[](https://newgensoft.com/home-us/)

**Ref No:DAO\_V.1.3 Date: 29-Mar-2022**

Software Requirements Specification

**(Digital Onboarding- Accounts)**

**(NEWGEN CONFIDENTIAL)**

**Newgen Software Technologies Ltd.**

**New Delhi, INDIA**

|  |  |
| --- | --- |
| **Review Summary** | |
| **ITEM SUBMITTED BY: Shashank Taneja** | |
| **REVIEW TEAM** | |
| **NAME** | **SIGNATURE** |
| *1.* |  |
| *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]* |
| **01-Apr-2022** | 1.0 | First Version | Shashank Taneja | Priyanka Ramasagaram |  |
| **12-Apr-2022** | 1.1 | Ops/ Marketing/ compliance feedbacks incorporated | Shashank Taneja | Priyanka Ramasagaram |  |
| **16-Jun-2022** | 1.2 | Delivery and Salary change approach updated | Shashank Taneja | Vartika Gupta |  |
| **23-Jun-2022** | 1.3 | Review feedbacks addressed | Shashank Taneja | Vartika Gupta |  |

**Table of Contents**

[1. Introduction 5](#_Toc106302871)

[1.1 Purpose 5](#_Toc106302872)

[1.2 Solution Scope 5](#_Toc106302873)

[1.3 Document Conventions 5](#_Toc106302874)

[1.4 Intended Audience 6](#_Toc106302875)

[1.5 References 6](#_Toc106302876)

[2. Overall Description 7](#_Toc106302877)

[2.1 Solution Perspective 7](#_Toc106302878)

[2.2 Solution Features 7](#_Toc106302879)

[2.3 User Classes and Characteristics 8](#_Toc106302880)

[2.4 Operating Environment 8](#_Toc106302881)

[2.5 Deliverables 8](#_Toc106302882)

[2.6 Assumptions and Dependencies and Constraints 8](#_Toc106302883)

[3. Work-Flow Requirement 9](#_Toc106302884)

[3.1 Initiation 9](#_Toc106302885)

[3.1.1 Description 9](#_Toc106302886)

[3.1.2 Access Details: 10](#_Toc106302887)

[3.2 Attach Document 10](#_Toc106302888)

[3.2.1 Description 10](#_Toc106302889)

[3.3 Operations 11](#_Toc106302890)

[3.3.1 Description 11](#_Toc106302891)

[3.3.2 Access Details: 12](#_Toc106302892)

[3.4 Compliance\_WC 12](#_Toc106302893)

[3.4.1 Access Details: 13](#_Toc106302894)

[3.5 Compliance 13](#_Toc106302895)

[3.5.1 Description 13](#_Toc106302896)

[3.5.2 Access Details: 14](#_Toc106302897)

[3.6 DEH Status Update 15](#_Toc106302898)

[3.6.1 Description 15](#_Toc106302899)

[3.6.2 Access Details: 15](#_Toc106302900)

[3.7 System WI Update 15](#_Toc106302901)

[3.7.1 Description 15](#_Toc106302902)

[3.8 Additional Customer Details 16](#_Toc106302903)

[3.8.1 Description 16](#_Toc106302904)

[3.9 Dispatch 17](#_Toc106302905)

[3.9.1 Description 17](#_Toc106302906)

[3.10 Hold\_Courier Update 18](#_Toc106302907)

[3.10.1 Description 18](#_Toc106302908)

[3.11 Signature Upload Maker 18](#_Toc106302909)

[3.11.1 Description 18](#_Toc106302910)

[3.12 Signature Upload Checker 19](#_Toc106302911)

[3.12.1 Description 19](#_Toc106302912)

[4. External Interface Requirements 20](#_Toc106302913)

[4.1 User Interfaces 20](#_Toc106302914)

[4.2 Hardware Interfaces 20](#_Toc106302915)

[4.3 Software Interfaces 20](#_Toc106302916)

[5. Other Nonfunctional Requirements 20](#_Toc106302917)

