Functional Specification: Self-Service Portal Enhancement for Reduced Support Tickets and Improved User Satisfaction

1. Project Overview & Objectives

This project enhances the customer self-service portal to reduce support tickets by 50%, increase user satisfaction by 40%, and achieve 60% adoption of self-service features through secure, role-based access, real-time integrations, and iterative validation.

- Project Objective: Enable secure, self-service access for customers and advisors via a role-based portal with real-time data and integrated external systems, reducing reliance on support teams while meeting compliance and performance standards.

2. Scope Boundaries:

The project focuses on enhancing the self-service portal with role-based access, real-time integrations, and analytics to improve user satisfaction and reduce support load.

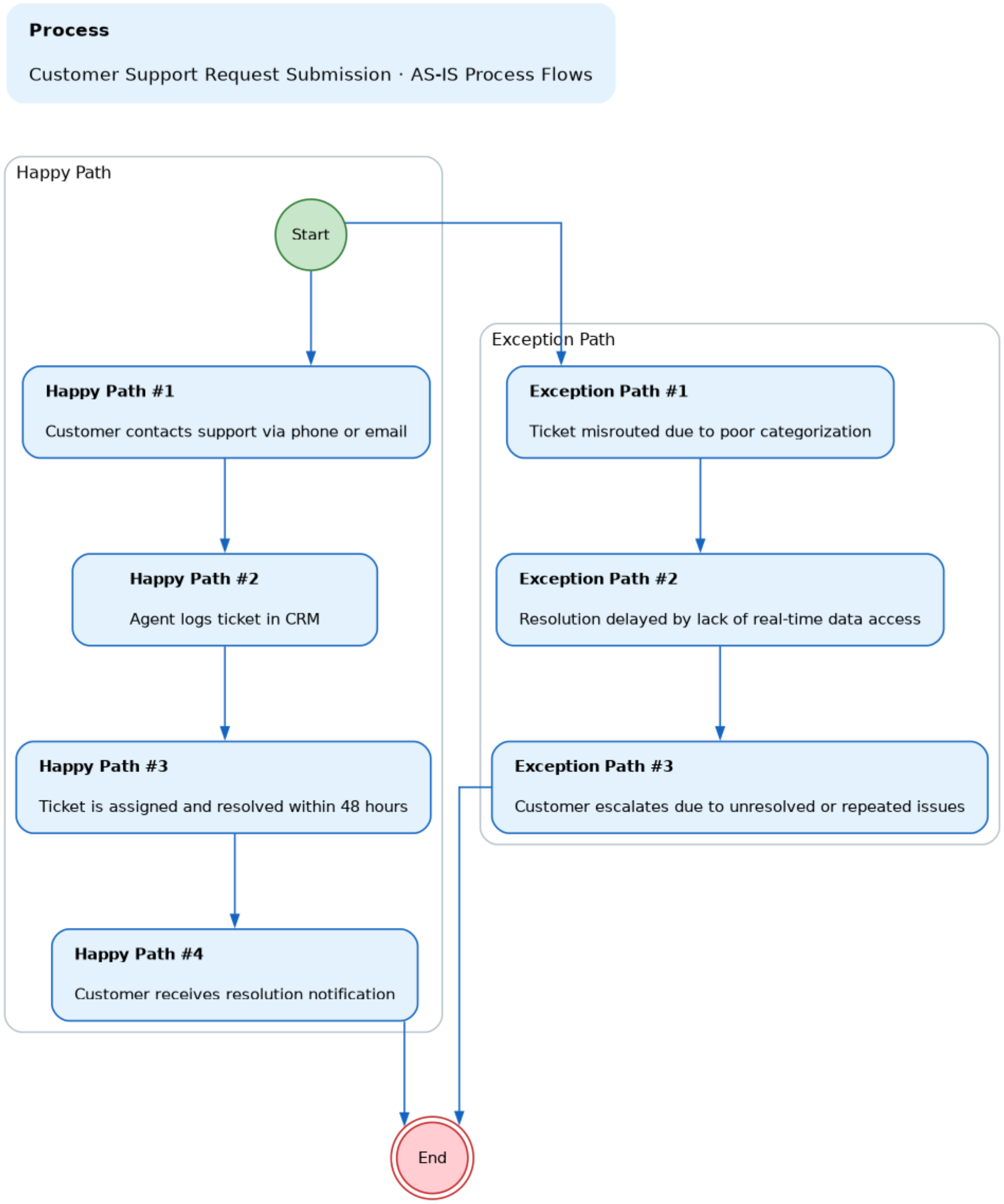
- In-Scope: ['Development and deployment of the self-service portal with four defined user personas', 'Integration with CoreBanking (real-time REST APIs), CRM (batch SFTP sync), and Identity Provider (OAuth 2.0)', 'Implementation of real-time dashboards for fraud alerts and transaction monitoring, with near-real-time updates for other metrics', 'Role-based access control (RBAC) with defined permissions per persona', 'Biweekly KPI tracking via dashboards for user satisfaction, support ticket reduction, and self-service adoption', 'Phased rollout with iterative validation and user testing']
- Out-of-Scope: ['Development of new backend systems outside of CoreBanking or CRM', 'Changes to third-party SLAs or data ownership agreements', 'Implementation of AI-driven support chatbots beyond basic self-service workflows']

