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InfoIMAGE Business Analysis Handbook

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## Overview

The core duties and responsibilities of the Business Analyst (BA) are critical to ensure that InfoIMAGE consistently maintains the highest standards of quality assurance (QA) standards. The delivery of a “defect-free” product has been incorporated and integrated into every contract we execute with our clients; therefore, the BA’s assume a strategic and significant role during the preliminary stages of an implementation so that we successfully deliver on this promise. Hence, it is essential for BA’s to conduct a broad-ranging discovery and assessment, penetrating and detailed interrogation to yield a thoughtful, accurate and thorough analysis.

The following are industry best-practices for BA’s to consider when interacting with the clients during the preliminary phase of the of the process.

But we have added some of the issues that crop up that are very infoIMAGE specific.

1. Always procure the client’s approval of the mapping document before sending to IS
2. Before sending samples to client, compare samples to the actual mapping document
3. Any discrepancies of the mapping document must be either corrected or updated, then approved by client as soon as it happens.
4. Never send emails for changes to mapping - always update the mapping and send to programmer.
5. After mapping have been completed, always make sure the correct logo and return address are on the mapping document
6. For the standard mapping of any application that financials institutions are requested to define, please ask the client whether there will be special mapping considerations that might deviate from that standard.
7. Always ask the question, “What Account Number is going to be provided?” Why? Because banks have separate numbers to access loans, DD or credit card. In contrast, credit unions tie everything back to their member number and may require cross reference files to validate. Therefore, when interacting with a client, inquire whether a cross reference file is needed for validation.
8. It is good practice, whether interacting with a bank or credit union, to ask whether each data file will require a cross reference file.
9. Cross reference files can be stored and updated accordingly when changes are made by the client.
10. For all CSV data files ask if the number of columns sent will be the same across all data files.
11. Whenever there’s a change request to the mapping or a new business rule is added, always send an updated or amended SOW /Mapping. Please do not use email as a change request notification.
12. Always ask the client if they would like separate tabs for posting to eSide.
13. Always get test files for every application ASAP.

#### Application Level Questions:

We have designed the following tables with pertinent questions for the BA to ask for the different types of application and different type of file types that infoIMAGE encounters in the most part. The tables are also provided a column called Severity which is rated based on how expensive it is if this is missed during analysis and goes into production . The reason for this column is to provide an objective way for a Manager to analyze the work of the BA team and an individual BA

The method used to benchmark the effectiveness of the BA’s work is to use a “severity” column. If anyone other the BA like QA or Development have to ask BA to clarify any of the issues listed below then the Manager will assign the “severity” level to the total for that BA for that project.. After the project goes live the number of issues that were missed will be totaled to give a “BA work score”. Lower scores indicate less issues or defects. It is ideal for BA’s to maintain consistently low score to reflect a high level of accuracy and quality during analysis.. As the BA works on new applications, the scores from the previous projects can be used as a threshold target to measure the ongoing effectiveness of the department and the specific BA. It is the hope that this will help maintain consistently high standard of quality across projects.

## BA Questionnaire for Monthly

**Discovery - Documentation found in: (**Give Sharepoint location of where the discovery document will be placed.)

**Anticipated GO Live Date: <Month Year>**

**For** Statement Type - List

* + <Main (DDA/Savings or Monthly) Statement>
  + <Credit Card Statements>
  + <Commercial Statements>
  + <Account Analysis Statements>
  + <Loan/Mortgage Statements>
  + <Bills>
  + <Any Combined Statement>