[5.1 Performance Requirements 20](#_Toc106302918)

[5.2 Safety Requirements 21](#_Toc106302919)

[5.3 Security Requirements 21](#_Toc106302920)

[6. Appendix A: List of Masters 21](#_Toc106302921)

[7. Appendix B: Route Details 21](#_Toc106302922)

[8. Appendix C: Field List 21](#_Toc106302923)

[9. Appendix D: Prototype Screens 22](#_Toc106302924)

[10. Templates 22](#_Toc106302925)

[11. Appendix E: Open Items 22](#_Toc106302926)

# Introduction

## Purpose

'Digital Account Onboarding' process aims to implement Newgen’s IBPS platform for automating the handling of 'Digital Account Onboarding' applications processing at back end for approvals required from Operations/ Compliance and to track the courier delivery along with signature upload.

The key objectives of this process are:

* Workflow automation
* Reporting
* Tracking
* Accountability
* Enhance user experience
* Appropriate controls
* Reducing email exchanges
* Less paper approach

## Solution Scope

The scope of the process is to automate the workflow and process the account onboarding applications being submitted from the digital application.

## Document Conventions

* The document has used bold words to highlight the user requirements.
* The document has used short forms for some commonly abbreviated terms. Such abbreviated terms are expanded at the first occurrence of usage.
* Word(s) used as a phrase, are surrounded with single quotes (‘’) for distinction.
* Sections / Text highlighted Yellow represents ‘Required Information’.

|  |  |  |
| --- | --- | --- |
| **Items** | **Font Type** | **Font Size** |
| Headings 1 | Calibri | 18 |
| Headings 2 | Calibri | 14 |
| Headings 3 | Calibri | 12 |
| Body | Calibri | 10 |

## Intended Audience

* The document is intended to be a guide for Business Users, Developers, Project Leader, Project Manager, Architecture Teams, and Testers.
* The goal of this document is to finalize the requirements of 'Digital Onboarding-Accounts' Process at RAK Bank.
* The document will be the base document for ‘System Integration Testing’ and ‘User Acceptance Testing’.

## References

NA

# Overall Description

## Solution Perspective

The key requirement of RAK Bank is to automate the back-end processing once request is received from the digital application for account onboarding. Following were some of the challenges faced by the users in the current As-Is process:

* Workflow for Non-STP cases approval at backend
* Tracking the Debit card/ Cheque book delivery
* Signature upload to the core banking

The solution should offer capability to monitor TAT (Turn Around Time) through online dashboards, provide a unified interface to users, rule-based work allocation and complete monitoring and measurement of process performance coupled with capability to send alerts and raise alarms based on events.

## Solution Features

The new process aims to achieve operational efficiencies by saving user’s time and cost effectiveness for the bank by provision of following features in the system:

* ‘Decision History’ window would address the problem of viewing audit trails as this would contain the entire history of the previous work steps – Decisions Taken, Date-Time, Remarks, Reject Reasons, if any.
* System integration calls would help user access and update the details in various surround systems.
* Reports of total requests processed can be viewed in user’s customized dashboards.

## User Classes and Characteristics

User group detailed in the table below are derived as part of process discovery exercise. IBPS allows creation of new user groups, in case new groups are required in future

|  |  |  |
| --- | --- | --- |
| **S. No.** | **Group Name** | **Description** |
|  | Compliance | Users of this group will have access rights on following queues:   * **Compliance**   This group will be created without filters. |
|  | Compliance WC | Users of this group will have access rights on following queues:   * **Compliance\_WC**   This group will be created without filters. |
|  | Additional Customer Details | Users of this group will have access rights on following queues:   * **Additional\_Customer\_Details**   This group will be created without filters. |
|  | Operations | Users of this group will have access rights on following queues:   * **Operations**   This group will be created without filters. |
|  | Read Only | Users of this group will be able to view the work-item in read only mode. |

## Operating Environment

Existing environment will be used for UAT and Production

## Deliverables

The following will be deliverable:

* Release based on the requirement specified in the document

## Assumptions and Dependencies and Constraints

* The requirement specifications mentioned in Scope Document are based on discussions with various teams/ departments /business users of RAKBank
* This implementation will be done on top of Newgen IBPS/OmniDocs product suite, thus the implementation has dependency on IBPS /OmniDocs 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

# Work-Flow Requirement

* Initiation: Work-item will be created based on WI creation call
* Attach Document: attach the documents to work-item
* Operations: updates UID match on the work-item
* Compliance\_WC: Checks for FIRCO True match
* Compliance: Analyzes for High-risk cases
* Additional Customer Details: Middle layer for Compliance and Customer communications
* DEH Update: to notify the status to DEH
* System WI Update: wait for DEH to update on customer additional details/ event for the journey
* Dispatch:This will be system Workstep where AWB generation will be done post receiving file from Prime and CBS Which system, this should be automated
* Hold\_Courier Update: System WS where the WI will wait for delivery update from courier vendor.
* Error Handling: Error handling for call failure is this pertaining to card creation failures< This queue will only be handling the integration failures within ibps. Card crration is not being triggered in ibps workflow
* Signature upload Maker: Scans the signature to be uploaded for the account
* Signature Upload Checker: verifies the signature uploaded by Maker and uploads it in finacle
* System Archive: Archival of CIF documents
* Reject: finally rejected case
* Exit : finally approved case

Refer Appendix B for the detailed workflow in IBPS

## Initiation

### Description

1. This will be a system queue (i.e., user will not have access to this queue).
2. The system will create work-items at introduction queue, whenever work-item creation call is invoked, and the call is successful.
3. WI Creation call request will accept the information as agreed in TSD document.
4. WI Creation call response will return following information:
   1. WI Number
   2. Success / Failure
   3. Error Response
5. The system will populate all the information on the work-item as received from work-item creation call.
6. The system will then move the work-item to Attach Documents Queue

**Please Note:** Information regarding Request / Response for WI creation call is indicative; the actual details of WI creation call will be mentioned in TSD document. The details mentioned in TSD document will be final for Development / SIT / UAT / Production

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Attach Document

### Description

1. This will be a system queue (i.e., users will not have excess to this queue).
2. Attach Document utility will have access to this queue.
3. The utility will keep polling on a folder location to check for documents related to the work-item:
   1. Utility will keep polling with a polling interval of 15 min. The polling interval will be a parameter.
   2. Utility will search for folder based on work-item No in a specified location on the Application server.
   3. All the documents will have document type
   4. Utility will attach documents to the work-item
   5. After attaching the document utility will move the documents to a success folder location.
   6. RAK bank will create a control M job, which will periodically delete the documents from success folder.
   7. Utility will then automatically move the work-item out of the queue after attaching the work-item
   8. The utility will attempt to attach the documents every 15 min for 3 hours.
   9. For WI update call (2nd Call) the utility will check,
      1. If all the documents are attached, then the utility will move the WI to ‘Additional Customer Details’ queue if the Additional details were requested from Operations user
      2. If all the documents are attached, then the utility will move the WI to ‘Additional Customer Details’ queue if the Additional details were requested from Compliance user
      3. If all the documents are not attached, then the WI will move to Error handling queue
      4. If no documents are attached, then the WI will move to error handling queue.