3. Current State (As-Is)

- Customers resolve account and transaction issues primarily via phone or email, leading to high support volume.
- CRM and analytics data are updated only once daily, causing delays in user insights and decision-making.
- Access controls are inconsistent, resulting in over-privileged accounts and frequent access-related support tickets.
- Support agents lack real-time data, often delaying resolution and increasing SLA breaches.
- No self-service tools exist for users to independently view transaction history or resolve common issues.

As-Is Process Flows

- Customer Support Request Submission:
    - Happy path:
        - 1. Customer contacts support via phone or email
        - 2. Agent logs ticket in CRM
        - 3. Ticket is assigned and resolved within 48 hours
        - 4. Customer receives resolution notification
    - Unhappy path / exceptions:
        - 1. Ticket misrouted due to poor categorization
        - 2. Resolution delayed by lack of real-time data access
        - 3. Customer escalates due to unresolved or repeated issues


Process
Customer Support Request Submission · AS-IS Process Flows
Happy Path
Start
Happy Path #1
Customer contacts support via phone or email
Happy Path #2
Agent logs ticket in CRM
Happy Path #3
Ticket is assigned and resolved within 48 hours
Happy Path #4
Customer receives resolution notification
Exception Path
Exception Path #1
Ticket misrouted due to poor categorization
Exception Path #2
Resolution delayed by lack of real-time data access
Exception Path #3
Customer escalates due to unresolved or repeated issues
End

