Discovery Report

Volume 1. Introduction

Orient Commercial Bank

Version 1.0

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1. History of changes

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| --- | --- | --- | --- |
| version | date | Description | author |
| 0.1 | 11.08.2020 | Initial Version | Tu B. Nguyen |
| 1.0 | 03.09.2020 | Final version | Tu B. Nguyen |
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1. Introduction
   1. Purpose/Scope

This Discovery Phase is conducted to define requirements, configuration, enhancement and interfacing that are required in order to implement Way4 ePIN API, Training, Upgrade, NAPAS VCCS, Visa Scheme and 3-D Secure ACS 2.0.

This report has been prepared in accordance with the functional overview of the requirements, defined during a Discovery sessions held between representatives of Orient Commercial Bank and OpenWay. The Discovery sessions took place between 10th and 28th Aug 2020, at the Orient Commercial Bank office in HoChiMinh City, Vietnam.

* 1. Discovery Review Acceptance

On completion of the first draft, this report will be submitted to Orient Commercial Bank for review. Comments and corrections provided will be incorporated in agreement with OpenWay, following this review.

On publication of the final version of the document, Orient Commercial Bank will be requested to sign a Discovery Acceptance Certificate, indicating that they accept the report as an accurate description of their requirements, so far as they can be determined at the sign-off date.

Any additions or changes to the requirements detailed in the document following sign-off of the report will be agreed in accordance with the Project Agreement.

* 1. Structure and Use

This Discovery Report sets out the details of the project that must be agreed by the parties in order for the system to be prepared, including:

* Introduction (Volume 1)
* SOA API for ePIN (Volume 2)
* WAY4 Training (Volume 3)
* VCCS Issuing (Volume 4)
* VCCS Acquiring (Volume 5)
* Visa EMV and Contactless Issuing (Volume 6)
* Visa EMV Acquiring (Volume 7)
* 3-D secure ACS 2.0 for Visa (Volume 8)
* 3-D secure ACS 2.0 for MasterCard (Volume 9)

Please note that this report concentrates upon the configuration of OpenWay standard software, in accordance with requirements.

1. Project Overview

## Introduction

The purpose of the project is to implement WAY4 ePIN API, Training, Upgrade, NAPAS VCCS, Visa Scheme and 3-D Secure ACS 2.0 for Orient Commercial Bank.

WAY4 ePIN API provides the API to support PIN change and PIN set for Way4 out-side application.

OpenWay provides the training course for existing issuing and acquiring product in OCB.

OpenWay support WAY4 upgrade and guide document to OCB.

OCB can issue and acquire NAPAS EMV/contactless card by WAY4 VCCS module.

OCB can issue and acquire Visa card by WAY4 Visa scheme module.

OCB support cardholder to secure e-com transaction by 3-D Secure ACS 2.0.

## Project Scope / High-Level Business Requirements

Orient Commercial Bank is going to create a WAY4 Instance in Test environment and OpenWay will install and configure WAY4 in-scope modules.

### Project scope

Project scope includes:

Phase 1

* SOA API for PIN change, PIN set
* WAY4 Training
* WAY4 Upgrade
* Interest Accrual
* VCCS (Issuing and Acquiring)

Phase 2 & 3

* Visa EMV Issuing and Acquiring
* 3D Secure ACS 2.0 for Visa and MC

### Out of scope

The Way4 module or function which is not relevant in VR004 between OpenWay and Orient Commercial Bank, is consider as out of scope.

## Project Organization Chart

Governance model consists of executive committee, operational committee and functional level. It will be applied from the beginning of the project. Final staff assignment will be done during mobilization Project stage.

