Logo

Description automatically generated

**Ref No: CPF SRM V1.3 Date: 05 May 2023**

Software Requirements Specification

**(CPF SRM – SMS for all transactions)**

**(NEWGEN CONFIDENTIAL)**

**Newgen Software Technologies Ltd.**

**New Delhi, INDIA**

|  |  |
| --- | --- |
| **Review Summary** | |
| **ITEM SUBMITTED BY: Himanshi Chawla** | |
| **REVIEW TEAM** | |
| **NAME** | **SIGNATURE** |
| 1. *Nikhil Katiyar* |  |
| *2.* |  |
| *3.* |  |
| **REVIEW COMMENTS:** | |
| ACCEPTED:  NOT ACCEPTED:  REVIEW NOT COMPLETED:  *(Explanation)* | |

**Revision History**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Release**  **Date**  *DD-MM-YY* | **Revision Number**  *x.y* | **Changes Made (Mention Sections Affected)** | **Author** | **Reviewed**  **By**  *[Name and org Role]* | **Approved By**  *[Name and org Role]* |
| **22 March 2023** | 1.0 | Initial Draft | Himanshi Chawla | Nikhil Katiyar |  |
| **4 April 2023** | 1.1 | SMS/Email Templates added | Himanshi Chawla | Nikhil Katiyar |  |
| **29 April 2023** | 1.2 | Revised business requirements with templates | Himanshi Chawla | Nikhil Katiyar |  |
| **5 May 2023** | 1.3 | Pending & Reject Reason LOV’s added | Himanshi Chawla | Nikhil Katiyar | Signed off over Email |

Contents

[1. Introduction 5](#_Toc133675457)

[1.1 Purpose 5](#_Toc133675458)

[1.2 Solution Scope 5](#_Toc133675459)

[1.3 Document Conventions 5](#_Toc133675460)

[1.4 Intended Audience 6](#_Toc133675461)

[1.5 Reference 6](#_Toc133675462)

[2. Overall Description 7](#_Toc133675463)

[2.1 Solution Perspective 7](#_Toc133675464)

[2.2 Solution Features 7](#_Toc133675465)

[2.3 User Classes and Characteristics 7](#_Toc133675466)

[2.4 Operating Environment 7](#_Toc133675467)

[2.5 Deliverables 7](#_Toc133675468)

[2.6 Assumptions/ Dependencies/ Constraints 7](#_Toc133675469)

[3. Implementation Requirement 8](#_Toc133675470)

[4. Workflow Enhancement Description (Existing in BPM) 9](#_Toc133675471)

[**4.1** **CREDIT SERVICE REQUEST (CSR)** 9](#_Toc133675472)

[i. CSR\_BT | Balance Transfer 9](#_Toc133675473)

[ii. CSR\_CCC | Credit Card Cheque 10](#_Toc133675474)

[iii. CSR\_RR | Reversals Request 11](#_Toc133675475)

[iv. CSR\_OCC | Other Credit Card Request 11](#_Toc133675476)

[v. CSR\_MR | Miscellaneous Request 13](#_Toc133675477)

[**4.2** **DEBIT CARD SERVICE REQUEST (DSR)** 15](#_Toc133675478)

[i. DSR\_ODC | Other Debit Card Requests 15](#_Toc133675479)

[ii. DSR\_MR | Miscellaneous Request 16](#_Toc133675480)

[4.3 SRO Hold Work Step 17](#_Toc133675481)

[5. External Interface Requirement 17](#_Toc133675482)

[5.1 Hardware Interface 17](#_Toc133675483)

[5.2 Software Interface 17](#_Toc133675484)

[6. Other Non-Functional Requirement 18](#_Toc133675485)

[6.1 Performance Requirements 18](#_Toc133675486)

[6.2 Safety Requirements 18](#_Toc133675487)

[6.3 Security Requirements 18](#_Toc133675488)

[7. Appendix A: SMS/Email Templates 18](#_Toc133675489)

[8. Appendix B: Data Capture Sheet 18](#_Toc133675490)

[9. Appendix C: Open Items 18](#_Toc133675491)

# Introduction

## 1.1 Purpose

This document defines the business requirement of RAK Bank for Customer Protection Framework mandate with regards to SMS and Email to be sent to customers for all transactions and service-related actions with respect to services which already exist in BPM. Enhancements to be implemented in the existing processes.