| Area | Questions to Ask: | **Severity Rating 1=low**  **10=high** |
| --- | --- | --- |
| 1. Data File Related | What is the data format of the data file? | **8** |
| Who will be send InfoIMAGE the data file? |
| How often will the file drop? |
| Will the zip contain more than one file?  Will there be a set number of files that will be sent every time? |
| Will you be using zip and PGP encryption? |
| What is the approximate size of the data file? |
| The file naming convention we recommend is as follows:  **<cid>\_AppType\_YYYYMMDD\_<Segment>.zip.pgp**  As an example, ALCU, the naming convention is rendered as:  **alcu\_monthlyDDA\_20180630\_1.zip.pgp** |
| Do you have multiple files? If yes, what are they? |
| Do you have cross reference files? If yes,   1. What is the cross reference files used for? 2. Will it be part of the zip every time a file is sent? 3. What are the contents of the file? 4. How soon can a sample be provided? 5. Do you want file arrival confirmation emails sent? 6. Please provide an email alias for the application. |
| 1. Formatting | Do you need sample templates to choose from? | **8** |
| Do you already have a format? If yes, please provide sample in PDF format. |
| Do you have a logo with return address? If yes, please provide in JEPG format. |
| If no, please indicate what logo will be used and provide return address. |
| Do you need FDIC logo on the statement? |
| Do you have header and/or footer tagline? If yes, please provide sample. |
| Will you use a color preprint with disclosure? |
| Will you use a color preprint with no disclosure? If you need a disclosure to be lasered on by InfoIMAGE, please provide the disclosure in PDF form. |
| Do you need headings to be repeated when transactions spill over to the next page? |
| Do you have specific fonts for the statement headings and body? Our recommended standard is ‘Arial Bold 9 pt.’ for headings and ‘Arial 7’ for the body. |
| 1. Number of Statements | Will there be more than one statement per person /per account/per address in one data file? | **2** |
|
| 1. Is this a redesign? | Please provide sample statements from your previous vendor. The month used should be same for both the sample statements and the data files you will be sending. | **4** |
| Please provide wide variety of statements that cover the following:   1. multiple page 2. different banking products 3. with check images 4. without check images 5. any messages used previously |
| 1. Masking | Do you need masking on print? | **7** |
| Do you need masking on electronic statements? |
| Do you need PDF archival to have masking too? |
| 1. Print Suppression | The follow are examples used by clients for print suppression:   1. Do Not Mail 2. Hold Mail 3. \*\* Hold \*\* 4. Bankruptcy 5. Bad Address | **9** |
| InfoIMAGE recommends not using the above samples in the first line of address. For electronic posting and archival, using the Name in the first line of the address would be optimal for use in print suppression. Use the address lines other than the first line for these. |
| Do you want these suppressed accounts to be printed and sent back to the financial institution? |
| Will a PDF file of these to be placed on the FTP server of the financial institution? |
| Do you want to these to be posted electronically? |
| Do you want these included in PDF archival? |
| 1. Suppression using Mail Codes | Will the data files contain mail codes to be used for the following?   1. Paper suppression 2. Electronic suppression | **6** |
| Please provide mail code and an explanation for each code used. |
| 1. E-Suppression | Do you want to suppress from print if the account holder has elected for electronic statement only? | **6** |
| If this is a bank, then:   1. the application code used for suppression will be based on customer preference per application 2. Where is the application code in the data file? |
| If this is a credit union, we suppress all paper statements if the member has requested electronic statement only. |
| 1. House Holding/Grouping | Is there any grouping or house-holding requirements if accounts or addresses repeat? | **8** |
| The standard grouping offered are:   1. Name + Address 2. Account Number + Name 3. Account Number |
| 1. Archival | Will you archive the full account base with InfoIMAGE? | **5** |
| What are the index file specifications? |
| What format is the image to be archived in? |
| 1. Checks | Do you require ability to add check images to statements through the InfoIMAGE system? | **4** |
| Do you need the ability to click on a link on E-side and see the check image? |
| 1. Banking Products | Any special rules for different products? | **6** |
| 1. Bad Address | What would you like to do with the undeliverable addresses or “bad address” statements?   1. No print 2. PDF place on client pickup 3. Send report 4. Print and return flat to bank 5. Print /insert and return to bank 6. No print but post to E-Side 7. No print but add to PDF archival | **5** |
| 1. E-Statement Bounce Back | How would you like to handle these?   1. Place report of bounced email list to the client pick up folder? 2. Print and mail those Statements because the email bounced back? | **6** |
| 1. Special Handling | Is a National Change of Address (NCOA) report needed? | **2** |
| 1. Major/Minor Codes List? | Do you have a Major code and Minor codes list? | **3** |
| 1. Sample Record w/Major Code and Products | Do you have a sample record with all the major code and/or products, so we can design the statement? | **4** |
| 1. File Drop Date | When will you drop the test file on our test server with the correct file names? | **3** |
| 1. Email Alias | Do you have an email alias for this statement we can use for a mail list? | **3** |
|
| 1. PGP Encryption | InfoIMAGE uses PGP encryption and zip for data files. Do you need assistance from InfoIMAGE staff to work with you to achieve this? | **4** |
|  |  |  |