AS-IS Process Diagram

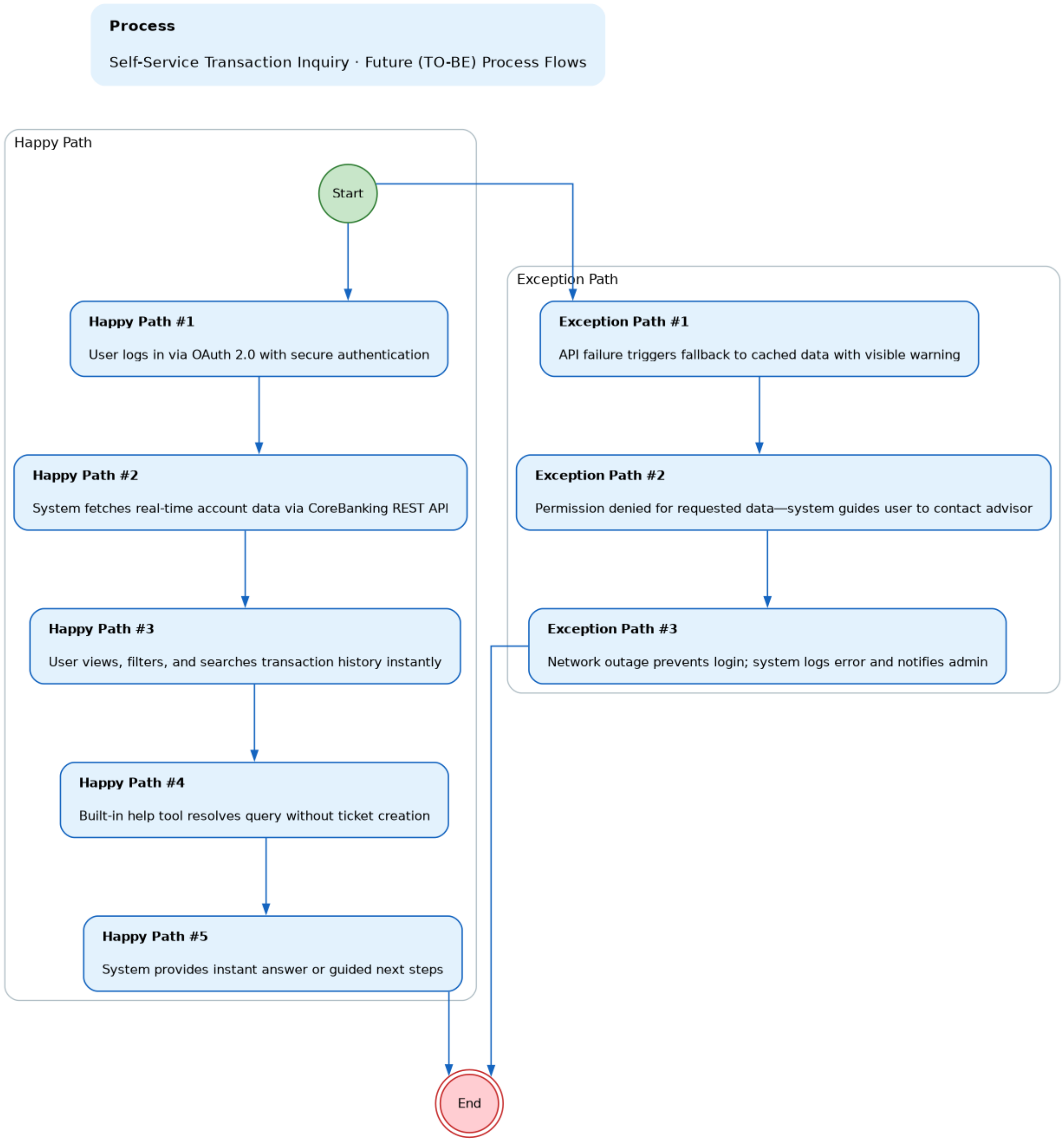
4. Future State (To-Be)

- Customers and advisors resolve 60% of issues independently via a secure, role-based self-service portal.
- Real-time dashboards deliver fraud alerts within 1 second and transaction insights within 5 minutes.
- Role-based access ensures accurate, secure data visibility with no over-privileged accounts.

- Support teams focus on complex cases, reducing ticket volume by 50% and improving SLA compliance.
- User satisfaction increases by 40% through faster, self-driven issue resolution and intuitive design.

Future Process Flows

- Self-Service Transaction Inquiry:
    - Happy path:
        - 1. User logs in via OAuth 2.0 with secure authentication
        - 2. System fetches real-time account data via CoreBanking REST API
        - 3. User views, filters, and searches transaction history instantly
        - 4. Built-in help tool resolves query without ticket creation
        - 5. System provides instant answer or guided next steps
    - Unhappy path / exceptions:
        - 1. API failure triggers fallback to cached data with visible warning
        - 2. Permission denied for requested data?system guides user to contact advisor
        - 3. Network outage prevents login; system logs error and notifies admin


Process
Self-Service Transaction Inquiry · Future (TO-BE) Process Flows
Happy Path
Start
Happy Path #1
User logs in via OAuth 2.0 with secure authentication
Happy Path #2
System fetches real-time account data via CoreBanking REST API
Happy Path #3
User views, filters, and searches transaction history instantly
Happy Path #4
Built-in help tool resolves query without ticket creation
Happy Path #5
System provides instant answer or guided next steps
Exception Path
Exception Path #1
API failure triggers fallback to cached data with visible warning
Exception Path #2
Permission denied for requested data—system guides user to contact advisor
Exception Path #3
Network outage prevents login; system logs error and notifies admin
End

