unionbank

Business Requirements Specification (BRS)

AUTOMATION OF SAVINGS WITHDRAWAL BOOKLET

BPR/RBG/BRS/110/2016

May 2016

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AUTOMATION OF SAVINGS WITHDRAWAL BOOKLET CHARGE

INTRODUCTION

In todays' competitive market, it is important the Bank keeps coming up with solutions that are timely and friendly to customers which in turn increases the banks income.

Feedback shows that the bank is losing money through income leakages as regards savings withdrawal booklet charges issued to customers. A solution has been envisioned to automate the taking of charges immediately the booklet is issued, thereby reducing the possibility of aforementioned leakages.

OVERVIEW

The document states the requirements for automating the taking of Savings Account Withdrawal Charges.

In depth technical details are not provided here. For further technical information of the solution, the relevant technical specifications document (of the solution developers) should be consulted.
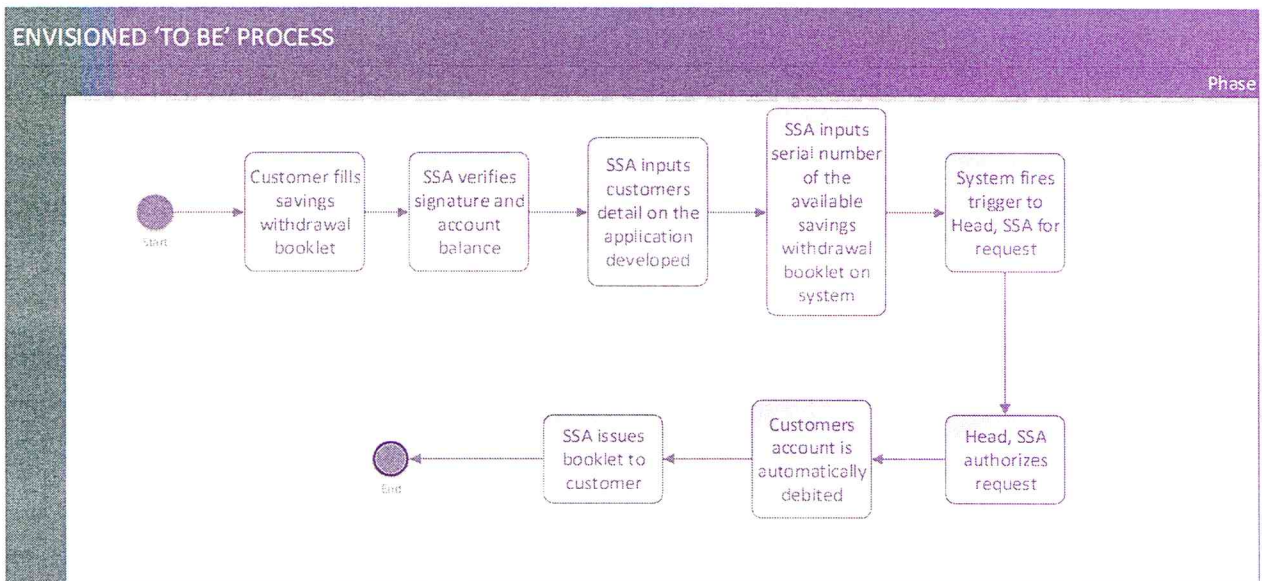
CURRENT 'AS IS' PROCESS

The current process for issuing savings withdrawal booklet and taking charge is stated below;

1. Customer walks into the banking hall and requests for savings withdrawal booklet

2. Customer fills a savings withdrawal booklet request form

3. SSA fills a debit voucher for the charge to be taken

4. SSA checks if customers account is funded

5. SSA verifies signature

6. SSA gets the savings withdrawal booklet once satisfied with 4 and 5 above

7. Records the serial number of the booklet in the register

8. Head SSA approves on the register

9. Customer signs the register for collection

10. Voucher is handed over to Teller to debit customers account

11. Teller debits customers account

ENVISIONED 'TO BE' SOLUTION & PROCESS

1. Customer fills savings withdrawal booklet request form

2. SSA verifies signature and check if account is funded

3. SSA inputs customer's details on solution

4. SSA inputs serial number range of the savings withdrawal booklet on the application

5. System fires trigger to Head, SSA

6. Head, SSA authorizes input

7. Customers account is automatically debited

8. SSA gives savings withdrawal booklet to customer

TARGETED BENEFITS OF THE SOLUTION

- Reduced risk of income leakages
- Increased earnings and channels profitability

USER/FUNCTIONAL REQUIREMENT

The requirements of the solution are as tabulated below:

S/N	USER REQUIREMENT	FUNCTIONAL REQUIREMENT
1.	SSA should be able to do the following: • LOG ON to the portal with his username and password on AD database	Solution should be able to do the following: • Confirm username and password from the database and If correct proceed to the **SAVINGS WITHDRAWAL REGISTER** home page or return to the login page with "INCORRECT LOGIN DETAILS" message.