## 1.2 Solution Scope

|  |  |
| --- | --- |
| In – Scope | Reference Document |
| SMS for all existing service requests:   * SMS/Email for all transactions | SMS/Emails Document. |

The scope of this implementation is to incorporate CPF Mandate guidelines under CBUAE, i.e., SMS for all service-related transactions. Customer Communication to be enhanced at every functional stage of the service requests.

## Document Conventions

* The document has used short forms for some commonly abbreviated terms. Such abbreviated terms are expanded at the first occurrence of their usage.
* Word(s) used a phrase, are surrounded with single quotes (‘’) for distinction.
* Section/ Texts highlighted as Yellow represents ‘Required Information”.

|  |  |  |
| --- | --- | --- |
| **Items** | **Font Type** | **Font Size** |
| Headings 1 | Calibri | 18 |
| Headings 2 | Calibri | 16 |
| Headings 3 | Calibri | 14 |
| Body | Calibri | 12 |

|  |  |
| --- | --- |
| Term | Description |
| RAK | National Bank of Ras Al-Khaimah |
| Newgen | Newgen Software Technologies Ltd. |
| iBPS | Intelligent Business Process Suite |
| CPF | Consumer Protection Framework |
| SRM | Service Request Manager |
| CSR | Credit Service Request |
| DSR | Debit Card Service Request |
| BT | Balance Transfer |
| CCC | Credit Card Cheque |
| RR | Reversal Request |
| OCC | Other Credit Card |
| MR | Miscellaneous Request |
| ODC | Other Debit Card |

## Intended Audience

* The document is intended to be a guide for Business Users, Developers, Project Leaders, Project Managers, Architecture Team, and Testing Users.
* The goal of this document is to finalize the business requirements with respect to CPF Mandate – SMS for all transactions (SRM) at RAK Bank.
* The document will be considered as a base document for ‘User Acceptance Testing.’

## Reference

NA

# Overall Description

## 2.1 Solution Perspective

The Key requirement of RAK Bank is to implement CPF Mandate guidelines into the existing Service Requests Process iBPS.

The solution is expected to incorporate the SMS and Email framework for customer communication at every stage as per business requirement.

## 2.2 Solution Features

The implementation aims to achieve operational efficiencies by triggering SMS at every stage starting from when a service request is logged until it exists the journey and task is completed. Following are the features to implemented:

* Auto-triggering of SMS on logging/ pending/ completing/ rejecting a service.
* Raising SRO request through SRM and getting status response in SRM.
* Field additions for pending and reject reasons.
* Mandatory fields to be incorporated for raising SRO service request.

## User Classes and Characteristics

NA

## Operating Environment

The existing Environment would be used for UAT and Production.

## Deliverables

Following will be the deliverables:

* Release based on the requirement specified in the document.

## Assumptions/ Dependencies/ Constraints

* The requirement specifications mentioned in the Scope Document are based on discussions with various teams/ departments/ business users of RAKBank.
* This implementation will be done on top of Newgen IBPS product suite, this the implementation has dependency on IBPS product suite.
* The workflow will be implemented in English Language only. There would not be any data entry or screens in any other languages.
* Any new requirement, addition or modification in the current requirements as mentioned in current document will be treated as changes and will follow Change request Channel.
* SMS/Email Templates to be defined by the Bank.
* The enhancements will be done on the top of the as-is processes. The development will remain intact; however, SMS trigger will be incorporated as agreed in the document.
* All the SMS/Email templates will be taken as per the sheet provided and embedded in *Appendix A: SMS/Email Templates*
* All the enhancements for field additions and validations will be done as per the Data Capture Sheet embedded in *Appendix B: Data Capture Sheet*

# Implementation Requirement

According to CPF Mandate, SMS will be triggered for customer communication as per the SMS Templates provided by the Bank. Following are the touch points for same:

1. **Initiation Stage:** When PB User logs a request at Initiation stage, SMS & Email for initiation will be triggered. SMS to have parameterized set SLA details as per the type of request within the services.
2. **Pending Stage:** At the Initiation Stage, if the PB user selects pending as the decision or ~~when Cards team Re-Submits the request back to PB~~, SMS & Email to be triggered for the required services. For Re-Submit only SMS will be triggered.
3. **Completion:** When the request is completed by the Cards team, completion SMS/Email to be triggered for all the services.
4. **Rejection:** When the request is discarded by the Cards/Branch Approver or Pending queue, rejection SMS/Email with reject reasons to be triggered.

