

FRD - Mobile Banking App Onboarding Improvement

1. Purpose

The purpose of this document is to define the functional required to address the gaps identified during cause and the gap analysis of mobile banking app onboarding process. These requirements **What the system should do** to improve onboarding completion and user confidence.

2. Scope

This FRD covers functional changes required within the mobile banking application onboarding flow for **existing bank customers**. Backend system redesign and UI / UX visual enhancements are excluded as defined in the BRD.

3. Reference Documents

- Business Required Documents (BRD)
- RACI Matrix
- Root Cause and As-Is process analysis
- Gap analysis (As-Is vs Expected)

4. Assumptions

- Users are existing bank customers with completed KYC
- Identity and security validation may be required during onboarding
- Functional changes are limited to onboarding flow and user communication

5. Functional Requirement

Note:

Each functional requirement is derived from an identified gap.

5.1 - Onboarding Guidance and Visibility

FR - ID	Functional Requirement	Gap Addressed
FR-01	The system shall display clear onboarding progress indicator to inform users of completed and remaining steps.	Lack of onboarding visibility

FR-02	The system shall provide contextual guidance text at each onboarding step to help users to understand required actions	Poor onboarding guidance
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5.2 - OTP Verification & Messaging

FR - ID	Functional Requirement	Gap Addressed
FR-03	The system shall display clear status message during OTP verification, including retry information and wait times.	OTP transparency GAP
FR-04	The system shall allow OTP to resend with clear messaging when initial verification fails.	OTP drop-off

5.3 - Data Entry & Validation

FR - ID	Functional Requirement	Gap Addressed
FR-05	The system shall prefill customer information already available with the bank to minimize repeated data entry.	Repetitive data entry
FR-06	The system shall explain the purpose of validation of steps during onboarding	Validation confusion

5.4 - Registration Completion & Confirmation

FR - ID	Functional Requirement	Gap Addressed
FR-07	The system shall display a clear communication message upon successful onboarding completion.	Missing Completion Confirmation
FR-08	The system shall trigger a confirmation communication (SMS / notification) once onboarding is successfully completed.	Lack of user reassurance

6. Non-Functional Requirement (High Level)

FR - ID	Functional Requirement	Gap Addressed
Performance	Onboarding screen should load within acceptable response time.	
Security	User data must be protected as per banking standards.	
Compliance	All onboarding steps must adhere to regulatory guidelines.	

7. Traceability (High Level)

GAP Area	Related FR-IDs
OTP verification issues	FR-03 , FR-04
Onboarding Visibility	FR-01 , FR-02
Data Repetition	FR-05
Validation clarity	FR-06
Completion Confirmation	FR-07 , FR-08

8. Out of Scope

- UI/UX visual redesign
- Core banking system changes
- New bank account creation
- Full KYC document submission

9. FRD Review & Sign-Off

Role	Name	Status
Product Owner		Pending
Compliance		Pending
Business Analyst	Roja Armugam	Prepared