Business Requirements Document

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Project name: MUFG Union Bank Mobile & Tablet  
Project id:197777

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**MUFG Union Bank, N.A.**

A member of MUFG, a global financial group

Template V3.9

**Revision History**

*NOTE: The version numbering of the BRD must be maintained during the life of the project to take into account change requests that affect the nature and scope of the project. Please use the revision history to capture not only the minor versions of the document (i.e., 0.n, 1.n) that have to do with editorial changes during review cycles, but major scope changes (i.e.1.n, 2.n) , such as bank systems reaching their End of Service (EOS) or compliance and regulatory changes made during the project life cycle that affect the BRD. The highest version number and date shown in the table below must appear on the cover page.*

|  |  |  |  |
| --- | --- | --- | --- |
| **Version** | **Release date** | **Author** | **Changes in progress** |
| V1.0 | 07/14/2017 | Rajorshi Roy | Initial Draft per new EPLC format based on Initial version prepared by Cognizant (Atul and Nisha) |
| V 1.1 | 04/30/2018 | Rajorshi Roy | Format Update per latest EPLC standards |
| V1.2 | 05/29/2018 | Rajorshi Roy | Updated the Security Controls spreadsheet and Functional requirements |
| V1.3 | 05/31/2018 | Shu Tang | Include Authentication and HRT requirments |
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**Template Usage, Purpose & Guidelines**

The purpose of this document is to capture business requirements and any other information or constraints that must be considered by the business analyst, systems analyst, information technology team(s) (or other applicable project team(s)) as they are developing potential solutions collaboratively with the business.

This document will also be used by other stakeholders within the project and SDLC lifecycle (i.e. Business Unit Leads, Subject Matter Experts, Systems Analysts, Project Managers, Developers, QA Analyst, etc.), so please do not assume that all participants are familiar with all of the finite details and intricacies of the business.

As you create this document, please be as specific as possible and apply the following rules:

Use neutral business language as appropriate when describing and capturing requirements.

Use quantifiable adverbs and adjectives so that everyone on the project understands the exact requirement.

**For example**, replace the word “immediately” with “within 20 seconds”.

Replace pronouns with the names of specific people or organizations.

**For example**, replace the words “He” or “She” with “Systems Manager”.

Ensure that the meaning of important nouns, terms, acronyms, and abbreviations are defined in this document. Also, ensure that all business related calculations, algorithms and formulas are clearly defined.

**Please do not delete sections within this document.** If there are sections that are not applicable, please indicate and provide a brief explanation why the section is not needed. Users of this template are also encouraged to add supplemental information and sections to this template as necessary.

# Introduction

## Business Background – Current Business Issues

The Mobile Business Center is an alternate service delivery channel for the Financial Center and provides access to some of our key Financial Center services through a Web-enabled mobile device. Accessing the Mobile Business Center service requires users to have a Web-enabled mobile device. To use services through the Mobile Business Center, users must have the appropriate entitlements to certain online Transaction Banking service(s). In its current state the Mobile App support the following functionalities:

* Information Reporting (Balance and Transaction Reporting)
* Internal Transfers
* Wire Initiation and Approval
* Positive Pay (Decisioning and New Issues)
* Decision Return Items
* Image Retrieval
* Stop Payment
* Supports token authentication

However, the mobile app in its current state have the below drawbacks and hence MUFG Union Bank has decided for a re-architecture of the current Mobile App with some new features:

* Current Mobile App has a wrapped mobile app architecture and supports only iOS and Android
* Look and feel of the Existing app is outdated and hence needs a revamp
* Legacy architecture leading to performance issues

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|  |  |
| --- | --- |
| **Business driver** | **Description** |
| Customer experience | Intuitive and easy to use with access to relevant functions, and improved look and feel |
| Differentiation with wider access | Provide clients with anytime, anywhere capability to conduct business, which supports both mobile and tablet. Expand usage to all transaction banking customers of MUFG Union Bank |
| Real time decision | Increased adoption with client for real time decisions with regard to cash management and transactions |
| Revenue growth | The app will help to achieve business growth in terms of revenue, customer retention |
| Marketing | Provide for better cross marketing |
|  |  |
|  |  |
|  |  |

## Summary of Objectives

**Business Objectives:**

Below are the high level business objectives behind undertaking the MUFG Union Bank Tablet Initiative:

1. Increase current adoption of the app for the existing corporate client community
2. Improve the look and feel of the app for a more customer friendly and intuitive approach to conducting transaction banking
3. Allow customers to manage their accounts and approvals on the go
4. Enrich the existing functionalities to empower the customer
5. Extend the app to the tablet form factor
6. Refactor the application architecture to allow for higher scalability and use new technology for better security and greater customer satisfaction with latest features
7. Strategic plan to help compete with other best-in-class bank apps

