**Website design - User Interface for Automation of Unclaimed Deposit Transfer.**

**(USER JOURNEY)**

Profile page

(login to platform)

Enterprise Reconciliation & Control (ERC)

Regional Service Manager

(RSM)

Finance Operations

(Fin Ops)

Branch Service Manager

(SM)

If SM If RSM

Submit list of deposits to RSM ; delist items on platform

Approve/Reject list; submit to ERC

If ERC If Fin Ops

Approve/Reject list

Submit list to FinOps/ reject list

**(USER STORY)**

* **SM should be able to:**
* View list of unclaimed items that are aged for their own branch (deposits that have stayed in the specific branch account for a defined period eg. more than 6 months without being withdrawn/claimed/transferred) and have been pushed unto this platform from the core banking application (CBA) for onward transfer to the central Head office account based on set aging analysis criteria at the back end.
* Input required details not provided from the CBA (eg. Full name of deposit beneficiary) for each item. Details must be populated in the specified fields before submission on the platform to the RSM.
* Uncheck /delist items pushed to the platform that are ineligible for transfer (eg. Where claim has just been made after deposit became aged; where depositor’s account has been opened after deposit became aged; wrong posting).
* Input reason for delisting item beside it.
* After review, submit list of eligible unclaimed items on platform to the RSM.
* Access the report of delisted items on the platform in an appropriate file type (eg. MS Excel).
* Receive notification (via email and on their profile page on the platform) of rejection/approval of list as it goes along the process flow.
* Receive notification (on their profile page) of ERC’s submission of list of items to Fin Ops for transfer.
* Access report of list of transferred items (Unclaimed Deposits Transferred Report) automatically generated once Fin Ops has uploaded the transfer. This list should automatically be updated where a subsequent claim on any of the items in the report is processed (eg. Highlighting the claimed item).
* Initiate and submit requests for subsequent claims of any item uploaded.
* Upload supporting documents for claim request (customer’s copy of deposit slip, customer’s request letter etc) in suitable file type (eg. PDF).
* Receive notification (via email and on their profile page) of approval/ rejection of request as it goes along the process flow on the platform.
* Access report of list of items reversed by Fin Ops back to the branch account (Deposit Claims Treated Report).
* **RSM should be able to:**
* Receive notification (via email and on their profile page on the platform) of submission of list by all the branch SMs in their region.
* Access collated report of items delisted by the respective SMs on the platform in suitable file (MS Excel).
* View and approve collated list of items submitted by all branch SMs in their region on the platform if they are all okay.
* Add comments/reason on the platform next to the item that is to be rejected (if any) in order to reject the list submitted by the respective branch SM. Rejection comments are retained once inputted though the SM has the option of resubmitting without delisting but must input justification.
* Reject submitted list and return it back to the concerned branch SM on the platform to delist rejected items. RSM may reject again if SM resubmits without delisting or approve if found okay.
* Approve collated list for their region and automatically send to ERC on the platform.
* Receive notification (via email and on their profile page on the platform) of rejection/approval of list as it goes along the process flow.
* Receive notification (via email on their profile page) of ERC’s submission of list of items to Fin Ops for transfer.
* Access report of list of transferred items (Unclaimed Deposits Transferred Report) automatically generated once Fin Ops has uploaded the transfer.
* Approve requests from branch SM for subsequent claims of any item uploaded and automatically send to ERC.
* Receive notification (on their profile page) of approval/ rejection of claims request as it goes along the process flow on the platform.
* Access report of list of items reversed by Fin Ops back to the branch account (Deposit Claims Treated Report).
* **ERC should be able to:**
* Receive notification (via email and on their profile page on the platform) of submission of list by all the RSMs enterprise-wide.
* Access collated report of items delisted by the respective SMs on the platform in suitable file (MS Excel).
* Review and submit collated list from all RSMs enterprise-wide to Fin Ops for transfer.
* Reject list and return it back to the respective RSM on the platform.
* Add comments/reason for rejection by each rejected item otherwise the rejection action will not go through.
* Receive notification (via email and on their profile page on the platform) of rejection/approval of list by Fin Ops.
* Receive notification (via email and on their profile page on the platform) of successful submission to Fin Ops awaiting their action.
* Access report of list of transferred items (Unclaimed Deposits Transferred Report) automatically generated once Fin Ops has uploaded the transfer.
* Submit claims request from RSM to Fin Ops.
* Reject claims request from RSM with reason(s).
* Receive notification (via email and on their profile page on the platform) of successful submission of claims request to Fin Ops awaiting their action.
* Receive notification (on their profile page) of approval/ rejection of claims request by Fin Ops.
* Access report of list of items reversed by Fin Ops back to the branch account (Deposit Claims Treated Report).
* **Fin Ops should be able to:**
* Receive notification (via email and on their profile page on the platform) of submission of list by ERC.
* Approve and upload transfer. Uploaded transfer should have a reference code to facilitate easy access to the report for review purposes or for retrieval by the branch SM when processing a future claim on any of the deposits in the report.
* Access report of list of transferred items (Unclaimed Deposits Transferred Report) automatically generated once they have uploaded the transfer.
* Receive notification (via email and on their profile page on the platform) of successful submission of claims request by ERC.
* Approval claims request.
* Reject claims request with reason(s).
* Access report of list of items reversed back to the branch account (Deposit Claims Treated Report).