

	<b>High level requirements - RM Tools for BIB</b>				
	<b>Areas</b>	<b>No</b>	<b>High level features</b>	<b>Priority</b>	
	User Registration	A1	Apps provides entry point for relationship managers (users)	High	
	User Registration	A2	During registration, user input the following information as field : - email address - mobile phone number - Full name - Company : Inhouse / Agency Information - Role : Sales, Supervisor ==== - initial password - confirmation password	High	
	User Registration	A3	User will be required to validate their access via OTP (SMS) afterwards	High	
	User Registration	A4	In admin dashboard, administrator have the following capabilities: - Reassign company information - Reassign role - Approve or reject the user creation application	High	
	User Registration	A5	When user registration is yet to be approved, user can login but cannot access / perform any action	High	
	User Login	B1	Upon installation, homepage is in login page	High	
	User Login	B2	User can login by using their email address and password.	High	
	User Login	B3	User has option to remember their email address in the application.	High	
	User Login	B4	If the device is not yet trusted, OTP (via SMS) is sent to users for 2FA validation	High	
	User Login	B5	Login session of the RM user is terminated after configured hours, i.e. 12 hours. Upon termination, user need to reinsert their password.	High	
	User Login	B6	If user forgot their password, the reset password can only be initiated by reinputing OTP in the application and resetting the password.	High	
	User Login	B7	Nevertheless after password reset, user needs to contact admin to reactivate the account	Medium	
	Data accessibility	C1	RM user can only access data which is created / associated by its company.	High	
	Data accessibility	C2	RM user with supervisor of inhouse can access all data, including data from other company	High	
	Data accessibility	C3	In future, data access matrix may be required to determine whether data is accessible based on: RM Name or RM Company	Medium	
	HNWI KYC Mgmt	D1	1 Investor can only be registered by 1 RM regardless of its company - for individual investors, the unique key is NIK - for institutional investors, the unique key is NPWP	High	
	HNWI KYC Mgmt	D2	User can submit new investor registration as long there is <b>no approved</b> investor registered with the unique key mentioned in D1	High	

	HNWI KYC Mgmt	D3	As part of on behalf KYC, user have 2 options to engage HNWI Individual - Face to face option - Remote option	High	
	HNWI KYC Mgmt	D4	For face to face option, user can capture the KYC information (including risk questionnaire), e.g. NIK, Full Name, email, phone number, etc. along with HNWI KTP picture, HNWI KTP and Selfie, and also their signature via applications	High	
	HNWI KYC Mgmt	D5	In remote option, user can prefill the required information for the form and trigger the sending of the SMS containing temporary URL to HNWI.	High	
	HNWI KYC Mgmt	D6	When opening the URL, HNWI will see the summary of KYC information, consent including T&C, and there is a field to perform digital signature within the webview. Afterwards, HNWI can submit the application and the URL will not be accessible afterwards.	High	
	HNWI KYC Mgmt	D7	For institutional client, user will need to submit the KYC field required. Attachment can be sent via applications or via email to complete the applications.	High	
	HNWI KYC Mgmt	D8	User can monitor the progress of their HNWI KYC status. Individual and institutional may have different status considering institutional investor has longer KYC process.	High	
	HNWI KYC Mgmt	D9	Upon submission / approval / rejection, notification is sent to client and user (RM)	High	
	HNWI KYC Mgmt	D10	User can update KYC data of approved investors, however not all data can be updated via application.	Medium	
	HNWI KYC Mgmt	D11	Upon updating the field, user requires HNWI confirmation through 2 method similar as above, via face to face or remote option	Medium	
	HNWI KYC Mgmt	D12	Upon new product onboarded, registered investor KYC data can be added so that user can also transact on the new product.	Future	
	HNWI KYC Mgmt	D13	KYC data required for new investors cover the old KYC requested and new KYC field requested.	Future	
	BMoney Integration	D20	For individual users, when KYC is approved, phone number associated will be directly tied with related investors via BMoney application. However, BMoney investor status is deactivated (no transaction can be initiated)	High	
	BMoney Integration	D21	If there is no user associated with the phone number, new user will be created and tied with BMoney investor with deactivated status	High	
	BMoney Integration	D22	User can access RM tools to activate the BMoney investor status. Upon activation, HNWI can initiate transaction within BMoney	High	
	BMoney Integration	D23	Institutional users will not have access in BMoney application	High	
	Transaction Mgt	E1	RM can initiate 3 type of instruction for investors, i.e. subscription, redemption, switching	High	
	Transaction Mgt	E2	Subscription instruction can be submitted by taken into account the following input: - Investor - Product (subs) - Amount (CCY) - Fee (%) - Trx Date - default today	High	
	Transaction Mgt	E3	Upon submitting subscription instruction, user can attach additional file of transfer receipt which will be sent to back office team	High	
	Transaction Mgt	E4	User can monitor the progress of their HNWI transaction status	High	
	Transaction Mgt	E5	Upon processing / approval / rejection, notification is sent to client and user (RM)	High	