The high level approach to achieving these objectives are provided below:

* Roadmap Definition for implementation of the MUFG Union Bank Mobile / Tablet functionality:
  + Prioritize Requirements with MUFG Union Bank Product Management
  + Create roadmap based on the MUFG Union Bank prioritized features
  + Review and finalize a 2017 (near future) roadmap
* Cost Benefit Analysis for the MUFG Union Bank Mobile / Tablet functionality
* Create Target State Business & Technology architecture
  + Create target state capability model with identified gaps in technology stack and architecture to enable agreed-upon target state platform architecture
  + Identify options for addressing technology gaps by evaluating MUFG Union Bank standards, and up to two alternate leaders in the domain as defined by MUFG Union Bank.

Conduct workshops to review technology gaps and proposed architecture and identify MUFG Union Bank approved target state poverish

## Lines of Business Impacted

The lines of business impacted with this project are as below:

* Cash & Liquidity Management
* Payments & Remittances
* Information Reporting

## Programs impacted by this project

The programs which are affected by this project are as below:

* ACH / IR
* Positive Pay (PPW)
* Web Returned Items (WRI)
* Stop Payments (TWJ / ECMS)
* Single SignOn (SSO)

## Stakeholders, SMEs, and Users

|  |  |  |
| --- | --- | --- |
| Stakeholders **Stakeholder(s) business area** | **Role (Refer to RACI)** | **Stakeholder(s) name** |
| TB Product Management | Business Lead | Kin Kui  Ari Goldman |
| TB Digital Channels | Project Manager | David D’Alvarez |
| Transaction Banking Technology | IT Lead | Justin Pham |
| Enterprise Architecture | Solutions Architect | Arun Arunachalam |
| Quality Engineering | Test Lead | Unni Krishnan |
| Transaction Banking | Project Sponsor | Raymond Fattell |
| CPMO | Enterprise Project Portfolio Management | Various |
| QA | Quality Assurance | N/A based on Category Size |
| EIS | Enterprise Information Security | Stanley Tomkiewicz |
| Transaction Banking Technology | IT Oversight | Arjun Singh |
| Chief Data Office | Data Steward | Randy Canfield |
| Transaction Banking Risk and Controls | Risk Module Owner | Evelyn Flores  Brooke Cruz |
| Compliance | Risk Module Owner | Tess Koleczek |

**RACI Matrix (Phase 1)**

|  |  |  |  |
| --- | --- | --- | --- |
| Phase | Activity | MUFG | Cognizant |
| Planning | Project plan, workshops planning, status reporting, risk and issue tracking | C | A |
| Definition of Requirements | Workshops for requirements/architecture/wireframes/VD | R | A |
| Signoff & Approval | A | R |
| Target State Architecture | Target state architecture which includes capability model, options | R | A |
| Signoff & Approval | A | R |
| Roadmap & Cost Benefit Analysis | Implementation roadmap for the app, based on cost benefit analysis | C | A |
| Signoff & approval | A | R |

### SMEs

|  |  |  |  |
| --- | --- | --- | --- |
| **Subject matter expertise** | **SME/Business analyst name** | **Department** | **Role** |
| Product Management | Kin Kui | TB | Product Manager |
| Mobile Business Application | Justin Pham | ITG | System Manager |
| IT Services and Support | Huu Tran | ITG | System Manager |
| Enterprise Architecture | Arun Arunachalam | EA | Architect |
| Information Security | Stanley Tomkiewicz | EIS | EIS Intake |
| Infrastructure | Ron Tanag | ITG | System Manager |

### Users

|  |  |
| --- | --- |
| **User Role and Description** | **User Representative Name/Department** |
| Commercial Customer/Users | Kin Kui, Transaction Banking Product |
| Business Validators | Kin Kui, Transaction Banking Product |
|  |  |