Functionality to be provided for the cards team to raise SRO request, so that WI gets created in SRO and once SRO request is completed, status to be expected back to complete the SRM request.

# Workflow Enhancement Description (Existing in BPM)

The current request types for Card Service Request (CSR) and Debit Card Service Request (DSR) for which SMS and Email must be incorporated are as follows:

|  |  |  |
| --- | --- | --- |
| Service Request | Process Name | BPM Process Name |
| Card Service Request (CSR) | Balance Transfer | CSR\_BT |
|  | Credit Card Cheque | CSR\_CCC |
|  | Reversal Request | CSR\_RR |
|  | Other Credit Card Requests | CSR\_OCC |
|  | Miscellaneous Request | CSR\_MR |
| Debit Card Service Request (DSR) | Other Debit Card Request | DSR\_ODC |
|  | Miscellaneous Request | DSR\_MR |

The enhancements are as follows:

## **CREDIT SERVICE REQUEST (CSR)**

### CSR\_BT | Balance Transfer

* When the Phone Banking user logs the request at the initiation stage by performing card no. search and completing the data entry as per BT, the user clicks on **‘Introduce’** button.
* The introduce button will be the trigger point for Initiation SMS/Email.
* Pending SMS/Email not applicable for this service request.
* Post Introduction, the WI moves to Cards WS.
* Cards user has the following decisions:
  + Complete
  + Discard
  + Under Process
  + Re-Submit to Branch
* When the user selects the decision as **‘Re-Submit to Branch’,** there will be a dropdown populated with the name **‘Re-Work Reason’**, user to select the reason and WI moves to Branch Return WS, the SMS/~~Email~~ for Return to Source will be triggered as per the template
* When the user selects the decision as **‘Discard’**, there will be drop down field named **‘Reject Reason’** with list of values to become dynamic in the rejection SMS/Emails which will be triggered on introducing this WI.
* When the user selects the decision as **‘Complete’,** SMS/Email for completion stage to be triggered as per the template.

### CSR\_CCC | Credit Card Cheque

* When the Phone Banking user logs the request at the initiation stage by performing card no. search and completing the data entry as per CCC, the user has two options, either **‘Introduce’** or **‘Pending’**.
* If the user takes decision as ‘Introduce’, SMS/Email for Initiation Stage will be triggered to the customer as per the template.
* If the user selects the decision as ‘Pending’, SMS/Email for the Pending stage will be triggered to the customer as per the template.
* When the WI is in pending stage, and user manually selects decision before WI gets discarded automatically, then in this case SMS must be triggered to the customer for ‘Pending Cancelled Request by Contact Centre’ as per the template provided.
* Post Initiation, when the WI moves to Branch Approver queue, the user will be having the following decision:
  + Approve
  + Discard
  + Re-Submit to Branch
* If the user selects ‘Discard’ as the decision, final rejection SMS/Email will be triggered to the customer as per the template provided with the reject reasons to be captured through a drop-down field.
* Post Approval, when WI moves to Cards queue, the user has the following decision:
  + Complete
  + Discard
  + Under Process
  + Re-Submit to Branch
* If the user selects the decision as **‘Re-Submit to Branch’**, the SMS/~~Email~~ for Return to Source stage to be triggered to the customer as per the template.
* If the user selects the decision as ‘**Discard’**, there will be a dropdown field populated with name ‘Reject Reason’, user to select the reason and rejection SMS/Email to be triggered to the customer as per the template provided.
* When the user selects the decision as **‘Complete’,** SMS/Email for completion stage to be triggered as per the template.