##### Daily Applications

**<BANK –CID >**

## BA Questionnaire for Letters

**Discovery - Documentation found in: (**Give Sharepoint location of where the discovery document will be placed.)

**Anticipated GO Live Date: <Month Year>**

**For** Application Type – List:

* + Daily Letters
  + Loans

| **Area** | **Questions to Ask** | **Severity Rating**  **1=low**  **10=high** |
| --- | --- | --- |
| 1. Data File | What is the data format of the data file?   1. PDF (see table 2.1 for PDF requirements) 2. Print image (see table 2.2. for print image requirements) 3. CSV (see table 2.3 for csv files) | **9** |
| Who will be sending InfoIMAGE the data file? |
| How often will the file drop? |
| Will the zip contain more than one file? If yes, is there a set number of files that will be sent every time? |
| Will you be using zip and PGP encryption? If yes, please specify the approximate size of data file. |
| The file naming convention format we recommend is as follows:  **<cid>\_AppType\_YYYYMMDD\_<Segment>.zip.pgp**  As an example, for ALCU, the naming convention is rendered as:  **alcu\_monthlyDDA\_20180630\_1.zip.pgp** |
| Do you have multiple files? If yes, what type are they? |
| If there are multiple files, please indicate whether different dates will appear in the file name. |
| Do you have C=cross reference file? If yes,   1. What is the cross reference used for? 2. Will it be part of the zip for every file that will be sent? 3. What are the contents of the file and format? 4. How soon can you provide a sample? |
| When a file arrives, do you want to receive email notifications? |
| Please provide an email alias for this application. |
| 1. Formatting | Do you need sample templates to choose from? | **8** |
| Do you already have a format? If yes, please provide sample in PDF format. |
| Do you have a logo with return address? If yes, please provide in JEPG format. |
| If not please, indicate what logo will be used and provide return address. |
| Do you need FDIC logo on any of the letters? |
| Do you have header and/or footer tagline? If yes, please provide samples. |
| Will you use a color preprint with disclosure? |
| Will you use a color preprint with no disclosure? If yes, do you need a disclosure to be lasered on by InfoIMAGE? If yes, please provide the disclosure sample in PDF format. |
| Do you need headings to be repeated when transactions spill over to the next page? |
| Do you have specific fonts for the letters? Our recommended standard is ‘Arial Bold 9 point’ for headings and ‘Arial 7 point’ for the body. |
| 1. Number of Letters | Please specify the total number of letters. | **5** |
| Will there be more than one letter per person /per account/per address contained in the data file? |
| Do you want to group them? |
| 1. Is this is a Redesign? | For each letter, please provide sample letters from previous vendors. | **5** |
| If you do not have samples letters from previous vendors, please provide a sample of each letter. |
| 1. Date on the Letter | InfoIMAGE cannot mail a ‘Daily Letter’ that does not contain a date. If the data file does not provide an appropriate date, can we use the date that the system automatically provides during file processing? | **3** |
| 1. Masking | Do you need masking on printed statement? | **4** |
| Do you need masking on the electronic statement? |
| Do you need masking on PDF archival? |
| 1. Print Suppression | The follow are examples used by clients for print suppression:   1. Do Not Mail 2. Hold Mail 3. \*\* Hold \*\* 4. Bankruptcy 5. Bad Address | **6** |
| InfoIMAGE recommends not using the above samples in the first line of address. For electronic posting and archival, using the Name in the first line of the address would be optimal for use in print suppression. Use the address lines other than the first line for these. |
| Do you want these to be printed and sent back to the bank? |
| Is a PDF file required to be placed on the FTP server of the financial institution? |
| Do you need these to be posted electronically? |
| Do you need to include these in the PDF archival? |
| 1. Suppression using Mail Codes | Will the data files contain mail codes that will be used for the following?   1. Paper suppression 2. Electronic suppression | **8** |
| Please provide mail code and an explanation for each code used. |
| 1. Suppression from Electronic enrollment | Do you want to suppress from print if the customer has opted for electronic statement only? | **9** |
| If the financial institution is a bank then,   1. the application code used for suppression will based on the customer’s preference by application. 2. determine location of application code in the data file. |
| If the financial institution is a credit union, all paper statements will be suppressed if the member has requested electronic statement only. |
| 1. House Holding/Grouping | Is there any grouping or house-holding requirements if accounts or addresses repeat across letters? | **7** |
| The standard grouping offered are as follows:   1. Name + Address 2. Account number + name 3. Account number |
| 1. Electronic Posting | The account number is required for a letter to be electronically posted. | **7** |
| In the event the customer has opted for “electronic only,” but the financial institution requires the letter to be printed (for example, for legal disclosure purposes), please indicate how InfoIMAGE should validate that the letter has been both mailed and electronically posted. |
| 1. Archival | Will all the letters be archived ? | **5** |
| What are the index file specifications for the archive? |
| In what format will the image to be archived? |
| Please estimate the total volume of letters per file for each archival?   1. 1,000 2. 5,000 3. 10,000 |
| 1. Bad Addresses | How would you like InfoIMAGE to handle letters with undeliverable or “bad” addresses?   1. No print 2. PDF place on client pickup 3. Send report 4. Print and return flat to bank, credit union or financial institution 5. Print /insert and return to bank, credit union or financial institution 6. Do not print but post to E-Side 7. Do not print but add to pdf archival | **6** |
| 1. Email Alias | Do you have an email alias for this application we can use for the mail list? | **4** |
|
| 1. Bounce back for Electronic Statements | How would you like to handle bounce backs (i.e., undeliverable email addresses)? | **3** |
| Place report of bounced email list to client pick up folder? |
| Print and mail those statements with undeliverable email addresses? |
| 1. Special Handling | Is a National Change of Address (NCOA) report needed? | **4** |
| 1. Test File Drop Date | A minimum of four (4) letters per file is required for InfoIMAGE to determine how letters will be separated, especially the first and last letter. Please ensure the first and last letter is included in the file. | **5** |
| When will you drop the test file on our test server with the correct file names? |
| 1. Email Alias | Do you have an email alias for this application we can use for the mail list? | **4** |
|
| 1. PGP Encryption | InfoIMAGE uses PGP encryption and zip for data files. Will you need the assistance of InfoIMAGE staff to achieve this? | **3** |
| 1. Will you zip contain empty files? | Will the empty file have any information like column headings etc.? | **4** |
| 1. Validate Anchors | Our Quality Assurance (QA) department requires a minimum of three (3) letters per data file to determine and validate the correctness of the anchors for separation. Please include three (3) more letters for anchor validation. | **4** |