# Scope

## In Scope

Below is the list of business requirements that are in scope of this project

|  |  |  |
| --- | --- | --- |
| **Problem to be solved/process/feature to be added or modified** | **System (if applicable)** | **Critical/Important or nice to have?** |
| View Balances | MBA | Critical |
| View Transactions | MBA | Critical |
| Internal Transfers | MBA | Critical |
| Initiate Wire Transfers | MBA | Critical |
| Approve Wire Transfers | MBA | Critical |
| ACH Batch Approvals | MBA | Critical |
| ACH Template Approvals | MBA | Critical |
| Decision Exceptions | MBA | Critical |
| Approve Exceptions | MBA | Critical |
| Manual Issues Entry | MBA | Critical |
| Approve Manual Issues | MBA | Critical |
| Check Inquiry | MBA | Critical |
| Place Stop | MBA | Critical |
| Cancel Stop | MBA | Critical |
| Items for Decisioning | MBA | Critical |
| Today’s Returned Items | MBA | Critical |
| Today’s Early Warning Returns | MBA | Critical |
| User login with dashboard and menu | MBA | Critical |
| Single sign on and all related security for mobility (including relevant FFIEC) with token authentication | MBA | Critical |
| Sorting and filtering across the app for various products | MBA | Critical |
| Help functionality for the app | MBA | Critical |
| Toggle functionality for bar chart | MBA | Critical |
|  |  |  |
| **UI Components** |  |  |
| Main Navigation (Tablet Landscape) | MBA | Critical |
| Hamburger Menu Navigation | MBA | Critical |
| Back button | MBA | Critical |
| MUFG Union Bank Logo | MBA | Critical |
| Data Grid | MBA | Critical |
| Data List | MBA | Critical |
| Search Filters | MBA | Critical |
| Sorting | MBA | Important |
| Pagination | MBA | Important |
| Login password | MBA | Important |
| Passcode Entry | MBA | Important |
| Tabs | MBA | Nice to have |
| Scrolling | MBA | Nice to have |
| Accordions | MBA | Nice to have |
| Fingerprint auth | MBA | Critical |
| HRT | MBA | Critical |
| FaceID | MBA | Critical |
| TouchID | MBA | Critical |
|  |  |  |

## Out of Scope

Below is the list of business requirements that are not in scope of this project

|  |  |  |  |
| --- | --- | --- | --- |
| **Problem or desired enhancement** | **Stakeholder(s)/Owner/Responsible Party Name** | **System Name  (if applicable)** | **Comments/Rationale** |
| Default and configurable user settings | MBA Business | MBA | Non critical |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

## Assumptions, Risks, Issues and Dependencies

Below is a list of Assumptions, Risks and Dependencies for this project:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type** | **Description** | **Impact/ Severity** | **Stakeholder Name** | **Mitigation plan** |
| A | Knowledge transfer of *MUFG Union Bank* -specific business processes will be facilitated by *MUFG Union Bank*. | H | Kin Kui |  |
| A | *MUFG Union Bank* will provide access to the relevant systems, documents and repositories and provide detailed documentation and SME time and knowledge for relevant teams and applications within project scope for meetings and review sessions. | H | Justin Pham |  |
| A | Work will be performed both offsite at Vendor designated locations, and onsite at *MUFG Union Bank* locations residing in Los Angeles, California. | L | Justin Pham |  |
| A | *MUFG Union Bank* will provide necessary seating, hardware and software, and connectivity at onsite location for the Vendor team. | H | Justin Pham |  |
| A | The cost of non-standard or specialized software and other project related expenses are excluded. Such expenses will be communicated to *MUFG Union Bank* for approval prior to procurement and use. | H | Justin Pham |  |
| A | Wireframes and Visual design are assumed for four (4) processes, not including variation for tablet form factor | H | Kin Kui |  |
| A | Total number of wireframes will not exceed number of screens in current web or mobile application plus ten percent. | H | Kin Kui |  |
| A | *MUFG Union Bank* will identify a single approver for each of the Deliverables during the Service Task 1 phase of the project. | H | Kin Kui |  |
| D | *MUFG Union Bank* will provide the application style guide. | H | Kin Kui |  |
| D | *MUFG Union Bank* will provide any and all details regarding previous research of customers and mobile application design strategy including but not limited to personas, surveys, interviews, and designs. | M | Kin Kui |  |
| D | An *MUFG Union Bank* Engagement Lead will be provided as a single point of contact for all requests and facilitating discussions – 20% time for meetings, introduction, co-ordination, clarifications etc. | M | Justin Pham |  |
| D | Stakeholders will be made available against the following expectations– Business Subject Matter Experts, Technology Architects, Project Managers: 15-20 meetings of 1 hour with key stakeholders to get inputs on current and desired functionality. 6-8 hours to validate and review the recommended future state Requirements and Functional Requirements. | H | Ari Goldman |  |
|  |  |  |  |  |
| Type: R=Risk, D=Dependency, A=Assumption I= Issues | | | | |

# Current state analysis

## Current Systems Impacted

Below is a list of systems which are impacted by this project which also denotes the type of impact:

Type of Impact; NEW, MODIFIED, DECOMISSION, NO CHANGE (test only), UPSTREAM, DOWNSTREAM, INTERFACING