### CSR\_RR | Reversals Request

* When the Phone Banking user logs the request at the initiation stage by performing card no. search and completing the data entry as per RR, the user has two options, either **‘Introduce’** or **‘Pending’**.
* If the user takes decision as ‘Introduce’, SMS/Email for Initiation Stage will be triggered to the customer as per the template with capturing ‘Reversal For.’
* If the user selects the decision as ‘Pending’, SMS/Email for the Pending stage will be triggered to the customer as per the template.
* When the WI is in pending stage, and user manually selects decision before WI gets discarded automatically, then in this case SMS must be triggered to the customer for ‘Pending Cancelled Request by Contact Centre’ as per the template provided.
* Post Initiation, when the WI moves to Branch Approver queue, the user will be having the following decision:
  + Approve
  + Discard
  + Re-Submit to Branch
* If the user selects ‘Discard’ as the decision, there will be a drop-down field for reject reasons, user to select the reason and final rejection SMS/Email will be triggered to the customer as per the template provided.
* Post Approval, when WI moves to Cards queue, the user has the following decision:
  + Complete
  + Discard
  + Under Process
  + Re-Submit to Branch
* If the user selects the decision as ‘**Re-Submit to Branch’**, the SMS/~~Email~~ for Return to Source stage to be triggered to the customer as per the template.
* If the user selects the decision as **‘Discard’**, there will be a dropdown field populated with name ‘Reject Reason’, user to select the reason and rejection SMS/Email
* When the user selects the decision as **‘Complete’,** SMS/Email for completion stage to be triggered as per the template.

### CSR\_OCC | Other Credit Card Request

* When the Phone Banking user logs the request at the initiation stage by performing card no. search and completing the data entry as per OCC, the user has two options, either **‘Introduce’** or **‘Pending’**.
* If the user takes decision as ‘Introduce’, SMS/Email for Initiation Stage will be triggered to the customer as per the template.
* If the user selects the decision as ‘Pending’, SMS/Email for the Pending stage will be triggered to the customer as per the template.
* Pending scenario for SMS/Email is applicable only for below type of request in OCC:
  + Card Replacement
  + Credit Limit Increase
  + Card Upgrade
  + Card Delivery Request
* When the WI is in pending stage, and user manually selects decision before WI gets discarded automatically, then in this case SMS must be triggered to the customer for ‘Pending Cancelled Request by Contact Centre’ as per the template provided.
* The manual discard from pending WS is applicable for only below type of request:
  + Credit Limit Increase
  + Card Upgrade
* Post Approval, when WI moves to Cards queue, the user has the following decision:
  + Complete
  + Discard
  + Under Process
  + Re-Submit to Branch
* If the user selects the decision as **‘Re-Submit to Branch’**, the SMS/~~Email~~ for Return to Source stage to be triggered to the customer as per the template.
* If the Branch Return user selects the decision as discard, there will be a drop-down field populated for reject reasons, user will have to select the decision which will be sent to the customer.
* If the user selects the decision as **‘Discard’**, there will be a dropdown field populated with name ‘Reject Reason’, user to select the reason and rejection SMS/Email
* When the user selects the decision as **‘Complete’,** SMS/Email for completion stage to be triggered as per the template.
* Cards WS will have a functionality to raise SRO for 6 types of requests:
  + Card Replacement
  + Credit Limit Increase
  + Early Card Renewal
  + Card Upgrade
  + Card Delivery Request
  + Setup Suppl. Card Limit
* For the types of requests, the user will have a radio button to select if SRO is required. If yes, following mandatory fields the user will have to fill to raise SRO:
  + Service Request Type
  + Team Code
  + Remarks
* Once the user fills these details, he will click on Raise SRO button and in response there will be the following fields populated:
  + SRO Number
  + SRO Status
* The WI for which SRO has been raised, will be routed to a new queue, **‘System Hold’** and system will check in SRO if the request has been closed or not.
* Once the SRO request has been closed, the system will identify and trigger the completion SMS/Email as per the template provided.
* Apart from request getting closed, credit team can also act on the request.
* There can be three scenarios for credit team to take decision on SRO:
  + Case 1: Request Approved
    - If the credit team takes decision as Approve and send the request back to cards WS in SRM, cards user to take decision as Completed and SMS/Email to be triggered to the customer.
  + Case 2: Request Decline
    - If the credit team takes decision as Decline, the request status will come to system hold queue in SRM with generic reject reasons mapped from SRO (REJ / PEN) and same will flow in the rejection SMS/Email for the customer.
  + Case 3: Request Incomplete
    - If the credit team takes decision as Incomplete/Pending, request to come at Initiation queue of SRM. User to close it manually and if not closed in 30 days, request should move to exit directly.