## Operations

### Description

1. This queue will be visible to the users added to the group ‘Digital\_AO Operations’
2. User will click on the queue and the system will display the work-items lying at this queue.
3. After attaching the documents, System will route the work-items to ‘Operations’ queue, which has UID match exception on the WI
4. User at this queue will verify the data, documents and validate the FIRCO hits identified for the customer
5. All the fields would be populated with the customer’s data passed to iBPS from DEH and would be non-editable for the user
6. Below risk parameters fields will be enabled to be modified to recalculate the Risk score
   1. Employment Type- “Salaried/ Self Employed”
   2. Nationality
   3. Industry
   4. Sub Segment
   5. Country with which Business conducted (For Self-employed customers)
   6. PEP (Yes/ No)
7. User at this queue will assess the customer based on the UID match found for the customer
8. If the user wishes to approve the WI, user will clear the hit in FIRCO system (Outside iBPS). WI in ibps would move forward in the flow basis the Decision taken on iBPS WI only. FIRCO system update would not be tracked in IBPS.
9. If user wants additional Details from the Customer:
   1. In Case of a Document: User will select the document in the ‘Additional Document Required’ Grid, from the list of predefined lists of documents that may be seeked from the customer
   2. In Case of a Query: User can put in the query in the Conversation option for the ‘Additional Customer Details’ user to refer to. Accordingly, the ‘Additional Cust. Details’ user would update the conversations to update for the customers feedbacks
10. User would select the decision and WI would move to the next workstep as per below:
    1. “DEH Update” queue If the user has selected the Decision as “Approve” and the Risk score is Medium/ Low
    2. “Compliance” queue If the user has selected the Decision as “Approve” and it’s a high-risk score case
    3. “DEH Update” queue If the user has selected Decision as “reject”
    4. “Additional Customer Details” If the user has selected Decision as “Additional Details Required” ,
    5. “Compliance\_WC” queue If the user is unable to take decision on clearing the FIRCO match, and user has Selected the Decision as “Refer to Compliance\_WC”

### Access Details:

|  |  |
| --- | --- |
| User Group | The user added to the group 'Operations’ will have access rights on the above mentioned queue. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Compliance\_WC

1. This queue will be visible to the users added to the group 'Compliance WC'
2. User will click on the queue and the system will display the work-items lying at this queue.
   1. System will route the work-items to ‘Compliance WC’, which has UID match exception on the WI. If both UID match and ‘High Risk Score’ exception is raised then Work-item will first move to Compliance WC and after UID match exception is cleared then, it will route to Compliance queue.
3. Work-item will enter this queue, if UID TrueMatch was found or the operations was not able to take decision on the Firco match.
4. If user wants additional Details from the Customer:
   1. In Case of a Document: User will select the document in the ‘Additional Document Required’ Grid, from the list of predefined lists of documents that may be seeked from the customer
   2. In Case of a Query: User can put in the query in the Conversation option for the ‘Additional Customer Details’ user to refer to. Accordingly, the ‘Additional Customer Details’ user would update the conversations to update for the customers feedbacks
5. System will move the work-item to next queue as follows:
   1. Compliance queue: system will move the work-item to this queue if the user has selected the decision as 'Approve' and ‘High Risk Score’ exception is raised.
   2. 'DEH Update' queue: system will move the work-item to this queue if the user has selected the decision as 'Approve' and ‘High Risk Score’ exception is NOT raised.
   3. 'DEH Update' queue: system will move the work-item to this queue if the user has selected the decision as 'Reject'.
   4. 'Compliance ' queue: system will move the work-item to this queue, if the user has selected the decision as 'Additional Details required and the risk score is High
   5. ‘Additional Customer Details’ queue: system will move the work-item to this queue, if the user has selected the decision as 'Additional Details required’ and the risk score is Low or Medium

### Access Details:

|  |  |
| --- | --- |
| User Group | The user added to the group 'Compliance WC' will have access rights on the above-mentioned queues. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Compliance

