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Document Control

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# Executive Summary

The existing CTR system does not capture transactions values for both withdrawals (Debit) & Deposit (Credit), regardless of BBK txn-type. Suppose for cash transaction for any particular account on a given transaction date, if the aggregated amount stands more than 700,000.00 Taka, then all transactions of the similar nature as per BBK txn-types (per existing logic except amount), will be considered as reportable transaction records. Also the breakdowns (sum up of all individual withdrawal amounts with transaction count) need to be captured for each transaction type.

For example: A customer maintains account with Motijheel branch, has withdrawn Cash of Tk. 3 lac and Tk. 2 lac simultaneously from same branch and again withdrawn Tk. 2 lac & Tk. 1 lac taka from Gulshan branch (Online Withdrawal) on the same day. For this instance, the aggregated amount for Cash withdrawal will be Tk. 5 lac & Online withdrawal will be Tk.3 lac which exceeds threshold limit of Tk. 7 lac and as such should be captured in CTR. Also the breakdowns of all such individual withdrawal amounts with transaction count should be reflected for each transaction type. The same is also applicable for deposit.

The threshold value of more than BDT 7,00,000.00 should be configuarble from front end.

# OVERVIEW

**(Topic Heading – no input required here)**

## The Business Problem/Need

Recently Bangladesh Bank issued a Circular and advised all Schedule Banks to incorporate the new changes (details have been described in Executive Summary) above. Since it is a new requirement and hence these functionalities have to be developed in our existing CTR system to comply with Bangladesh Bank’s requirement.

A copy of Bangladesh Bank Circular attached herewith.

## The Business Goals and Benefits

The enhanced CTR system will incorporate the changes as per Bangladesh Bank’s directive and as a result we will be able to comply with the directive of Bangladesh Bank. Deviation can be viewed negatively will be a reputational impact on Citi.

The enhanced system will ensure data accuracy and will avoid penalty/caution from the regulator due to submission of incorrect report.

## Critical Success Factors

The enhanced system should cover all the parameters in line with the Bangladesh Bank’s requirement. Since it is a regulatory requirement hence it should be given high level priority and its success factors will be depended on accurate UAT before implementation.

## Assumptions and Restrictions

# Current Processes

**(Topic Heading – no input required here)**

## Current Processes

The breakdown of the current processes are given below

* Each month before the deadline, the designated officer will check the file import status under Report\Status\File import and input reporting year and month. If all working days of the reporting month appear with the value “Not Processed”, then it presumes that both Batch-Proof files and relevant transaction files from CCMS system are uploaded in CTR system.
* Once all the necessary transaction data file are uploaded in CTR, the designated officer will run the process under the module Tools\Process\Process by Rule. Then the designated officer will run the process under the module Tools\Process\Ready for File Generation.
* After completion of the above formalities, the designated officer will again check the status of the file under the module Report\Status\File import whether the values appearing besides each date are “Processed”.
* While processing the data, the system generate missing account list (the account(s) which has been found in transaction file but not in CTR system) if any. This list can be found under the module Report\Mismatch\Process Transaction with A/C info and entering the reporting month. Also the system generate missing owner list (the account(s) exist in CTR not having any owner linked). This list can be found under the module Report\Mismatch\Missing Owner Information and entering the reporting month.
* The designated officer enters all necessary information regarding account (Maintenance/Account info/Detail) and its owner (Maintenance/Owner info/Detail) into CTR system for those accounts.
* Once CTR system is ready to generate file, the designated officer will export the final output file from the module Tools\Export\ and enter the reporting month
* Generate output report from CTR and send the file to IT for CD writing

* Once IT write the CD, reporting unit arrange to submit the same with a cover letter to Central Bank

## Current Limitations

* The existing does not have capacity to meet the requirement of Bangladesh Bank

# Description of Requirements

**(Topic Heading – no input required here)**

## Required Business Processes

The existing software has to be enhanced in line with the requirement of Central Bank without any manual intervention. The details have been described in Executive Summary.