### CSR\_MR | Miscellaneous Request

* When the Phone Banking user logs the request at the initiation stage by performing card no. search and completing the data entry as per MR, the user has two options, either **‘Introduce’** or **‘Pending’**.
* If the user takes decision as ‘Introduce’, SMS/Email for Initiation Stage will be triggered to the customer as per the template.
* If the user selects the decision as ‘Pending’, SMS/Email for the Pending stage will be triggered to the customer as per the template.
* When the WI is in pending stage, and user manually selects decision before WI gets discarded automatically, then in this case SMS must be triggered to the customer for ‘Pending Cancelled Request by Contact Centre’ as per the template provided.
* The manual discard from pending WS is applicable for only below type of request:
  + EPP Conversion
  + EPP Conversion School EPP
* Post Approval, when WI moves to Cards queue, the user has the following decision:
  + Complete
  + Discard
  + Under Process
  + Re-Submit to Branch
* If the Request Type = Outstanding on Credit Card, a new field to be added named ‘Outstanding Amount’ to capture the amount and send the same in the customer communication.
* If the user selects the decision as ‘Re-Submit to Branch’, the SMS/~~Email~~ for Return to Source stage to be triggered to the customer as per the template.
* If the user selects the decision as ‘Discard’, there will be a dropdown field populated with name ‘Reject Reason’, user to select the reason and rejection SMS/Email
* When the user selects the decision as **‘Complete’,** SMS/Email for completion stage to be triggered as per the template.
* Cards WS will have a functionality to raise SRO for 2 types of requests:
  + Limit Decrease
  + Blocking/Unblocking of Card
* For the types of requests, the user will have a radio button to select if SRO is required. If yes, following mandatory fields the user will have to fill to raise SRO:
  + Service Request Type
  + Team Code
  + Remarks
* Once the user fills these details, he will click on Raise SRO button and in response there will be the following fields populated:
  + SRO Number
  + SRO Status
* The WI for which SRO has been raised, will be routed to a new queue, **‘System Hold’** and system will check in SRO if the request has been closed or not.
* Once the SRO request has been closed, the system will identify and trigger the completion SMS/Email as per the template provided.
* Apart from request getting closed, credit team can also act on the request.
* There can be three scenarios for credit team to take decision on SRO:
  + Case 1: Request Approved
    - If the credit team takes decision as Approve and send the request back to cards WS in SRM, cards user to take decision as Completed and SMS/Email to be triggered to the customer.
  + Case 2: Request Decline
    - If the credit team takes decision as Decline, the request status will come to system hold queue in SRM with generic reject reasons mapped from SRO (REJ / PEN) and same will flow in the rejection SMS/Email for the customer.
  + Case 3: Request Incomplete
    - If the credit team takes decision as Incomplete/Pending, request to come at Initiation queue of SRM. User to close it manually and if not closed in 30 days, request should move to exit directly.