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Current System** | **Stakeholder Representative** | **Type of Impact *(New, Modified, Decommissioned, No Change, Upstream, Downstream, Interfacing)*** | **Can this system be leveraged in the current project?** | **Notes** |
| SSO | Yan Huang | Modified | Yes | SSO to set user specific entitlements for new MBA App |
| ACH/IR | Siva Radhakrishnan | Modified | Yes | Change to add Account Number and Name fields |
| PPW | Siva Radhakrishnan | No Change | Yes | Change to support user field filtering in UI |
| TWJ | Justin Pham | No Change | Yes |  |
| WRI | Amit Tugnait | No Change | Yes |  |
| AXW | Siva Radhakrishnan | No Change | Yes |  |
| BLW | Arif Buddiman | No Change | Yes |  |
| EBA Alerts | Arif Buddiman | No Change | Yes |  |
| WCM | Arif Buddiman | Modified | Yes |  |

## Current Flow

### Process Analysis (Current State)

The current or existing Mobile Business Application (MBA) serves a series of functionalities and products to MUB commercial customers which can be listed as: User Login, Display Main Menu, Positive Pay, Web Returned Items, Inquire and Stop Checks, Wires, Internal Transfers and View Account Balances and Transactions.

|  |  |  |  |
| --- | --- | --- | --- |
| **Process number** | **Process name** | **Summary description** | **Affected? (yes, no, not sure)** |
| 1 | Login | The user login process to access the MBA application with user ID and Password. Also include the log off process to close the user’s session or timeout. | Yes |
| 2 | Main Menu | The user entitlement processing to show items and products to which the user is associated with. | Yes |
| 3 | Positive Pay (PPW) | The Cash management system for commercial customers | Yes |
| 4 | Web Returned Items (WRI) | The product and features to handle any returned items like Checks | No |
| 5 | Stop Check (STP) | To inquire, place or cancel a Stop on an issued Check | No |
| 6 | Internal Transfers | Initiate and review or view previous funds transfers within the bank | No |
| 7 | Wires (WRF) | Initiate, review and approve Wire transfers of funds | Yes |
| 8 | View Balances | Review account balances | Yes |
| 9 | View Transactions | Review recent account transactions | Yes |

### Business Use Case Diagram (Current State)

Attach a current state business use case diagram and/or systems diagram if applicable.

**Business Use Case 1: Login**

The users of the current Mobile application login using a web browser in their mobile devices using their user ID and password.



**Business Use Case 2: Main Menu**

The user, once logged in, will land on the Main Menu of the MBA application. The menu presents all the entitled features and products to the user. From there the user can navigate to any feature. Some menu items show the counts of the items/entities for it, like for Positive Pay the menu shows items pending approval.



**Business Use Case 3: Positive Pay (PPW)**

The Positive Pay product is used to check and validate transactions which have been raised as an Exception by the processing system. The user may also raise manual Issues as necessary for any transaction deemed questionable. The user may View and Approve or Reject Exceptions raised for transactions.



**Business Use Case 4: Stop Check (STP)**

The Stop check product is used by the user to place stop on a check issued to an entity. The user can also run search inquries on any past checks or even cancel an already Placed Stop.



**Business Use Case 5: Web Returned Items (WRI)**

The WRI feature is used by the user to view and decision on Returned Items and see early Warnings for transactions which have been declined.



**Business Use Case 6: Internal Transfers**

The user may initiate funds transfer from one to another account within the bank using this feature. The user needs to enter the Amount, select the From and To accounts from the list of accounts available and the date on which the transfer needs to take place.



**Business Use Case 7: Wires**

The user may approve pending Wire transfers or schedule a new Wire Transfer by providing the relevant details. For new Wire transfer the user must select an pre-approved Wire transfer Template, and provide the Amount and date of transfer. For approval, the pending approval list may be browsed and selected transfer details may be view and then approved or rejected.

Wire Schedule flow:



Wire Approval flow:



**Business Use Case 8: View Balances**

The user can select to view the Account Balances of a particular account. User must first choose amongst the accounts for which he/she wants to see the balance. Once selected, the Prior and Current days balances are fetched and displayed, per user’s entitlement.



**Business Use Case 9: View Transactions**

The user can view the transactions for a particular account by selecting the View Transactions menu item. The user needs to select one account from the list of entitled accounts and provide the From and To date range and if needed filter by the Transaction Type. On submit, the system shall fetch the list of transactions for the account.



