | User Login | B5 | Login session of the RM user is terminated after configured hours, i.e. 12 hours. Upon termination, user need to reinsert their password. | High |  |
|  | User Login | B6 | If user forgot their password, the reset password can only be initiated by reinputing OTP in the application and resetting the password. | High |  |
|  | User Login | B7 | Nevertheless after password reset, user needs to contact admin to reactivate the account | Medium |  |
|  | Data accessibility | C1 | RM user can only access data which is created / associated by its company. | High |  |
|  | Data accessibility | C2 | RM user with supervisor of inhouse can access all data, including data from other company | High |  |
|  | Data accessibility | C3 | In future, data access matrix may be required to determine whether data is accessible based on: RM Name or RM Company | Medium |  |
|  | HNWI KYC Mgmt | D1 | 1 Investor can only be registered by 1 RM regardless of its company   * for individual investors, the unique key is NIK * for institutional investors, the unique key is NPWP | High |  |
|  | HNWI KYC Mgmt | D2 | User can submit new investor registration as long there is **no approved** investor registered with the unique key mentioned in D1 | High |  |

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|  | HNWI KYC Mgmt | D3 | As part of on behalf KYC, user have 2 options to engage HNWI Individual - Face to face option  - Remote option | High |  |
|  | HNWI KYC Mgmt | D4 | For face to face option, user can capture the KYC information (including risk questionnaire), e.g. NIK, Full Name, email, phone number, etc. along with HNWI KTP picture, HNWI KTP and Selfie, and also their signature via applications | High |  |
|  | HNWI KYC Mgmt | D5 | In remote option, user can prefill the required information for the form and trigger the sending of the SMS containing temporary URL to HNWI. | High |  |
|  | HNWI KYC Mgmt | D6 | When opening the URL, HNWI will see the summary of KYC information, consent including T&C, and there is a field to perform digital signature within the webview. Afterwards, HNWI can submit the application and the URL will not be accessible afterwards. | High |  |
|  | HNWI KYC Mgmt | D7 | For institutional client, user will need to submit the KYC field required. Attachment can be sent via applications or via email to complete the applications. | High |  |
|  | HNWI KYC Mgmt | D8 | User can monitor the progress of their HNWI KYC status. Individual and institutional may have different status considering institutional investor has longer KYC process. | High |  |
|  | HNWI KYC Mgmt | D9 | Upon submission / approval / rejection, notification is sent to client and user (RM) | High |  |
|  | HNWI KYC Mgmt | D10 | User can update KYC data of approved investors, however not all data can be updated via application. | Medium |  |
|  | HNWI KYC Mgmt | D11 | Upon updating the field, user requires HNWI confirmation through 2 method similar as above, via face to face or remote option | Medium |  |
|  | HNWI KYC Mgmt | D12 | Upon new product onboarded, registered investor KYC data can be added so that user can also transact on the new product. | Future |  |
|  | HNWI KYC Mgmt | D13 | KYC data required for new investors cover the old KYC requested and new KYC field requested. | Future |  |
|  | AppMoney Integration | D20 | For individual users, when KYC is approved, phone number associated will be directly tied with related investors via AppMoney application. However, AppMoney investor status is deactivated (no transaction can be initiated) | High |  |
|  | AppMoney Integration | D21 | If there is no user associated with the phone number, new user will be created and tied with AppMoney investor with deactivated status | High |  |
|  | AppMoney Integration | D22 | User can access RM tools to activate the AppMoney investor status. Upon activation, HNWI can initiate transaction within AppMoney | High |  |
|  | AppMoney Integration | D23 | Institutional users will not have access in AppMoney application | High |  |
|  | Transaction Mgt | E1 | RM can initiate 3 type of instruction for investors, i.e. subscription, redemption, switching | High |  |
|  | Transaction Mgt | E2 | Subscription instruction can be submitted by taken into account the following input: - Investor   * Product (subs) * Amount (CCY) * Fee (%) * Trx Date - default today | High |  |
|  | Transaction Mgt | E3 | Upon submitting subscription instruction, user can attach additional file of transfer receipt which will be sent to back office team | High |  |
|  | Transaction Mgt | E4 | User can monitor the progress of their HNWI transaction status | High |  |
|  | Transaction Mgt | E5 | Upon processing / approval / rejection, notification is sent to client and user (RM) | High |  |