## **DEBIT CARD SERVICE REQUEST (DSR)**

### DSR\_ODC | Other Debit Card Requests

* When the Phone Banking user logs the request at the initiation stage by performing card no. search and completing the data entry as per ODC, the user has two options, either **‘Introduce’** or **‘Pending’**.
* If the user takes decision as ‘Introduce’, SMS/Email for Initiation Stage will be triggered to the customer as per the template.
* If the user selects the decision as ‘Pending’, SMS/Email for the Pending stage will be triggered to the customer as per the template.
* Transaction dispute process name to be renamed as ‘Credit Card Cancellation.’
* Post Approval, when WI moves to Cards queue, the user has the following decision:
  + Complete
  + Discard
  + Under Process
  + Re-Submit to Branch
* If the user selects the decision as ‘Re-Submit to Branch’, the SMS/~~Email~~ for Return to Source stage to be triggered to the customer as per the template.
* If the user selects the decision as ‘Discard’, there will be a dropdown field populated with name ‘Reject Reason’, user to select the reason and rejection SMS/Email
* When the user selects the decision as **‘Complete’,** SMS/Email for completion stage to be triggered as per the template.
* Cards WS will have a functionality to raise SRO for 3 types of requests:
  + Card Replacement
  + Early Card Renewal
  + Card Delivery Request
* For the types of requests, the user will have a radio button to select if SRO is required. If yes, following mandatory fields the user will have to fill to raise SRO:
  + Service Request Type
  + Team Code
  + Remarks
* Once the user fills these details, he will click on Raise SRO button and in response there will be the following fields populated:
  + SRO Number
  + SRO Status
* The WI for which SRO has been raised, will be routed to a new queue, **‘System Hold’** and system will check in SRO if the request has been closed or not.
* Once the SRO request has been closed, the system will identify and trigger the completion SMS/Email as per the template provided.
* Apart from request getting closed, the credit team can also act on the request.
* There can be three scenarios for credit team to take decision on SRO:
  + Case 1: Request Approved
    - If the credit team takes decision as Approve and send the request back to cards WS in SRM, cards user to take decision as Completed and SMS/Email to be triggered to the customer.
  + Case 2: Request Decline
    - If the credit team takes decision as Decline, the request status will come to system hold queue in SRM with generic reject reasons mapped from SRO (REJ / PEN) and same will flow in the rejection SMS/Email for the customer.
  + Case 3: Request Incomplete
    - If the credit team takes decision as Incomplete/Pending, request to come at Initiation queue of SRM. User to close it manually and if not closed in 30 days, request should move to exit directly.

### DSR\_MR | Miscellaneous Request

* When the Phone Banking user logs the request at the initiation stage by performing card no. search and completing the data entry as per MR, the user has two options, either **‘Introduce’** or **‘Pending’**.
* If the user takes decision as ‘Introduce’, SMS/Email for Initiation Stage will be triggered to the customer as per the template.
* If the user selects the decision as ‘Pending’, SMS/Email for the Pending stage will be triggered to the customer as per the template.
* When the WI is in pending stage, and user manually selects decision before WI gets discarded automatically, then in this case SMS must be triggered to the customer for ‘Pending Cancelled Request by Contact Centre’ as per the template provided.
* Post Approval, when WI moves to Cards queue, the user has the following decision:
  + Complete
  + Discard
  + Under Process
  + Re-Submit to Branch
* If the user selects the decision as ‘Re-Submit to Branch’, the SMS/~~Email~~ for Return to Source stage to be triggered to the customer as per the template.
* If the user selects the decision as ‘Discard’, there will be a dropdown field populated with name ‘Reject Reason’, user to select the reason and rejection SMS/Email
* When the user selects the decision as **‘Complete’,** SMS/Email for completion stage to be triggered as per the template.

## SRO Hold Work Step

* This will be a system queue; it will be in read only mode.
* The WI entering criteria for this queue will be:
  + If the cards user selects the option to raise SRO for defined services, and SRO is created successfully, then post introduction, the WI will move to this queue and wait for SRO request to be completed.
  + Once the SRO request is completed, SMS/Email for such requests will be triggered from this queue.
  + For SRO, from the credit WS, the three scenarios mentioned in the above service descriptions will be handled and based on them the status shall be triggered back in SRM.

# External Interface Requirement

## 5.1 Hardware Interface

NA

## 5.2 Software Interface

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S.No. | Interface | Touch Points IBPS | Integration Requirement | Integration System |
|  |  |  |  |  |

# Other Non-Functional Requirement

## 6.1 Performance Requirements

* The response time of the application should not be more than 30 sec. This does not apply to report generation response time.
* The Operators at multiple locations can seamlessly access the application.
* 24/7 system availability, except for planned downtimes for maintenance activities.

## 6.2 Safety Requirements

## Security Requirements

* Only authorized users should be able to access the system.
* Only authorized queues to be available on the user’s screen.

# Appendix A: SMS/Email Templates



# Appendix B: Data Capture Sheet



# Appendix C: Open Items

1. SRO Reject reason mapping and generic values as per REJ & PEND status.
2. Final Templates as per the format/design and Arabic translations.
3. SLA for all type of request – parameterization to be done.