**BRD- Business Requirements Document**

1. **The Current Business Problem:** Currently, Bank of America offers limited banking on weekdays (8 hours per day). This does not provide enough service hours for the customers as the bank is not open in the evenings as well as on the weekends.

Moreover, when a customer calls the contact center, it takes them at least 20 minutes before they can speak to an agent. This provides a bad customer service experience. Moreover, each phone call that the customer makes, costs us $3 per hour- which is a significant expense for the business.

1. **The Proposed Solution:** Bank of America would like to introduce “Online Banking’ capabilities so that the customer can login to their account and manage their account 24X7. This would also significantly reduce call center volume and will help reduce the expenses associated with running a call center.
2. **System(s) Impacted:** Online Banking capabilities will be added to customer facing website: bankofamerica.com
3. **Assumptions/Dependencies:** N/A
4. **Business Requirements**
   1. **Digital Profile Management**
      1. Ability for the user to register
      2. Ability for the user to login
      3. Ability for the user change password
      4. Ability for the user to retrieve user id
      5. Ability for the user to retrieve password
   2. **Accounts Management**
      1. Ability for the user to view account summary
      2. Ability for the user to view account history
      3. Ability for the user to edit profile
      4. Ability for the user to view statements
      5. Ability for the user to download statements
   3. **Funds Management**
      1. Ability for the user to add a bill
      2. Ability for the user to pay a bill
      3. Ability for the user to transfer funds
      4. Ability for the user to view bill payment history
      5. Ability for the user to view transfer funds history
   4. **Checks Management**
      1. Ability for the user to order checks
      2. Ability for the user to edit an order
      3. Ability for the user to cancel an order
      4. Ability for the user to place a recurring order
      5. Ability for the user to view order history