TO-BE Process Diagram

5. Stakeholders & Personas

- Retail Customer: Individuals seeking account balance, transaction history, and basic support via self-service tools with limited access to personal data.
- Small Business Owner: Business users needing access to account summaries, transaction reports, and payment history with role-based permissions.
- Financial Advisor: Authorized personnel managing client accounts, viewing shared data, and initiating actions within defined scope.
- Admin: System administrators with full access to configuration, user management, and audit logs.

6. Functional Requirements Overview

The self-service portal will support four user personas with role-based access, real-time data from CoreBanking, batch-synced CRM data, and secure authentication via OAuth 2.0. Real-time dashboards will track key metrics, with adoption and satisfaction monitored via analytics and surveys.

7. Non-Functional Requirements

- Real-time data access for fraud alerts and transaction monitoring (within 1 second)
- Near-real-time updates (?5 minutes) for other dashboard metrics
- Compliance with GDPR and CCPA for data privacy and user consent
- System availability of 99.5% during business hours
- Role-based access control enforced at all system levels

8. Assumptions

- Third-party SLAs for CoreBanking and Identity Provider will be met
- Team availability remains stable throughout the project lifecycle
- Users will adopt self-service features once usability and reliability are proven
- Data ownership remains with FinServe for customer data and third parties for their own data
- Legacy system constraints will not prevent real-time integration

9. Risks

- Delayed API delivery from CoreBanking team may delay launch by up to 3 weeks
- SLA breaches from third-party providers could impact real-time data availability
- Low user adoption due to poor UX or lack of training
- Data privacy violations due to misconfigured access controls
- Budget constraints may limit scope expansion or testing resources

10. Open Issues

- Final agreement on data refresh frequency for non-critical metrics (real-time vs. near-real-time)
- Clarification on responsibility for resolving access errors in the Identity Provider
- Need for formal sign-off from Compliance team before launch
- Definition of 'real-time' for FR-5 must be formally agreed upon with technical team
- Validation process for role permissions during user testing is still being refined

11. Functional Requirements

Functional Requirements

FR-1
Description: The system shall authenticate users via OAuth 2.0 with the Identity Provider, ensuring secure and compliant access to the self-service portal.
Business Rules / Data Dependency: Authentication must comply with OAuth 2.0 standards; session tokens expire after 15 minutes of inactivity.

FR-2
Description: The system shall retrieve real-time account data from CoreBanking using REST APIs for Retail Customers and Small Business Owners.
Business Rules / Data Dependency: Data refresh frequency must be ?1 second for high-priority actions like transaction monitoring; failure triggers fallback to cached data with warning.

FR-3
Description: The system shall sync customer history data from CRM via SFTP every 24 hours, with integrity validation and error logging.
Business Rules / Data Dependency: Data sync must complete within 2 hours; failed transfers must be retried up to 3 times before alerting the admin.

FR-4
Description: The system shall enforce role-based access control (RBAC) with defined permissions per persona, including Admin, Financial Advisor, Small Business Owner, and Retail Customer.
Business Rules / Data Dependency: Access levels must be tested in every sprint; role permissions cannot be overridden without audit trail.

FR-5
Description: The system shall provide real-time dashboards for fraud alerts and transaction monitoring, with near-real-time updates (?5 minutes) for other metrics.
Business Rules / Data Dependency: Real-time data must be delivered within 1 second; near-real-time data must be updated within 5 minutes; data refresh frequency must be documented and validated in the risk register.

FR-6
Description: The system shall track and report KPIs including user satisfaction (survey), support ticket reduction, and self-service adoption via in-app analytics and CRM integration.
Business Rules / Data Dependency: KPIs must be updated biweekly in shared dashboards; deviations must trigger root-cause analysis and stakeholder review.