**OpenWay key persons:**

* Nguyen Manh Ha – Business Relationship Manager (BRM)
* Nguyen Ba Tu – Project Manager

**Orient Commercial Bank key persons:**

* Du Xuan Vu – Chief Information Officer (CIO)
* Do Nhon Qui – Project Manager

### OpenWay Project Team

The OpenWay project team organization is shown on the chart below:

* Nguyen Ba Tu – Project Manager
* Lam Bich Chau – Implementation Engineer
* Nguyen Minh Quan – Implementation Engineer
* Tran Hoang Sang – Implementation Engineer
* Nguyen Hoang Hiep – Implementation Engineer

### Orient Commercial Bank’ Project Team

* Do Nhon Qui – Project Manager
* Bui Thanh Dat – Implementation Engineer
* Huynh Phu Khanh – Implementation Engineer
* Hoang Gia Hung - Implementation Engineer
* Nguyen Tran Hoang Gia – Implementation Engineer
* Nguyen Thi Kim Ky – Implementation Engineer

### Executive Team – Joint Steering Committee

The Joint Steering Committee is represented by Orient Commercial Bank and OpenWay.

The Joint Steering Committee shall supervise and, if necessary, direct the Project to ensure that the Project will proceed and will be finalized as agreed.

Minutes of the meetings of the Steering Group shall be kept, and shall be signed by the representatives of the Parties.

Joint Steering Committee meetings are carried out twice a year.

Meeting objectives: strategic alignment, decisions from an executive-level-audience.

### Steering group

Steering group is responsible for the activities listed below:

* Decision and escalation board (time line, scope, budget changes)
* Overall progress and budget controlling
* Final approval for Change Requests (CRs)
* Discuss key updates, risks, issues, and items requiring decisions from an executive-level audience.

List of members from OpenWay side include listed above project’s key persons from Orient Commercial Bank side these are VR004’s WAY4 solution implementation project Steering Committee members.

Steering Committee Meetings are carried out by request as a meeting for both parties.

### Project Managers

The Project Managers are authorized to implement the project in accordance with an approved project plan and project scope.

The responsibility of the Project Managers shall be to follow and supervise the implementation of this Project and the progress of the Project and to inform its own organization and the other Party of matters related to the implementation of this Project and Implementation Agreement.

The OpenWay’s project manager shall also report on the status and progress of the Project to the Steering Group and the project groups. OpenWay shall provide written status and progress reports to Orient Commercial Bank.

The Project Managers are responsible for task scheduling, work arrangements and resources during the project.

##### Project Manager from Orient Commercial Bank and the Project Manager from OpenWay

* Is in charge of forming the Project Team.
* Sets the project practices and the participants' roles.
* Allocates the tasks of the Project Team members.
* Monitors the progress of the tasks.
* Anticipates any potential problems and takes active measures to remove them.
* Reports the project's progress to the Steering Group.
* Keeps in contact with all parties involved in the project and other related projects.
* Is responsible for providing needed information to all project parties.
* Is in charge of preparing and maintaining the project plan.

##### Project Manager from Orient Commercial Bank

In addition to the above-listed tasks, Project Manager from Orient Commercial Bank:

* Reports the project's progress to Orient Commercial Bank's Internal Steering Group.
* Is responsible for implementing Orient Commercial Bank's part of the project.
* Is the primary point of contact for the Vendor's Project Manager.
* Collaborates with the Vendor's Project Manager in order to achieve the project's goals.

##### The OpenWays's Project Manager

In addition to the above listed tasks for both parties, OpenWay’s Project Manager:

* Is responsible for implementing OpenWay part of the project
* Is the primary point of contact for the Orient Commercial Bank’s Project Manager.
* Collaborates with the Orient Commercial Bank’s Project Manager in order to achieve the project's goals.

