Letter of Credit Management System of a Bank

Developer 1:

- **Compliance Officer**
  - Regulatory Compliance Dashboard
  - Transaction Audits
  - Suspicious Activity Reporting
  - Compliance Training
  - Risk Assessments
  - Policy Review
  - Reporting Tools
- **Customer**
  - Initiate Letter of Credit Request
  - Document Upload
  - Real-time Status Tracking
  - Notification Center
  - Interactive Communication
  - Transaction History
  - User Guides and FAQs

Developer 2:

- **Bank Manager**
  - Performance Analytics
  - Decision Support
  - Department Overview
  - Risk Assessment
  - Authorization
  - Communication Hub
  - System Health Check
- **Credit Analyst**
  - Risk Assessment Reporting
  - Collaboration Platform
  - Credit Limit Management
  - Reporting and Analysis
  - Decision Support System
  - Regulatory Compliance Checks

Developer 3:

- **Letter of Credit Officer**
  - Issuance Module
  - Document Examination
  - Payment Release
  - Customer Communication
  - Status Monitoring
  - Notifications
- **Sales Representative**
  - Customer Outreach Dashboard
  - Customer Requirement Analysis
  - Performance Metrics
  - Training Materials
  - Collaboration Hub
  - Customer Feedback Collection

Developer 4:

- **Administrator**
  - User Management
  - System Configuration
  - Access Logs
  - Role Assignment
  - Dashboard
  - Notifications
  - Backup and Restore
- **IT Support**
  - Technical Issue Resolution
  - System Updates
  - Performance Monitoring
  - User Assistance
  - System Backup and Recovery
  - Collaboration with Developers
  - Security Measures

Developer 5:

- **Customer Relationship Manager**
    - Customer Interaction Log
    - Requirement Gathering
    - Application Assistance
    - Status Updates
    - Feedback Mechanism
    - Documentation Assistance
- **Reporting Analyst**
    - Custom Report Generator
    - Trend Analysis
    - Data Accuracy Verification
    - Collaboration with IT
    - Ad Hoc Reporting

Rich Picture Scenarios:

Scenario 1: Letter of Credit Issuance

- **Customer:** Initiates a Letter of Credit request through the user-friendly interface. Uploads required documents and receives an acknowledgment notification.

- **Letter of Credit Officer:** Receives notification of the request. Utilizes the Issuance Module to review documents, assess compliance, and initiate the issuance process.

- **Compliance Officer:** Monitors the regulatory compliance dashboard, ensuring adherence to all legal requirements. Conducts transaction audits to verify compliance.

- **Credit Analyst:** Utilizes credit risk assessment to evaluate the associated risks. Collaborates through the platform to discuss risk mitigation strategies with other departments.

- **Bank Manager:** Monitors the department overview, reviews risk assessment reports, and provides authorization for the issuance.

- **Administrator:** Oversees the entire process through the dashboard, ensuring roles are correctly assigned and access logs are maintained. Notifies relevant stakeholders of any exceptional events.

- **IT Support:** Monitors system health, resolves technical issues, and ensures system security. Collaborates with developers for updates and maintenance.

- **Reporting Analyst:** Generates custom reports, conducts trend analysis, and verifies data accuracy. Collaborates with IT to enhance reporting tools.

- **Customer Relationship Manager:** Logs interactions, gathers customer feedback, and assists with documentation. Provides updates to the customer and offers assistance throughout the process.

- **Sales Representative:** Utilizes the customer outreach dashboard for promotional activities, analyzes performance metrics, and collaborates with the customer relationship manager to understand customer requirements.

Scenario 2: Payment Release

- **Letter of Credit Officer:** Monitors the status of issued Letters of Credit. Uses the payment release module to authorize the release based on compliance and document examination.

- **Compliance Officer:** Conducts compliance checks and audits to ensure regulatory adherence.

- **Credit Analyst:** Manages credit limits and provides necessary authorizations for payment release.

- **Bank Manager:** Reviews the payment release authorization, ensuring alignment with risk assessments and compliance.

- **Administrator:** Monitors the access logs, ensuring that only authorized personnel are involved in the payment release process.

- **IT Support:** Ensures system performance and security during the payment release process.

- **Reporting Analyst:** Generates reports on payment release activities, contributing to trend analysis and decision support.

- **Customer Relationship Manager:** Communicates with the customer, providing real-time updates on the payment release process.

- **Sales Representative:** Utilizes the collaboration hub to stay informed about the status and communicate proactively with the customer.