## Business Scope

**(Topic Heading – no input required here)**

### Business Groups

* Product
* AMLCO
* IT
* Cash Ops

### Business Product / Business Transaction Types

### Primary Business Users

* Cash Ops, Bangladesh
* IT, Bangladesh

### External impacts / Other Business groups affected

## Specific Business Requirements

|  |  |
| --- | --- |
| **Key Business Requirement** | |
| 1 | Import Flexcube Data into CTR |
| **Detailed Description** | |
| 1.1 | Flexcube Teller transactions:  For Teller transactions, logic will be:  In Teller module, account type will be Customer. Currently customer account classes are:  ACACBS  ACANIB  CAEXPR  CAIB  CAIBPB  CANBNO  CANIB  CANIBP  CCANIB  CNBNOP  IBCLMC  SAIB  SAIBPB  SAIBS  SECSVC  TAIB  TANBNO  SESVIB  Transaction codes to be used are - ”002”,”003”,“004”,”005”. |
| 1.2 | Flexcube liquidation transactions (ZRAC):  For ZRAC, transaction code will be “002”. That completes selection rule for ZRAC transactions.  Account type will be Customer. Currently customer account classes are:  ACACBS  ACANIB  CAEXPR  CAIB  CAIBPB  CANBNO  CANIB  CANIBP  CCANIB  CNBNOP  IBCLMC  SAIB  SAIBPB  SAIBS  SECSVC  TAIB  TANBNO  SESVIB  REFERENCE LIKE “G0\*ZRAC\*”  DRCR\_IND=”C”  Currently credit to customer account (e.g. Alico) is done by Motijheel branch only. As such the deposits to other branch are not getting reported as online cash deposit (where customer account with Motijheel branch) or vice versa. So need to put some logic for this case, where this will be reported as online cash deposit instead of cash deposit. A possible solution could be to use a separate transaction code like ‘online cash deposit’ for such cases.  Also, branch should only use transaction code 002 for all cash deposit related transactions. Else such transaction will not get captured in CTR report. |
| 1.3 | a. Flexcube collections transactions for Non-Consolidated Customers:  CTR qualified Collections entries for the customers for whom transactions are entered item-wise (eg. non-ALICO). This has been pushed from BE as per logic. Logic is,  TRN\_CODE=”355”  DRCR\_IND=”C”  Account type will be Customer. Currently customer account classes are:  ACACBS  ACANIB  CAEXPR  CAIB  CAIBPB  CANBNO  CANIB  CANIBP  CCANIB  CNBNOP  IBCLMC  SAIB  SAIBPB  SAIBS  SECSVC  TAIB  TANBNO  SESVIB   1. Flexcube collections transactions for Consolidated Customers:   Collection unit passes consolidated entry for Alico only. Below logic has been set to capture no. of items for consolidated credit entry,     1. Entries are done in CCMS 2. Flexcube upload file is generated from CCMS which contains a phrase “SLIPCOUNT: <NUMBER>” in txn-narration (only for ALICO), file is uploaded into Flexcube 3. CTR segregates Collection entries for ALICO based on txn-code (355) from Flexcube entry dump and reads the phrase, get the number and saves it as txn-count field. |
| 1.4 | As per AML circular no. 9, in the case of cash deposit (regardless of amount) of the Govt. accounts or of accounts of the Govt. owned entities need not to be reported. But in case of cash withdrawal such report is to be submitted as per AML Circular No 08 dated 21-12 - 2005.  For example,- utility bill collection-Titas, WASSA, BPDB, Desco, Desa etc, deposit for regulatory payments or in any purpose.  Based on that, need to put some logic to exempt deposits to the Govt. accounts or of accounts of the Govt. owned entities. |
| 1.5 | Below logic will be used to derive BBK\_TXN\_TYPE. For example, if FLEX\_TRN\_CODE=”002” and ACC\_BR = TXN\_BR, then BBK\_TXN\_TYPE=”01”, else BBK\_TXN\_TYPE=”04”  This logic along with ACCOUNT\_CURRENCY=”BDT” will be used for every cases, Flexcube Teller Transactions, ZRAC transactions and Flexcube Collections transactions.   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | **FLEX\_TRN\_CODE** | **TRN\_CODE\_DESC** | **DR\_CR** | **CCY** | **FLEX\_PRODUCT** | **BR\_LOGIC** | **BBK\_TXN\_TYPE** | **BBK\_TXN\_TYPE\_DESC** | | **002** | DEPOSIT CASH | C | LCY (BDT) | MLAL | **ACC\_BR = TXN\_BR** | **01** | Cash Deposit BDT | | **003** | CASH WITHDRAWAL | D | LCY (BDT) | ALML | **ACC\_BR = TXN\_BR** | **02** | Cash Withdrawal BDT | | **004** | CCY NOTES BOUGHT | C | FCY | MFAL | **ACC\_BR = TXN\_BR** | **05** | Cash Deposit FCY | | **005** | CCY NOTES SOLD | D | FCY | ALMF | **ACC\_BR = TXN\_BR** | **06** | Cash Withdrawal FCY | | **002** | DEPOSIT CASH | C | LCY (BDT) | MLAL | **ACC\_BR <> TXN\_BR** | **04** | Online Deposit BDT | | **003** | CASH WITHDRAWAL | D | LCY (BDT) | ALML | **ACC\_BR <> TXN\_BR** | **18** | Online Withdrawal BDT | | **004** | CCY NOTES BOUGHT | C | FCY | MFAL | **ACC\_BR <> TXN\_BR** | **08** | Online Deposit FCY | | **005** | CCY NOTES SOLD | D | FCY | ALMF | **ACC\_BR <> TXN\_BR** | **19** | Online Withdrawal FCY | | **355** | CASH COLL CREDIT | C | LCY |  |  | **03** | Cash Remittance BDT | |
| 1.6 | The existing CTR system does not capture transactions values for both withdrawals (Debit) & Deposit (Credit), regardless of BBK txn-type. Suppose for cash transaction for any particular account on a given transaction date, if the aggregated amount stands more than 700,000.00 Taka, then all transactions of the similar nature as per BBK txn-types (per existing logic except amount), will be considered as reportable transaction records. Also the breakdowns (sum up of all individual withdrawal amounts with transaction count) need to be captured for each transaction type.  For example: A customer maintains account with Motijheel branch, has withdrawn Cash of Tk. 3 lac and Tk. 2 lac simultaneously from same branch and again withdrawn Tk. 2 lac & Tk. 1 lac taka from Gulshan branch (Online Withdrawal) on the same day. For this instance, the aggregated amount for Cash withdrawal will be Tk. 5 lac & Online withdrawal will be Tk.3 lac which exceeds threshold limit of Tk. 7 lac and as such should be captured in CTR. Also the breakdowns of all such individual withdrawal amounts with transaction count should be reflected for each transaction type. The same is also applicable for deposit. |
| 1.7 | The threshold value of more than BDT 7,00,000.00 should be configuarble from front end. |
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| **Critical Success Factors** | |
| For the high-level requirement, what are the factors on which the delivery of a solution will be judged to be successful? This may include factors such as usability, stability, processing speed, etc.  For example:  *The pending account number is applied to the appropriate client record.* | |

