



# Business Case

**Making Money  
a Better Support  
for What Comes Next.**





# New investment advisory service

## Guidelines

1. Model the business process described below in the form of a BPMN diagram, plus any other form of modeling that you deem useful and relevant.  
*Note: you are of course free to use the tool of your choice to model this BPMN flow but if needed you can use <https://cawemo.com/> which is a free online tool.*
2. Write a **backlog** containing five to seven features (we are aware that they will not cover the entire scope of the new investment advisory service).
3. Select one feature and write a **user story** that will be analyzed by developers to be developed. Please use the provided canvas.
4. Answer the following questions:
  - What do you think of the investment advisory service offered by this bank?
  - What do you think are the main pain points in the user experience of this new service? Do you have any thoughts on how to improve it?
  - In your opinion, what are the main shortcomings in the requirement expression below? If you were an analyst for this NewBank project, what topics would you need to investigate further to be able to concretely specify the features and explain them to the developers?

For the presentation of your answers, you can use the support you prefer (Word, Powerpoint, Cawemo, etc.). Be sure to send them at least 30 minutes before the meeting so we can correctly prepare for our discussion with you.

Thank you in advance for your time and effort, we look forward to discussing your work with you!



## Business process

NewBank is an online bank that wants to provide a new investment advisory service to its customers. They only have a mobile app, no physical bank branch network, and they currently provide their customers with a current and savings account, as well as a bank card and credit card. Their new investment advisory service will allow their users to receive an investment portfolio recommendation based on certain criteria, and then subscribe to that portfolio and be able to track its performance via their app. The client's portfolio will be managed by NewBank as "discretionary management".

The details of this new service are as follows :

- The investment advisory service is only available from a minimum investment amount of 5000€, but beyond this amount the user is free to invest as much as he wants
- This service is only available to users who are already "verified customers" of NewBank. If a user is not yet a "verified customer", then they must go through the following process to become one :
  - o Provide a copy of their identity card, personal and contact information (email, phone, etc.), tax identification number
  - o Their data is then verified by the operators of the NewBank Compliance Department. This verification process can take up to 2 working days. If the verification is ok, then the user is notified by email and they can subscribe to the various online banking services via the application. If the verification is not ok, then the user is asked to provide more information so that the compliance department can verify their identity and repeat their verification process. If the customer does not provide the additional information within 10 business days, their application to become a NewBank customer is rejected.
- The user must have a risk profile to subscribe to an investment portfolio. The risk questionnaire is composed of 3 single answer questions. Each answer to these questions is associated with a risk score. The sum of the risk scores of the answers given by the user allows the application to calculate the risk profile of the user according to the following limits :
  - o Aggressive: total risk score between 40 and 60
  - o Median: total risk score between 20 and 39
  - o Defensive: total risk score between 0 and 19
- The client may already have a valid risk profile made at a later date; in which case they can access the investment service directly. However, a risk profile has a validity period of one year. If the existing profile is outdated, then the user must retake the risk questionnaire described above.
- Depending on his risk profile, the user will then receive a recommendation for an investment portfolio. If they accept it, the application will then send him a "management contract" stipulating that he gives the bank a mandate to manage their portfolio according to his risk profile. The user is then asked to print this contract and send it back to the bank signed. If NewBank does not receive the signed contract within 20 working days, the contract is cancelled.



- Once the signed contract is received by the Compliance Department, a request to open an investment account is sent to the bank's custody system. The opening of the investment account takes 2 working days. After this, the user is notified by email that their investment account is open and that they can deposit their investment money to this investment account via the application.
- The application will then compute the orders to buy securities that will be sent to the bank's brokerage system. This system processes all orders received at 3pm. If an order has been calculated by the application and sent to the brokerage system at 4pm, then it will be processed the next day at 3pm.
- Once the securities are purchased and placed in the client's investment account, the client is notified by email.