### Description

1. This queue will be visible to the users added to the group 'Compliance'
2. User will click on the queue and the system will display the work-items lying at this queue.
   1. System will route the work-items to ‘Compliance’, which has ‘High Risk Score’ exception on the WI. If both UID match and ‘High Risk Score’ exception is raised then Work-item will first move to Compliance WC and after UID match exception is cleared then, it will route to Compliance queue.
   2. If the UID match is not cleared by the Compliance\_WC queue and additional details are requested by the Compliance \_WC user, then the WI would come to Compliance queue for consolidating the queries to customer at once. Compliance user would not have the option to approve the WI in such scenario
3. KYC format template would be required to be generated and attached to the WI for the High Risk cases landing in Compliance queue
4. Compliance User will have the following decision:
   1. 'Approve': user will select this decision if the user has assessed the details of the customer and want to onboard the customer. if the user has selected this decision and submitted the work-item
   2. 'Refer to operations': user will select this decision to recalculate the customer risk score of the customer with modifications in some risk parameters field
   3. 'Additional Details Required’: user will select this decision if the user requires more information from customer for taking a decision on the work-item.
   4. 'Reject': user will select this decision, if the user after assessing the details of the customer doesn't want to onboard the customer.
      1. The system will validate, if ‘Reject Reason’ and Remarks are added.
5. System will move the work-item to next queue as follows:
   1. 'DEH Update' queue: system will move the work-item to this queue, if the user has selected the decision as 'Approve'
   2. ‘DEH Update' queue: system will move the work-item to this queue if the user has selected the decision as 'Reject'.
   3. 'Operations’ queue: system will move the work-item to this queue, if the user has selected the decision as 'Refer to Ops'
   4. ‘Additional Customer Details’ queue: system will move the work-item to this queue if the user has selected the decision as 'Additional Details Required from Customer'.

### Access Details:

|  |  |
| --- | --- |
| User Group | The user added to the group 'Compliance' will have access rights on the above-mentioned queues. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## DEH Status Update

### Description

1. This queue will be accessible to Utility User only and will not be visible to the users.
2. Utility at this queue will integrate with MW for the following:
   1. Intimating DEH with the decision on the Work-item.
   2. In case additional details are required from Customer, the list of required documents will be shared, and the queries will be passed in the remarks field
3. Utility will have the following decision as:
   1. 'Success': utility will select this decision, if all the integration call were successful
   2. 'Failure': utility will select this decision if the integration call was unsuccessful
4. System will move the work-item to next queue as follows:
   1. 'System WI Update' queue: system will move the work-item to this queue, if the utility has updated decision as 'Success'
   2. 'Error Handling' queue: system will move the work-item to this queue, if the utility has updated decision as 'Failure'

### Access Details:

|  |  |
| --- | --- |
| User Group | The is a system queue and user will not have access to this queue |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## System WI Update

### Description

1. This queue will be accessible to Utility User only and will not be visible to the users.
2. Work-item at this queue will wait for the status update from DEH
3. DEH will call WI status update API hosted via MW and send Event to identify the next workstep
4. Utility will have the following decision as:
   1. 'Submit': utility will select this decision if the update is received successfully from DEH
5. System will move the work-item to next queue as follows:
   1. 'Attach Document' queue: system will move the work-item to this queue, if the update from DEH indicates event as “Additional Details provided” and if the value for ‘isDocProvided’ flag is ‘Y’
   2. 'Reject' queue: system would move the work-item to this queue, if the event received from DEH is ‘Reject’.
   3. ‘Additional Customer Details’ queue: if the value for ‘isDocProvided’ flag is received as ‘N’ and the event received from DEH is “Additional Details provided” and the additional details were requested from Operations/ Compliance queue
   4. ‘Additional Customer Details’ queue if the value for ‘isDocProvided’ flag is ‘N’ and the event received from DEH is “additional details provided” and the additional details had been requested from Compliance queue.
   5. ‘Dispatch’ queue: If the Even received in the WI update call is’ Completed’