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|  | Transaction Mgt | E6 | Redemption instruction can be submitted by taken into account the following input: - Investor   * Product (Redm) * # of unit   estimated amount based on today's product NAV   * all unit checkbox * Fee (%) * Trx Date - default todayin addition, system will receive available unit for the redemption instruction | High |  |
|  | Transaction Mgt | E7 | Switching instruction can be submitted by taken into account the following input: - Investor   * Product (SWTC OUT) * # of unit   estimated amount based on today's product NAV   * all unit checkbox * Product (SWTC IN) * Fee (%) - SWTC IN * Trx Date - default todayin addition, system will receive available unit for the switch out instruction | High |  |
|  | Transaction Mgt | E8 | Transaction authorization is perform through the following mechanisme - face to face with digital signatures  - remote signatories via URL attached in SMS (similar with KYC flow) | High |  |
|  | Transaction Mgt | E9 | Other option on remote authorization when user completes the instruction submission, in investor's AppMoney application, there will be pop up to preview the transaction summary and approve / reject the instruction. Upon approval / rejection, instruction will be flowed to the next step. | Medium |  |
|  | Transaction Mgt | E10 | For any instruction sent, unless for remove AppMoney authentication, instruction will need to be approved first by admin users. | Medium |  |
|  | Transaction Mgt | E11 | Admin user sees the transaction summary including the digital signature on transaction instruction and also digital signature during KYC process. Admin can approve / reject the instruction | Medium |  |
|  | Transaction Mgt | E12 | Upon approval, instruction is sent to related downstream | Medium |  |
|  | Transaction Mgt | E13 | Upon new product onboarded, due to the nature of the product, RM needs not to have capability to perform transaction on behalf for HNWI investors. | Future |  |
|  | Portfolio Mgt | F1 | User can access the portfolio of the HNWI managed by them / its company | High |  |
|  | Portfolio Mgt | F2 | User see the list of product and its balance (unit), amount (with the latest NAV) and total G/L | High |  |
|  | Portfolio Mgt | F3 | User see the detail product portfolio and its detail mutation containing transaction date, amount / unit and its nav price. | High |  |
|  | Portfolio Mgt | F4 | When clicked, user is directed to transaction detail of that particular mutation. | Medium |  |
|  | Portfolio Mgt | F5 | User see the graphical information of HNWI portfolio movement within certain period | Medium |  |
|  | Product List & Detail | G1 | User can browse the availble products offered by BIB | Medium |  |

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|  | Product List & Detail | G2 | User can browse the product detail, including NAV and historical NAV, fund fact sheet, etc. | Medium |  |
|  | Dashboard Mgt | H1 | RM tools user registration is managed via dashboard with maker checker functionality | High |  |
|  | Dashboard Mgt | H2 | Creation of dashboard users is managed by super admin role | High |  |
|  | Dashboard Mgt | H3 | There are 4 roles, i.e. maker, checker, view only and super admin role | High |  |
|  | Dashboard Mgt | H4 | User access matrix is configurable from DB perspective and not in dashboard level | Medium |  |
|  | Dashboard Mgt | H5 | Dashboard can be used to check the KYC and transactional information initiated by RM tools | High |  |
|  | Dashboard Mgt | H6 | Admin user is able to deactivate and reactivate the users | High |  |
|  | Dashboard Mgt | H7 | Admin user can re-assigned investor with new RM just in case the RM is resigned | High |  |
|  | Company Setup | K1 | Admin can setup new company which will be associated with RM users. | High |  |
|  | Company Setup | K2 | Upon creation of new company, following information is required:   * Company Name * Company Address * Management fee sharing (%) * Transaction fee sharing (%) | High |  |
|  | Company Setup | K3 | Company setup requires maker checker process. | Medium |  |
|  | Company Setup | K1 | Admin can update company information and the change will change the reporting after change has been made. | High |  |
|  | Reporting | K1 | User with supervisor role can trigger apps to send the following reports via email   * RM performance based on number of investors onboarded * RM performance based on number of transactions * RM performance based on number of leads on active pipeline   Filter is based on months (past month or accrual on active month) | High |  |
|  | Reporting | K2 | Admin can access the revenue information via dashboard:   * Management fee - revenue sharing (Daily AUM per Product and management fee shared) * Transaction fee - revenue sharing (Transaction detail and transaction fee shared) with the following filter, i.e. company and month | High |  |
|  | Reporting | K3 | Admin can trigger email sending of revenue report to related company | Medium |  |
|  | Lead Management | L1 | User have access to lead management page and create new lead with the following information: 1. Full Name   1. Mobile Phone 2. Email   As mandatory information - unique key checking is based on Mobile Phone | High |  |

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|  | Lead Management | L2 | After creating new lead, user can then add more information, e.g. - Lead size :  > Product Offered  > Amount  > Fee offered  > Potential Revenue  > Status - Initiate, Negotitation, Close, Drop | High |  |
|  | Lead Management | L3 | When lead is closed, user will be directed to KYC page to put the detail iKYC information | High |  |
|  | Lead Management | L4 | User can update all the details of the lead unless for lead with close status | High |  |
|  | Lead Management | L5 | System track information on when the lead is created which will be used for reporting | High |  |
|  | Generic Function | I1 | User can logout from the application | High |  |
|  | Generic Function | I2 | There is FAQ page within application & able to attach youtube link to share how to use applications. | High |  |
|  | Generic Function | I3 | Application should be multiplatform and can be accessible via desktop, mobile or phone | High |  |
|  | Generic Function | I4 | User can update their user's information, i.e. Name and Mobile Phone Number | High |  |
|  | Others | J1 | Application need to pass security test, i.e. penetration test and source code scanning | High |  |
|  | Others | J2 | Service provider should provide user manual on how to use the application. | Medium |  |
|  | Others | J3 | Password managed within the application should follow at minimum the following: - Min length   * Password complexity * Password change period- Password historical usage - etc. | High |  |
|  | Others | J4 | System should have audit trail against the sensitive data, i.e. KYC and Transaction Management for user initiated and also in administration side, e.g. user registration approval, login, password reset request, etc. | High |  |