# Future State Requirements

Below are the new or future requirements for this project:

***Authentication/Login Requirements***

******

***HRT Requirements***

****** ******

***Functional Requirements***



***Report Requirements***

No Report Requirements

***System Interface Requirements***



***Non-Functional Requirements***



***Security Controls/Requirements***



***Data Requirements***



## End-User Training Requirements

Please consider the following questions to indicate the end user training requirements:

1. What type of training would be required for end users? Train the Trainer/Train tester/Online Self Study/etc.?
2. Who will conduct the training and prepare training materials? Internal training team? Vendor? Etc
3. Is the system under development used by users across the world, in different time zones? If yes, how will the training be organized?
4. How many users need to be trained?
5. Is there an internal training facility or will the training need to be organized at external locations?

## Future State Process Flow – Business Use Case Diagram

Attach a future business use case diagram and/or systems diagram as applicable.

Below are the future state business use case diagrams for the new Mobile commercial application.

## Business Use Case 1: Login

User logs into the mobile/tablet application from their device, by opening the application and providing username and password/passcode.



## Business Use Case 2: Home

After successful login, the user will land on the Home page of the application. The home page consists of two tabs, Authorize and Balances. If there are at least one item on the Authorize tab, which needs user’s attention to authorize or approve it, then the Authorize tab is presented to the user, else the Balances tab.



## Business Use Case 3: Balances

When user opens the Balances tab in the Home screen, the system retrieves and shows the Balances for the user’s entitled accounts.



## Business Use Case 4: Approve Wires

Under the Authorize menu, the user may go ahead and approve pending Wires on his/her approval, or reject them as appropriate. The details of the Wire(s) can be seen by tapping on the Wire itself.



## Business Use Case 5: Approve ACH Batch

Users with entitlements can approve a pending ACH Batch transfer processing from the Authorize menu. The count of pending Batches are displayed beside the menu item and also in the Pending screen. User can drill down to see the details of each pending Batch and choose to either Approve. Reject or Delete the Batch. On successful action, a confirmation message will be displayed to the user.



## Business Use Case 6: Approve ACH Template

ACH Templates which are pending approval can be reviewed and decisioned by the user, from the the Authorize menu. Users can view the details of the pending ACH Template by tapping on the item in list. User can then Approve, Reject or Delete the Template as appropriate.



## Business Use Case 7: Approve Manual Issue

For the Positive Pay module, the users with appropriate entitlement can view and then Approve or Reject pending Manually raised Issues. The user needs to go to to the sub-menu item, Dispositions Pending Approval, under the Authorize menu. The user will be displayed the list of pending approval Manual Issues. User may select multiple Issues and Approve/Reject them at once.



## Business Use Case 8: Approve Exception

In the Positive Pay system, the Exceptions are raised systematically, and are then queued for approval. The user can see those Exceptions under the Authorize menu and then Items Pending Approval tab. User can select single or multiple exceptions, and the in single user can also view the details of an Exception. User may also view the Check images before making a decision to Approve or Reject and Exception.



## Business Use Case 9: Check Inquiry

User can also search for a particular Check or a collection of Checks, to view the status of processing. From there, based upon the user’s entitlement and the Check’s status, the user may Place or Cancel and already placed Stop on the Check.



## Business Use Case 10: Manual Issue Entry

Users may lodge an Issue in Positive Pay system manually, by enter the details of the check. User needs select the sub-menu option Manual Issue from main menu Initiate. The flow will take the user to create an Issue entry.



## Business Use Case 11: Items to Disposition

In the Positive Pay, the user needs to attend to Items which have neen raised as Exceptions to be dispositioned. These items are queued in the system and can be seen under the Authorize menu and then “Items to Disposition”. User can see the list of pending Exception items and then choose one or more Exceptions to provide disposition on. Once done, the Exceptions are marked as decisioned.



## Business Use Case 12: Decisioned Items

Users may view already decisioned Exception items in the system, by going to Decisioned Items tab under “Items to Disposition” menu. These are Exceptions for this dispositioning have already been done. User may select a single Exception and view the details of the Exception and the associated Check images.



## Business Use Case 13: Place Stop

Users can search for checks by Account and Check numbers and based on the current status of the Check(s), and the user’s entitlement, the user may Place a Stop on the Check’s payment.



## Business Use Case 14: Cancel Stop

User may try to Cancel a Stop which has already been place on a Check, by using the Cancel Stop feature. User can search for the check using the Account number and check number, then attempt to cancel a Check Stop.



## Business Use Case 15: Return Items Inquiry

For Deposited Items Returned, the user may view Items which have been retuned in a list. User needs to go to the Inqiry menu and then to Deposited Returns from there. The system will show the list of Items which have been retuned.



## Business Use Case 16: Returned Items Pending Decision

User may view the list of Returned Items which are pending decision, under the Authorize menu and then Deposited Returns, on Items Pending Decision tab. Here the user can see the list of Items and select one or many to decide either to Re-clear or Chargeback the item. User may choose to decision single or multiple items at once.