## Additional Customer Details

### Description

1. This queue will be visible to the users added to the group ‘Additional Customer Details’
2. User will click on the queue and the system will display the work-items lying at this queue.
3. Every time the WI lands on the ‘Additional Customer Details’ queue, the users would be notified with an email sent to their ID to check their queue.
4. If there is a Source code tagged to the WI , WI will be assigned to that agent
5. If there is no Source code tagged to the WI, then the WI will be assigned to the Central team
6. At the first place, Wi would come to this queue when compliance/ Operations user would request for additional details to be required from customer
7. The additional details. Requested can be either documents or queries
8. For the additional documents required from customer, ‘Additional Customer Details’ user would review the “Additional Doc. required” grid which would be filled with the predefined documents and remarks filled by compliance/ Ops user
9. For the queries, compliance/Ops user would have mentioned the details in the conversations window added as document in the iBPS WI
   1. ‘Additional Customer Details’ user would review the queries of the compliance/Ops user in the conversation window
   2. ‘Additional Customer Details’ user can call the customer to intimate and explain them to address for the raised queries
   3. If only query had been raised by the compliance user and no documents requested and if all the queries have been addressed by the customer over the call than ‘Additional Customer Details’ user can update the same in conversation window to send the WI back to compliance queue
10. If the ‘Additional Customer Details’ user needs to send the case to the frontend application for the customer to revert for the required details, user would mention the remarks in the decision section while selecting the decision “additional details required from customer”.
    1. These remarks entered by the ‘Additional Customer Details’ user could be a summary of discussion which they have had with customer and these remarks would be passed to the frontend application for the customer to view and revert on them.
11. When the WI is sent for the customer to update on the frontend application, an email would be triggered to the customer from the DEH system informing customer to update the requested details on the application (\*Mail body to be finalized and shared with DEH)
12. Once the customer provides the additional details (Document/ queries feedback) on the application, the WI would come back to the ‘Additional Customer Details’ user with the attached documents
13. On receiving the response from the customer, ‘Additional Customer Details’ user would review the documents provided by the customer are correct and the queries are addressed appropriately.
14. If all details are received correctly, ‘Additional Customer Details’ user would update the conversation window for the compliance/Ops users queries and submit the WI back to their queue
15. System will move the work-item to next queue as follows:
    1. “DEH Update” queue if the user has selected Decision as ‘Additional Details required from Customer’
    2. “Compliance” queue if the user has selected the Decision as ‘Send to Compliance’
    3. “Compliance\_WC” If the user has selected the Decision as ‘Send to compliance\_WC’
    4. “Operations” If the user has selected the Decision as ‘Send to Operations’

## Dispatch

### Description

1. WI will move to this queue when the account has been created and the frontend journey of the customer is ‘Account Created’
2. This will be a system Workstep and no manual user will work on it
3. Basis on the flag for Card required and cheque required for that WI, ibps system will wait for receiving the file from Prime and CBS. This step is not clear, please elaborate. Understanding is that debit cards are encoded and available in PRIME queue. Once the WI is approved and sent to PRIME, the embossing service will be activated. <Shashank: Yes, the above mentioned is right and after that prime would share the file with IBPS basis which AWB number would be generated for those WI whose cards have been embossed.
4. Prime and cheque book system will place their respective files in the shared path location. Not clear, PRIME will place embossing files in which system? <Shashank: File will be placed at a shared folder from where iBPS will pull it and read for the cards ready to be delivered.>
5. Once the file is received from Prime and CBS, the data from those files will be read and saved in ibps db in two tables at the backend, in continuation to Point 4,please elaborate<Shashank: From the mailer file received from prime, ibps system will read the details and save the data in the ibps table . Which will be than used for identifying the WI for which AWB generation can be done.>
6. Post reading the details , AWB generation call will be triggered, from which system and how will this be sent to manage services and courier <Shashank: AWB generation call will be triggered from IBPS system>
7. Once the AWB no. is generated , table NG\_Digital\_AWB\_Status will be updated with these columns WI No., Prospect Id, CBS Ref No., Prime CRN No., AWB, Status(ready) and the WI will move to ‘Courier Status Update’ WS. Understand this would be an automated process. Will the mailer file be triggered along with the airway bill file as well. <Shashank: Mailer file will be sent to ibps and the delivery will be initiated and tracked via ibps.
8. BO will generate a report from NG\_Digital\_AWB\_Status  table for the records with status as ‘Ready’ and that file will be shared with managed services
9. Once the AWB generation is done successfully, WI will move to the ‘Hold\_Courier Update’ workstep
10. Also discussed to have one embossing file per day at 12:00pm with an indicator in prime to create separate files (embossing, mailer and airway bill) for Digital onboarding and BAU cards<Shashank: Noted>