1. Proposed Solution

## Introduction

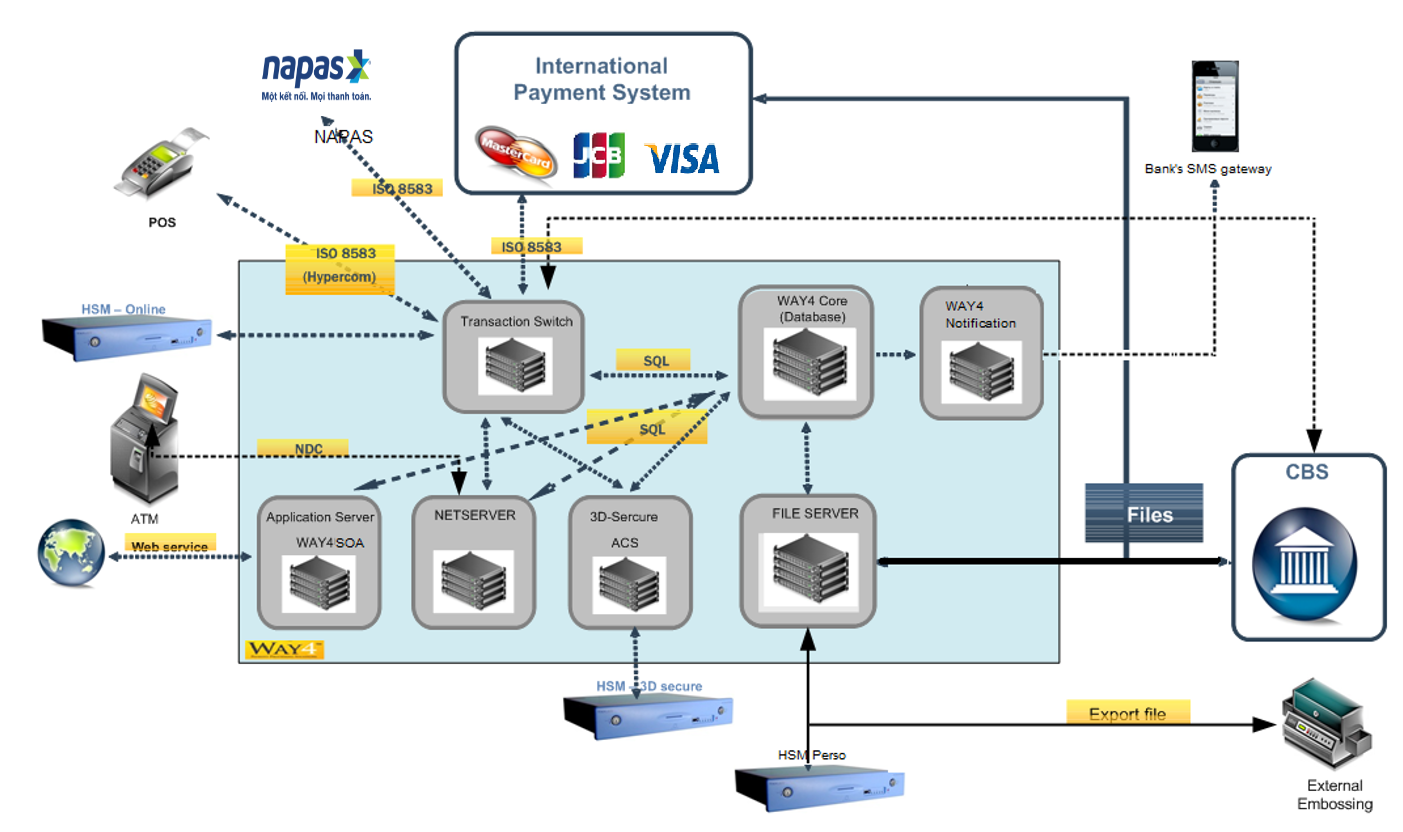
Way4 VCCS is implemented to adapt with NAPAS mandate.

Way4 Visa Scheme is implemented to integrate to VISA Payment Scheme.

WAY4 3-D secure ACS 2.0 is implemented to adapt with Visa and MasterCard mandate.

## Proposed System Diagram

Proposed system architecture is below



1. Global Non-Functional Requirements

The following is the list of requirements concerning the WAY4 system operational conditions.