## Business Use Case 17: Returned Items - Early Warnings

For any high value returned Items for the current day, the system generates the notifications in the form of Early Warnings. The warnings for the day can use visited by the user on the Inquiry menu down to Deposited Returns then to Early Warnings tab. User may tap on any of the listed warnings to view the details.



## Business Use Case 18: Initiate Wire Transfer

One of the important tasks for the user to accomplish in the mobile application is the initiation of a Wire Transfer. The can initiate the wire from the Initiate menu and then Domestic Wire. In the flow the user needs to select the Wire template to use for the transfer first. The list of available templates are shown in a list, from the user may tap and select one. Then system then shows the details of the selected Wire template, where the user also inputs the Amount, Date of Transfer and any comments. On next, the user may review the wire details before submitting it. On submit, the system asks for the user RSA Token passcode for verification of authenticity. On successful verification the system shall schedule the wire transfer.



## Business Use Case 19: Internal Transfer

Internal funds transfer is the movement of funds from one account to another within the bank. User can select to peform the same by selecting Internal Transfer from Initiate menu. On the screen, user can select the From and To accounts, between which the transfers shall take place. The user next enters the amount and clicks Next to review the transfer. On Submit, the system shall immediately transfer the funds to the destination account from the selected From account.



## Business Use Case 20: Log Off

User chooses to leave the application and log off. The log off function is on the main menu. On log off, the system closes the active user session and any lateral user sessions and shows the sign in screen again.



# Glossary of terms

In this section, provide a complete list of all documents and resources that were referenced during the creation of this requirements document. Each document should be identified by title, report number (if applicable), date, and publishing organization. Specify the sources from which the references can be obtained.

**Account statement**

A periodic summary of account activity (for example, current balance, deposits, and withdrawals).

**ACH**

Automated Clearing House. A national electronic payment system. The ACH operator is the United States Federal Reserve.

An ACH payment can contain more information than a check and is generally more reliable and cost-efficient. ACH transactions allow your company to make deposits to recipients' accounts (for example, payroll or pensions) or debits to customers' accounts (for example, billing) automatically.

ACH transactions are sent on a daily basis to the Federal Reserve bank, where they are sorted and sent on to the recipient's financial institution. This process is guaranteed to happen within two business days.

**ACH credit**

A transaction through the ACH Network originated to pay a receiver (deposit into an account).

**ACH debit**

A transaction through the ACH Network originated to remove funds from the receiver (withdrawal from an account).

**Alert**

A short message informing the company user that a specific activity has occurred. Based on the alerts enabled by the financial institution, the company user can select which alerts they wish to use. A type of *notice*. Contrast with *disclaimer*.

**Approver**

A user who is authorized to approve (or reject) the actions of other users in the company. There are different types of approvers, for example, approvers of disbursements (payment and transfer requests), upload approvers, and approvers of user maintenance. Each of the different types of approval requires being granted permission by a CSA in your company. In addition, to approve a particular type of activity in the system, you must also be entitled to perform that type activity.

**Challenge question**

An alternative method by which customers and corporate users can log in to MUFG Union Bank Corporate Banking when they have forgotten their password. Also called “secret questions.”

**Disbursement**

An payment that transfers money from your company’s account to an account owned by another person or business.

**Disclaimer**

A short message that informs the company user of a policy or procedure. Disclaimers are presented as either a footer or in a new browser window. A type of *notice*. Contrast with *alert*.

**Dual Authorization**

An optional security feature that the financial institution can employ so that different types of actions in the system must be authorized (or approved) by one additional user before they take effect.

Also called *dual approval.* This term refers specifically to features that require only *one* additional approval. Contrast with *multiple authorization*, which applies to transactions involving monetary amounts and which may require more than one additional approver.

**Encryption**

The transformation of data to a difficult-to-interpret format as a mechanism for protecting its confidentiality, integrity, or authenticity. The process is also called *encoding* and the encoded data must be decoded with a specific *key* in order to be read.

**Entitlements**

The collective name for a user's security access to specific accounts, data services, and system functions.

**Exchange Rate**

A fluctuating rate of exchange between two actively traded currencies.

**FI**

Financial institution. Sometimes known as a financial service provider.

**Functional Entitlement**

A user’s security access to perform specific system functions, such as creating and modifying a payment, or viewing a payment. A user’s functional entitlements are configured in Corporate Banking.

**Holiday Schedule**

Default non-processing days for the financial institution, defined at the system level.

**Multi-factor Authentication**

Techniques for authenticating a person that require more than one form of credential. Unique credentials can be in the form of passwords, tokens (hardware or software), and digital certificates.