	• Input the **CUSTOMER'S ACCOUNT NUMBER** and click **ENTER** button.	• On the **SAVINGS WITHDRAWAL REGISTER** home page, solution should display an input field named **CUSTOMER'S ACCOUNT NUMBER** to input customer's account number and **ENTER** button.
		
		• Upon clicking the **SEND** button, system should display the following Customers Details:
		
		   ➤ Account Name
		
		   ➤ Account Number
		
		   ➤ Account Balance
		
		   ➤ Phone Number
		
		   ➤ Date of Last Issuance
		
		and an input field named **SERIAL NUMBER** and a **SUBMIT** button

	• Input the **SERIAL NUMBER** on the savings withdrawal booklet to be issued the customer and click on a **SUBMIT** button	• Upon clicking the **SUBMIT** button, solution should trigger a notification to Head SSA for authorization. The notification email should contain a hyperlink to the request.
2.	Head SSA should be able to do the following: • Log in to the solution with his/her AD credentials	Solution should be able to do the following: • Confirm username and password from the database and If correct proceed to the **SAVINGS WITHDRAWAL REGISTER** authorization page or return to the login page with "INCORRECT LOGIN DETAILS" message

	• See all pending requests in his/her branch and click the one he/she wants to treat	• Upon logon, system should display the following:
		
		   ➢ Account Name
		
		   ➢ Account Number
		
		   ➢ Account Balance
		
		   ➢ Phone Number
		
		   ➢ Date of Last Issuance
		
		   ➢ Serial Number Being Assigned
		
		and 2 buttons named **AUTHORIZE** or **DECLINE**

	• Click on the **AUTHORIZE** or **DECLINE** button	• Upon clicking the **AUTHORIZE** button, solution should:
		
		   ➢ DR Customer's Account Number with **N315.00**
		
		   ➢ CR Comm. On Savings W/D Booklet (Income) Account **315200030** with **N258.00**
		
		   ➢ CR Savings Withdrawal Booklet (cost of booklet) Account **160642008** with **N42.00**
		
		   ➢ CR VAT. Account **250100012** with **N15.00**

	• Input comment (reason for decline) in input field	and displays message ISSUANCE SUCCESSFULLY COMPLETED • Upon clicking the **DECLINE** button, solution should display a **COMMENT** input field for **REASON FOR DECLINE** and a **FINISH** button
	• Click on **FINISH** button	• Upon clicking **FINISH** button, solution should re-route the request to SSA with a notification

CONTROL

1. All (system and human activities) audit logs should be kept by the solution.
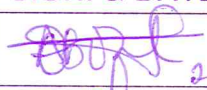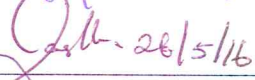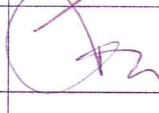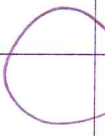2. Signature must be verified before booklet is issued

REPORTS

1. Available reports (PDF only) should include:
   - Total Issued Booklets in a date range

Format:

DATE | CUSTOMER NAME | ACCOUNT NUMBER | DATE OF LAST ISSUANCE | SERIAL NUMBER (FROM) | SERIAL NUMBER (TO) | SSA ID | AUTHORIZERS ID | TIME OF REQUEST MAKING | TIME OF REQUEST AUTHORIZATION

SIGN-OFF/APPROVALS

S/N	NAME	DEPARTMENT	SIGN. & DATE
1.	Abdulrazaq Onifade	BPR	26-5-15
2.	Bunmi Olufeko	QA (Head)	26/5/16
3.	Famous Imiemohon	Savings Account & Investment (RBG)	26/5/16
4.	Sheahan Arasaratnam	Retail Products (Head)	
7.	Oghenefovie Oyawiri	Operational Risk (Head)	26/5/16
8.	Ireti Abimbola	Internal Control (Head)	Abimbola 26/5/16
9.	Carlos Wanderley	Retail (Executive Director)	27/5/16
10.	Lucky Jayaratne	Operations & Technology (Executive Director)	

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LUCKY JAYARATNE
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OPERATIONS & TECHNOLOGY