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| **Critical Success Factors** | |
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| **Key Business Requirement** | |
| 3 |  |
| **Detailed Description** | |
| 3.1 | Automated transaction records upload from Back-End (Flexcube & CCMS) |
| 3.2 | Holiday maintenance |
| 3.3 | CTR maintenances (Bank, Bank-Branch, Owner etc.) |
| 3.4 | Manual transaction records upload (Flexcube & CCMS) |
| 3.5 | Validations for transactions import:  Amount should not be 0  Date as per selected  Only customer account  Transaction Codes  File date and record count in footer |
| 3.6 | Full maker/checker (fro upload, maintenances etc.) |
| 3.7 | History of maintenances |
| 3.8 | Report output as per BBK format |
| 3.9 | Detail query screen to facilitate all kinds of user queries |
|  | |
| **Critical Success Factors** | |
|  | |

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| **Key Business Requirement** | |
| 4 | Reports |
| **Detailed Description** | |
| 4.1 | XL Reports for transactions and CTR for internal distribution |
|  | |
| **Critical Success Factors** | |
|  | |

## Performance Requirements

**(Topic Heading – no input required here)**

### Volumes

### Potential Growth

### Performance

### Exception Handling

### Usability

### System Availability

### Contingency and Disaster Recovery

### Help and Training

## Information Security Requirements

### General Information Security

### Authorization and Access Control

### Audit Logging and Alerts

### Security Administration

## Regulatory, Audit and Data Retention Requirements

### Regulatory / Audit Requirements

### Data Retention Requirements

# Delivery and Transition Strategies

**(Topic Heading – no input required here)**

## User Acceptance Testing Groups

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Business Group** | **Region** | **Requirements to test** | **Testing New or changed Functionality** | **Re-testing Current Functionality** |
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## Implementation Considerations

## Project Timing Considerations

# Glossary of terms

# Appendices