**Multiple Authorization**

An optional security feature that an the financial institution can employ so that different types of transactions must be authorized (or *approved*) by a certain number of additional users. The number of approvals required depends on configuration choices made by the financial institution. To approve or reject something that is pending approval, a user must have additional entitlement as an *approver*.

This term refers specifically to features that involve monetary amounts. The number of approvals required can be set as a fixed number, a variable number based on the transaction amount, or a variable number based on panel authorization rules that the company establishes.

Contrast with *dual authorization*, which is similar but applies to actions in the system that do not involve monetary amounts.

**Notice**

A piece of information presented to a company user when a preset condition is met, such as an account balance reaching a certain threshold or the passing of a specific date. Notices may also be used to communicate the policy of the financial institution.

**PIN**

Personal Identification Number.

**PIN Authentication**

A method for authenticating a user’s identity when creating and approving payments whereby the user is required to enter a PIN, which is created and assigned by the financial institution.

**Positive Pay**

A service which allows you to view check disbursements that are suspected of fraud or are not reflected in the issue data stored for your company at the financial institution.

**Process Schedule**

Processing times for a particular banking function, or process, used to convey cutoff times to customers. A schedule also specifies non-processing days according to the bank’s defined *holiday schedule*.

**Product**

A type of account that is created within a *subtype*. For example, the savings subtype could include products such as Statement Savings and Preferred Savings.

**Product Type**

Thishighest level of product configuration consists of three basic types: Deposit, Credit, and Loan. It is also referred to as just *type*.

**Product Subtype**

Product subtype is a group within a *product type*. For example, two subtypes of the Deposit type are Checking and Savings. Product subtypes are also referred to as *subtypes*.

**Profile**

The collection of data that defines a company within the system. The profile is created during enrollment and includes an ID and other basic information, plus a class of service association. The class of service determines the features, fees, and transaction limits that apply to the customer or company.

**Recipient**

An individual or business that has money transferred into its accounts or taken from its accounts through an ACH payment. ACH recipients are categorized as either domestic or international. See also third party.

**Reminder**

A message sent to prompt an action on the part of the user. For example, a user could create a reminder to create a payment on a specified day.

**Returned Item**

A suspect item presented through the Positive Pay service that you have decided not to pay.

**RSA**

A highly secure, two-factor authentication method that relies on a hardware or software token. With RSA authentication, a user enters a numeric passcode consisting of theRSA token code plus an RSA [PIN](https://ina-tst.unionbank.com/javahelpweb/en_US/cb/cb_main/9952.htm#o7832) (a unique personal identification number) — the two “factors.”

**Tax Authority**

Entities to whom taxes are paid, such as Alabama (a state authority) or Federal (US government).

**Third party**

An individual or business that has money transferred into its accounts or taken from its accounts through a payment.

**Transaction Type**

An activity at the account level, such as a deposit, a withdrawal, or even a late fee. The financial institution creates and maintains its list of transaction types in Corporate Banking which correspond to transaction types on the host.

# Appendix

## Screenshots, Mockups, Report Samples, etc

Please use this section for additional attachments (i.e. screenshots, report samples, mockups, etc).

## Mockup Wireframes of the Mobile/Tablet application



## System diagram of the existing MBA application



## Acronyms & Abbreviations

|  |  |
| --- | --- |
|  |  |
| MUB | MUFG Union Bank |
| ACH | Automated Clearing House. A national electronic payment system. The ACH operator is the United States Federal Reserve. |
| SOA | Data Power Application/Akana |
| MBA | Mobile Business Application |
| PPP | Payee Positive Pay |
| WRI | Web Returned Items |
|  |  |