## BA Questionnaire for Specific File types

##### Table 3.1 - Data File Format: PDF

|  |  |  |
| --- | --- | --- |
| **Area** | **Questions to Ask** | **Severity Rating**  **1=low**  **10=high** |
| 1. The PDF provided must be readable. | Who will work with InfoIMAGE’ s technical staff to validate the readability of the PDF file? | **4** |
| 1. Total Number of Pages and Accounts | Will this have been provided along with file? | **3** |
| 1. Max lines | Due to requirement for space for mailing address if the number of lines on page one is greater than what can fit on Page one we will spill over to next page. For multiple page letters do you want this to count as Page 2 or simply as spillover page and keep existing page number? | **5** |
| 1. If the content on the page cannot be moved to enable InfoIMAGE to add more addresses, then: | 1. Can we add a cover page to each letter? 2. Can we move contents down and spill to next page? 3. If we are going to spill over to the next page, please provide the total number of accounts to enable us to verify the processing of the PDF was complete and that no file corruption has taken place during file transfer. | **5** |

##### Table 3.2 - Data File f=Format: PRINT IMAGE ( **please note this files type is fraught with the most number of issues that crop up during production)**

|  |  |  |
| --- | --- | --- |
| **Area** | **Questions to Ask** | **Severity Rating**  **1=low**  **10=high** |
| 1. The print image file provided must to be readable | Who will work with InfoIMAGE’ s technical staff to validate the readability of the print image file? | **4** |
| 1. Max lines | Due to requirement for space for mailing address if the number of lines on page one is greater than what can fit on Page one we will spill over to next page. For multiple page letters do you want this to count as Page 2 or simply as spillover page and keep existing page number? | **5** |
| 1. Total Number of Pages and Accounts | Will this have been provided along with file? | **3** |
| 1. Address and Account number | Will these fields always be consistently in a certain area on the print image |  |
| 1. If the content on the page cannot be moved to enable InfoIMAGE to add more address, then: | 1. Can we add a cover page to each letter? 2. Can we move contents down and spill to next page? 3. If we are going to spill over to the next page, please provide the total number of accounts to enable us to verify the processing of the print image file was complete and that no file corruption has taken place during file transfer. | **5** |
| 1. Primary Anchor | Do you have an anchor to separate one letter from the next? | **9** |
| 1. Secondary Anchor | InfoIMAGE also recommends having a second anchor. | **4** |
| 1. Hard coded Text | Can we expect the hardcoded text like Account Number: Date: Signature to be consistent? | **6** |
| 1. Page number | Is it provided and if yes, what if there is an over flow because of the need for space for mailing address position? |  |
| 1. Do you want us to use the same words in the data file for the body? | Please review for grammar, syntax and spelling. InfoIMAGE will not be responsible editing of internal file contents. | **5** |
| 1. Do you want us to reuse the previous or existing font selection or would prefer InfoIMAGE to make the font selection? | InfoIMAGE recommends using ‘Arial 9 point’. | **4** |

##### Table 3.3 - Data File format: CSV (Comma Delimited File)

##### InfoIMAGE highly recommends CSV as the ideal file format of choice.

|  |  |  |
| --- | --- | --- |
| **Area** | **Questions to Ask** | **Severity Rating**  **1=low**  **10=high** |
| 1. Correct Delimiter | Please use quotation marks “|” rather than comma (,), back slash (\), forward slash (/) or hyphen (-) as they may be present in address. Hence, we do not allow these to be used as a delimiter. | **8** |
| 1. Total Number of Accounts - (lines) | Will this have been provided along with file? | **4** |
| 1. Field Specifications | Please provide column headings for each field. | **7** |
| 1. No empty lines | If there are empty lines in data file, please use an End of File (EOF) indicator. | **3** |
| 1. End of File Indicator | Will there be an EOF? If yes, please specify. | **4** |
| 1. Please provide the content for each letter | The body can have variables from data file. | **5** |