## Documentation

OpenWay provides and maintains full set of required standard WAY4 documentation. A language of the documentation is English. Also OpenWay provides description of the product parameterization and modules described in the Volumes of the Discovery Report. OpenWay will provide the full set of WAY4 documentation inclusive of the following Orient Commercial Bank specific documentation during the project:

* Orient Commercial Bank specific configuration / parameterization of WAY4 core system.

Updating of additional specific documentation can be provided by OpenWay in case of new functionality implementation or can be done by Orient Commercial Bank in case of any changes done by Orient Commercial Bank staff subject to these changes not already being documented by OpenWay as standard OpenWay functionalities. OpenWay shall deliver the additional specific documentation to Orient Commercial Bank for specific Customizations required by Orient Commercial Bank or Document Deliverable in question.

OpenWay shall provide Orient Commercial Bank with written instructions necessary for the proper installation of the System to the Operating Environment.

All the updates will be made to the original documents to keep them solid, not as additional attachments that refer to the original document.

## Client or site-specific requirements

WAY4 will provide ability to use different languages in particular forms and reports. OpenWay provides information about WAY4 localization mechanism and consults Orient Commercial Bank in localization as part of the project.

## Compliance

WAY4 system installed in Orient Commercial Bank will undergo PCI-DSS certification in agreement with MasterCard requirements. Orient Commercial Bank is responsible for PCI-DSS certification, whereas OpenWay will provide consultancy for questions relation to WAY4 application.

## Reports

All standard WAY4 reports of the licensed for Orient Commercial Bank modules will be available to Orient Commercial Bank. Significant reports are listed in Volumes of this Discovery Report. Also OpenWay will provide custom reports for Orient Commercial Bank which is considered as enhancement.

1. Project Management

This section describes the project tasks that will be undertaken by OpenWay to ensure the smooth and efficient development and implementation of the project.

## OpenWay Project Team and Timetable

OpenWay will appoint an experienced and dedicated Project Team of the Orient Commercial Bank. The dedicated OpenWay Project Team will consist of Project Manager, consultants and engineers resources.

Discovery report volume 1 provides roles and responsibilities of both parties, project timeline, including the development, testing, test file exchange plan, delivery, training and acceptance testing. The Project Team of Orient Commercial Bank and OpenWay Project Manager will maintain the plan. Orient Commercial Bank Project Team and OpenWay will progress detailed reporting against the joint project plan through regular project meetings (either in person, teleconference or any other mutually acceptable means) during the course of the project.

Weekly project status teleconferences will be used. Before each project status teleconference, Orient Commercial Bank Project Team and OpenWay project manager (PM) will agree on the agenda. Subsequently, OpenWay PM will prepare and send to Orient Commercial Bank Project Team the Project Status Report. Project Status Report contains information described below:

* Current active tasks with status, responsibility and due date
* Blocking tasks
* Risks
* Finished tasks from the previous week/two weeks

Any changes in time schedule or in order of tasks new project plan version will need to be first discussed and agreed between Orient Commercial Bank PM and OpenWay PM. In case of changes to time schedule, scope or budget, Project Mangers prepare a joint proposal for Joint Steering Group.

## Contact Points

All communication with OpenWay during the implementation will be via the Project Manager. OpenWay requests that a Single Point of Contact be appointed by to ensure consistency of information and communication. Escalations will be routed through CTO/CIO of Orient Commercial Bank, and BRM, OpenWay.

## System Configuration and Development

All system configuration work and development of required enhancements will take place at OpenWay premises, with due transfer of information from OpenWay to the Orient Commercial Bank Project team at Orient Commercial Bank premises.

The testing schedule and requirements will be included in the project timetable agreed between OpenWay and the Orient Commercial Bank.

## Variation Procedure

The basis of all development and configuration work carried out by the project team will be this report following its acceptance. In the event that the requirements change during the course of the project, or other issues arise which entail changes to the requirements defined in this report OpenWay’s standard variation procedure must be followed to ensure that the requirements are updated and that any impact on the project is assessed. This should be described in detail level in contract agreement.