	Transaction Mgt	E6	Redemption instruction can be submitted by taken into account the following input: <ul style="list-style-type: none"> <li>- Investor</li> <li>- Product (Redm)</li> <li>- # of unit estimated amount based on today's product NAV</li> <li>- all unit checkbox</li> <li>- Fee (%)</li> <li>- Trx Date - default today</li> </ul> <p>in addition, system will receive available unit for the redemption instruction</p>	High	
	Transaction Mgt	E7	Switching instruction can be submitted by taken into account the following input: <ul style="list-style-type: none"> <li>- Investor</li> <li>- Product (SWTC OUT)</li> <li>- # of unit estimated amount based on today's product NAV</li> <li>- all unit checkbox</li> <li>- Product (SWTC IN)</li> <li>- Fee (%) - SWTC IN</li> <li>- Trx Date - default today</li> </ul> <p>in addition, system will receive available unit for the switch out instruction</p>	High	
	Transaction Mgt	E8	Transaction authorization is perform through the following mechanisme <ul style="list-style-type: none"> <li>- face to face with digital signatures</li> <li>- remote signatories via URL attached in SMS (similar with KYC flow)</li> </ul>	High	
	Transaction Mgt	E9	Other option on remote authorization when user completes the instruction submission, in investor's BMoney application, there will be pop up to preview the transaction summary and approve / reject the instruction. Upon approval / rejection, instruction will be flowed to the next step.	Medium	
	Transaction Mgt	E10	For any instruction sent, unless for remove BMoney authentication, instruction will need to be approved first by admin users.	Medium	
	Transaction Mgt	E11	Admin user sees the transaction summary including the digital signature on transaction instruction and also digital signature during KYC process. Admin can approve / reject the instruction	Medium	
	Transaction Mgt	E12	Upon approval, instruction is sent to related downstream	Medium	
	Transaction Mgt	E13	Upon new product onboarded, due to the nature of the product, RM needs not to have capability to perform transaction on behalf for HNWI investors.	Future	
	Portfolio Mgt	F1	User can access the portfolio of the HNWI managed by them / its company	High	
	Portfolio Mgt	F2	User see the list of product and its balance (unit), amount (with the latest NAV) and total G/L	High	
	Portfolio Mgt	F3	User see the detail product portfolio and its detail mutation containing transaction date, amount / unit and its nav price.	High	
	Portfolio Mgt	F4	When clicked, user is directed to transaction detail of that particular mutation.	Medium	
	Portfolio Mgt	F5	User see the graphical information of HNWI portfolio movement within certain period	Medium	
	Product List & Detail	G1	User can browse the availble products offered by BIB	Medium	

	Product List & Detail	G2	User can browse the product detail, including NAV and historical NAV, fund fact sheet, etc.	Medium	
	Dashboard Mgt	H1	RM tools user registration is managed via dashboard with maker checker functionality	High	
	Dashboard Mgt	H2	Creation of dashboard users is managed by super admin role	High	
	Dashboard Mgt	H3	There are 4 roles, i.e. maker, checker, view only and super admin role	High	
	Dashboard Mgt	H4	User access matrix is configurable from DB perspective and not in dashboard level	Medium	
	Dashboard Mgt	H5	Dashboard can be used to check the KYC and transactional information initiated by RM tools	High	
	Dashboard Mgt	H6	Admin user is able to deactivate and reactivate the users	High	
	Dashboard Mgt	H7	Admin user can re-assigned investor with new RM just in case the RM is resigned	High	
	Company Setup	K1	Admin can setup new company which will be associated with RM users.	High	
	Company Setup	K2	Upon creation of new company, following information is required: - Company Name - Company Address - Management fee sharing (%) - Transaction fee sharing (%)	High	
	Company Setup	K3	Company setup requires maker checker process.	Medium	
	Company Setup	K1	Admin can update company information and the change will change the reporting after change has been made.	High	
	Reporting	K1	User with supervisor role can trigger apps to send the following reports via email - RM performance based on number of investors onboarded - RM performance based on number of transactions - RM performance based on number of leads on active pipeline  Filter is based on months (past month or accrual on active month)	High	
	Reporting	K2	Admin can access the revenue information via dashboard: - Management fee - revenue sharing (Daily AUM per Product and management fee shared) - Transaction fee - revenue sharing (Transaction detail and transaction fee shared)  with the following filter, i.e. company and month	High	
	Reporting	K3	Admin can trigger email sending of revenue report to related company	Medium	
	Lead Management	L1	User have access to lead management page and create new lead with the following information: 1. Full Name 2. Mobile Phone 3. Email  As mandatory information - unique key checking is based on Mobile Phone	High	

	Lead Management	L2	After creating new lead, user can then add more information, e.g. - Lead size : > Product Offered > Amount > Fee offered > Potential Revenue > Status - Initiate, Negotiation, Close, Drop	High	
	Lead Management	L3	When lead is closed, user will be directed to KYC page to put the detail iKYC information	High	
	Lead Management	L4	User can update all the details of the lead unless for lead with close status	High	
	Lead Management	L5	System track information on when the lead is created which will be used for reporting	High	
	Generic Function	I1	User can logout from the application	High	
	Generic Function	I2	There is FAQ page within application & able to attach youtube link to share how to use applications.	High	
	Generic Function	I3	Application should be multiplatform and can be accessible via desktop, mobile or phone	High	
	Generic Function	I4	User can update their user's information, i.e. Name and Mobile Phone Number	High	
	Others	J1	Application need to pass security test, i.e. penetration test and source code scanning	High	
	Others	J2	Service provider should provide user manual on how to use the application.	Medium	
	Others	J3	Password managed within the application should follow at minimum the following: - Min length - Password complexity - Password change period - Password historical usage - etc.	High	
	Others	J4	System should have audit trail against the sensitive data, i.e. KYC and Transaction Management for user initiated and also in administration side, e.g. user registration approval, login, password reset request, etc.	High	