# Approvals

*Please attached approvers email in this section.*

**IT Oversight Approval Date**

**Project Sponsor Approval Date**

**Solutions Architect Approval Date**

**Central Project Management Office (CPMO) Approval Date**

**Enterprise Information Security (EIS) Approval Date**

**Chief Data Officer (CDO) Approval Date**

**BRD Template Revision History**

|  |  |  |  |
| --- | --- | --- | --- |
| **Revision** | **Release date** | **Author** | **Changes in progress** |
| 1.0 | 12/12/2014 | Jim Lam | Initial Draft. Incorporated suggestions (refer to yellow highlights and comments). Pending review. |
| 1.1 | 12/17/2014 | Jim Lam | Reviewed and incorporated changes per meeting with Derrick Willmott, Masako Kashihara, and Susan Ryall. |
| 1.2 | 01/08/2015 | Masako Kashihara | Added Compliance in Stakeholders and embedded the latest Functional Requirement, Report Requirement and System Interface Requirement spreadsheet. |
| 1.3 | 01/21/2015 | Jim Lam | Made updates per the following feedback from West Coast QE teams.   1. Throughout: Remove all instances of “SOA” being called out (e.g. 3.1 guidance) 2. 1.3.1: Stakeholder definition needs to be clarified 3. 1.3.2: Update guidance so that it’s not “Business” centric (should be business and systems SMEs) 4. 1.3.2: SME definition should be clarified (how do we determine that someone is an SME)    1. Takeaway: We may need to clarify the use of a standardized listing of SMEs as a “reference only” in the guidance 5. 1.3.3: Change header “User Representative Name” > “User Representative Name / Department” 6. 2.1: Change header “problem to be solved/required feature” > “Problem to be solved, process/feature to be added/modified” 7. 2.1: Change header “Critical/Useful or nice to have” > “Critical, Important, Nice to Have” 8. 2.1: Add “Stakeholder(s)” to table?   [my notes are unclear, did we decide for or against this?] 9. 2.2: Change header “Stakeholder Name” > “Stakeholder Name(s)” 10. 2.3: Change header order, switch position of “Mitigation Plan” and “Stakeholder Name”   [my notes are unclear, did we decide for or against this?] 11. 3.1: Need to clarify “Type of Impact”     1. Takeaway (Kashihara-san/Susan): Can you bring to tomorrow’s meeting some definitions for these items? 12. 3.2.1: Update guidance and section so that it’s clear where process maps should be organized/referenced     1. We should either make section 3.2.1.1 Process Maps, and 3.2.1.2 Process Maps Details (for the table) OR update the guidance to indicate that for each process map inserted they should put a table outlining the impacted areas steps 13. Appendix: Move examples of process maps to the BRD guidance PPT 14. Appendix: Remove Approvers & reviewers 15. Guidance PPT: Add in a sample completed BRD as a reference |
| 1.4 | 01/23/2015 | Masako Kashihara | Modified Excel formulas to remove extra blanks on BRD# of Functional and Report requirement sheet.  Add guideline for Type of Impact in 3.1 Current System Impacted.  Added Appendix |
| 1.5 | 01/28/2015 | Jim Lam | Updated summary of requirements to clearly indicate use to document objectives for section 1.2. Added proposed link to section 5 for BRD Sample References. Updated sections 5, 6, 7 with usage guidance. Section 1.3.2 updated definition of SME for clarity. Updated section 3.2.2 guidance to not refer to Appendix A as it no longer exists. |
| 1.6 | 02/13/2015 | Masako Kashihara | Attached the latest functional template |
| 2.0 | 02/19/2015 | Masako Kashihara | Replaced Non-Functional requirement template. |
| 3.0 | 03/25/2015 | Yuhi York/ Masako Kashihara | Standardized font and format. |
| 3.1 | 10/14/2015 | Masako Kashihara | Updated Non-Functional Requirements Excel sheet (v15.2) |
| 3.2 | 10/29/2015 | Masako Kashihara | Updated Non-Functional Requirements Excel sheet (v15.3) |
| 3.3 | 11/12/2015 | Masako Kashihara | Updated Report requirements Excel sheet (v15.2). |
| 3.4 | 11/30/2015 | Masako Kashihara | Updated Functional Requirements Excel sheet (v15.3). |
| 3.5 | 05/18/2016 | Marina Biscoll | Updated Functional Requirements Excel sheet (v15.4). |
| 3.6 | 04/01/2017 | Susan Ryall/ Linda Quach | 1.1 Added to this section the question regarding whether there are any systems existing which can be leveraged to satisfy the business objective.  1.3 LOB’s impacted  1.4 Program project is associated with and related projects.  3.1 Systems Impacted added column to ask about system leverage  4.0 Embedded EIS Security Checklist;  Embedded Data Requirements Document (DRD);  Added an example of a Future State Business Workflow  7.0 Added Approvals Page |
| 3.7 | 04/07/2017 | Linda Quach | Updated Approvals Page to align with latest RACI  Added updated EIS template & DRD template in Section 4 |
| 3.8 | 04/12/2017 | Linda Quach | Added guidance text in Revision History section |
| 3.9 | 6/14/2017 | Charles Lane | Updated attached Requirement templates : Functional (reordered columns, fixed functions), Reports(enhanced sequencing function), Interfaces(added sequencing function) |
| 4.0 | 07/20/2017 | Charles Lane | Fixed Reports Requirements file. (No content changes) |
| 4.1 | 08/30/2017 | Linda Quach | Updated Security Controls attachment in Section 4 |
| 4.2 | 01/08/2017 | Linda Quach | Updated Security Controls attachment provided by EIS Team |