## Hold\_Courier Update

### Description

1. WI will move to this queue post successful generation of AWB no.
2. This will be a system Workstep where the system will wait for WI to be updated by teamex once an update is received for the delivery
3. WI will be updated with the delivery status and POD and Single pager customer signed document, which Unit will manage this activity. Will the delivery date be updated on PRIME? How will the cases will incomplete documents be handled and by whom<Shashank: Courier vendor would be updating the delivery status to ibps via WI update interface. BO will generate and share the report for the delivered cards.
4. Number of days the WI will stay at the Hold WS will be configurable, if the update is not received in that number of days than WI will move to DEH Update queue and the Notify DEH will be triggered to DEH  with the applicable Event of “Account freeze” or customer not reachable
5. If the Update has been received from Courier vendor via the update API, WI will move to the Ops queue for signature upload

## Signature Upload Maker

### Description

1. This queue will be visible to the users added to the group ‘Signature Upload Maker’
2. User will click on the queue and the system will display the work-items lying at this queue.
3. Ops user will get the physical single pager with wet signature
4. Ops user would scan the physical doc. and attach it to the WI
5. User will crop the signature part and attach it as a separate Signature document
6. User would validate the salary details of the customer basis the attached documents
7. User can modify the Gross monthly salary field on the form if there is any difference basis the attached documents
8. Two fields for Higher and lower range of 15% variance of the salary will be populated for the reference of the user
9. If the Gross monthly salary is changed , monthly cash turnover and non-cash turnover will also be recalculated basis the previous % ratio
10. If the modified Gross monthly salary is above or below the Higher or lower range indicated for salary variance than a flag will be set for CIF update. For these cases salary details will be updated for that CIF at the checker workstep
11. Once the signature upload maker submits the WI, WI will move the signature upload checker queue
12. If the Physical single pager document is not received by the Ops user for ‘X’ days after the WI has routed to their queue post WI update for courier delivery status, WI will move to DEH update queue with the ‘Event’ of  ‘account freeze’

## Signature Upload Checker

### Description

1. This queue will be visible to the users added to the group ‘Signature Upload Checker’
2. User will click on the queue and the system will display the work-items lying at this queue.
3. User would review the attached one pager customer signed document
4. User would review the signature document and the salary details
5. Once the verification is done successfully, user would trigger the signature upload to Core API
6. If the CIF update flag was true basis the higher salary variance as per the permissible range than CIF update call will also be triggered at this point
7. Once both the calls are successfully triggered, user would select the decision as ‘Approve’ and the WI will move to the ‘DEH Update’ queue where DEH would be updated for closure of prospect.
8. User will have the option to “Send back to Maker” in case of any amendments required

# External Interface Requirements

## User Interfaces

The users in the bank will be using the Newgen’s workflow interface iBPS for viewing the images scanned & data and processing digital account onboarding applications.

## Hardware Interfaces

NA

## 4.3 Software Interfaces

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No. | Interface | Touch point IBPS | Integration Requirement | Integration System |
| 1 | WI Creation | Customer details fetching | Initiating a workitem in IBPS populated with data passed from DEH | DEH |
| 2 | Risk Score | Risk score calculation- Operations queue | Fetching the customers risk score | Raknet |
| 3 | Notify DEH | DEH Update Workstep | Pass the status/ additional details requested from Ibps to DEH | DEH |
| 4 | WI Update | WI update WS | DEH would pass the additional details/ Event to be updated in IBPS WI | DEH |
| 5 | Signature Upload | Signature Upload WS | To upload the customer Signature in Core Banking system | Core banking |

# Other Nonfunctional Requirements

## 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.

## Safety Requirements

N/A

## Security Requirements

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

# Appendix A: List of Masters

# Appendix B: Route Details



# Appendix C: Field List



# Appendix D: Prototype Screens



# Templates

Compliance KYC Template to be generated and attached to WI at Compliance WS



# Appendix E: Open Items