1. Project Planning

## Phasing

This Discovery Report covers in detail Phases of the Project only which includes creating platform, starting pilot and go live with public available application for the customers.

Project has the final objective of making system live. The acceptance criteria for the system are passing through User Acceptance Testing (UAT), IPS/SBV certification (if any).

## Staging

Project is done in separate stages, which are “tasks blocks” in work breakdown plan. Stages can be done according to work breakdown plan.

## Roles and responsibilities of OpenWay and Orient Commercial Bank

The roles and responsibilities in the joint project are described in the table below.

|  |  |
| --- | --- |
| Phase / Task | Responsible |
| **Phase: Initiation** |  |
| Signing any other required agreements with 3rd parties | Orient Commercial Bank |
| Provide relevant technical consultations for any questionnaires and formats | OpenWay |
| **Phase: Hardware and Software Procurement** |  |
| Acquire all Hardware and non-WAY4 software according to Technical Requirements from OpenWay | Orient Commercial Bank |
| Provide relevant consultation and upgrades if any hardware / software becomes obsolete | OpenWay |
| **Phase: UAT / Production Platform Preparation** |  |
| Prepare the infrastructure according to OpenWay instructions and best industry practices from OpenWay to make it possible to install WAY4 system | Orient Commercial Bank |
| Configure all infrastructure and basic software according to technical requirements of OpenWay and other parties and to provide checklist to OpenWay | Orient Commercial Bank |
| Setup of Oracle software is performed by Orient Commercial Bank with consultancy support and assistance of OpenWay | Orient Commercial Bank |
| Remote assistance and instructions for installation of WAY4 system | OpenWay |
| Provide technical requirements | OpenWay |
| Comment installation checklist if needed | OpenWay |
| **Phase: System Build** |  |
| Support OpenWay with detailed specifications if needed | Orient Commercial Bank |
| Prepare Template Configuration set creation with relevant instructions | OpenWay |
| Prepare system configuration according to discovery | OpenWay |
| Prepare documentation set for functionality being implemented | OpenWay |
| **Phase: Installation on UAT environment / System Installation** |  |
| Fulfill prerequisites | Orient Commercial Bank |
| Provide all distributions of WAY4 products | OpenWay |
| Provide on-site support during installation | OpenWay |
| Provide detailed instruction and relevant levels of support and consultancy, either on-site or with phone availability during all installation procedures | OpenWay |
| **Phase: UAT OpenWay Formats Support** |  |
| All interfaces are mapped | Orient Commercial Bank & OpenWay |
| Test material creation and testing | Orient Commercial Bank |
| Provide support for test material creation | OpenWay |
| Test the formats | Orient Commercial Bank & OpenWay |
| **Phase: TOI and Generic Tests / UAT / Acceptance tests** |  |
| Create the test plan | Orient Commercial Bank |
| Create the test data | Orient Commercial Bank |
| Perform acceptance testing | Orient Commercial Bank |
| Report test defects if any | Orient Commercial Bank |
| Other Orient Commercial Bank’ tasks identified in the test plan | Orient Commercial Bank |
| Provide consultancy during the creation of the test plan by Orient Commercial Bank | OpenWay |
| Handle defects and findings reported by Orient Commercial Bank if any | OpenWay |
| Fix defects and planning new release schedule with Orient Commercial Bank | OpenWay |
| Handle change requests reported by Orient Commercial Bank | OpenWay |
| Provide on-site and remote support for the testing | OpenWay |
| **Phase: Pilot** |  |
| Execute pilot tasks according to the test plan | Orient Commercial Bank |
| Support pilot participants and record findings | Orient Commercial Bank |
| Provide support for pilot launch | OpenWay |

1. Annexes
   1. Annex 1. Implementation Project Plan