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**Software Requirements Specifications**

***KYC: Stop the Bleed – CLM Update via iBPS***

(Existing Account Opening Manual Onboarding)

**(NEWGEN CONFIDENTIAL)**

**Newgen Software Technologies Ltd.**

**New Delhi, INDIA**

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| **Review Summary** | |
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| *1.* |  |
| *2.* |  |
| *3.* |  |
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Contents

[1. Introduction 5](#_Toc178613961)

[1.1 Purpose 5](#_Toc178613962)

[1.2 Solution Scope 5](#_Toc178613963)

[1.3 Document Convention 5](#_Toc178613964)

[1.4 Intended Audience 6](#_Toc178613965)

[1.5 References 6](#_Toc178613966)

[2. Overall Description 7](#_Toc178613967)

[2.1 Solution Perspective 7](#_Toc178613968)

[2.2 Solution Features 8](#_Toc178613969)

[2.3 User Classes & Characteristics 8](#_Toc178613970)

[2.4 Operating Environment 8](#_Toc178613971)

[2.5 Deliverables 9](#_Toc178613972)

[2.6 Assumptions, Dependencies & Constraints 9](#_Toc178613973)

[3. Workflow Requirements 10](#_Toc178613974)

[3.1 Existing v/s To Be Process 10](#_Toc178613975)

[3.2 Queue Description 11](#_Toc178613976)

[3.2.1 CLM Maker Queue 11](#_Toc178613977)

[3.2.2 CLM Checker Queue 13](#_Toc178613978)

[3.3 Incremental Archival 15](#_Toc178613979)

[4. External Interface 16](#_Toc178613980)

[4.1 User Interface 16](#_Toc178613981)

[4.2 Hardware Interface 16](#_Toc178613982)

[4.3 Software Interface 16](#_Toc178613983)

[5. Other Non-Functional Requirements 16](#_Toc178613984)

[5.1 Performance Requirement 16](#_Toc178613985)

[5.2 Safety Requirement 16](#_Toc178613986)

[5.3 Security Requirement 17](#_Toc178613987)

# 1. Introduction

## 1.1 Purpose

KYC Stop the Bleed Initiative aims to provide a functionality for the bank users to simultaneously update the customer data into **CLM Platform (Customer Lifecycle Management)** while onboarding the customer in iBPS as per the BAU Journeys.

The change aims to be compliant with **CBUAE** guidelines for customer’s KYC completion and building a holistic view for customer’s KYC in CLM Platform.

## 1.2 Solution Scope

The scope of the process is to build an extended workflow for CLM Data Entry for the iBPS existing users with integrations to CLM in existing manual onboarding account opening process **[AO Process].**

## 1.3 Document Convention

* 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 | 13 |
| Body | Calibri | 12 |

|  |  |
| --- | --- |
| Term | Description |
| RAK | National Bank of Ras Al-Khaimah |
| Newgen | Newgen Software Technologies Ltd. |
| iBPS | Intelligent Business Process Suite |
| SRS | Software Requirement Specifications |
| TSD | Technical Specification Document |
| CBUAE | Central Bank of United Arab Emirates |
| CLM | Customer Lifecycle Management |
| KYC | Know Your Customer |
| AO | Account Opening |
| WI | Work-Item |
| WS | Work-Step |
| DE | Data Entry |
| SSO | Single Sign-on |

## 1.4 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 the ‘KYC – CLM’ Process at RAK Bank.
* The document will be the base document for ‘System Integration Testing’ and ‘User Acceptance Testing’.

## 1.5 References

NA

# 2. Overall Description

## 2.1 Solution Perspective

The key requirement of RAK Bank is to be compliant with CBUAE guidelines for customer’s KYC data. To achieve this, CLM integration will be done in existing iBPS processes wherever customer is onboarded / profile updated so that the updated data will always be in CLM Platform.

Following were the challenges faced by bank in terms of KYC:

* Complete set of customer information was not available as per the KYC requirements from CBUAE.
* Customer’s data was not under a real-time view but more of a transactional view.
* Business users found it difficult to retrieve customer information as and when required.

The solution will offer a capability to the business user to access the CLM Platform from iBPS while working on a customer’s case and simultaneously updating the additional information in the CLM screens.

iBPS will integrate with CLM to check the status of data update basis which the WI in iBPS will have a transactional flow between Makers & Checkers of the respective process.

## 2.2 Solution Features

The new change aims to achieve an additional workflow post final archival in the existing iBPS **(Manual Account Opening)** AO Process for the users to perform CLM Data Entry by implementing the following features:

* Additional queues post archival for CLM Data Entry.
* CLM Platform linkage from iBPS.
* CLM Data Inquiry from iBPS.
* Post CLM Data Entry archival.
* Decision History for the additional queues.
* Customer WI assignment for the additional queues.

## 2.3 User Classes & Characteristics

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

|  |  |  |
| --- | --- | --- |
| S. No. | Group Name | Description |
|  | CLM Maker Group | This queue will have access to the user who wants access of ‘CLM Maker’ queue. (Same set of users as Ops Maker queue) |
| 2. | CLM Checker Group | This queue will have access to the user who wants access to ‘CLM Checker’ queue. (Same set of users as Ops Checker queue). |

## 2.4 Operating Environment

The existing environment will be used for UAT and Production.

## 2.5 Deliverables

The following will be the deliverables:

* The release based on the requirements specified in the document.

## 2.6 Assumptions, Dependencies & Constraints

* The requirements specifications mentioned in the scope document are based on discussions with various teams / departments / business users at RAK Bank.
* This implementation will be done on the top of Newgen IBPS / Omni Docs product suite; thus, the implementation has dependency on iBPS / Omni Docs product suite.
* The workflow will be implemented in English Language only. There would not be any data entry or screens in any other language.
* There will be no SMS/Email implementation as a part of this change.
* Any new requirement, addition or modification to the current requirements as mentioned in the current document will be treated as changes.
* Integration touchpoints will be detailed in Technical Specification Documents. Any changes in the business requirements due to API Limitations / API level changes shall be treated as a Change Request.

# 3. Workflow Requirements



A diagram of a flowchart

Description automatically generated

## 3.1 Existing v/s To Be Process

* As per the existing manual onboarding AO Process in iBPS, the WIs being created in the process by the bank users has a standard workflow where-in when the request is finally completed, the WI moves for Archival in DMS and then Exit.
* The to be process will have the changes post Archival in DMS and before the WI gets Exit.
* Post Archival, there will be two additional queues for CLM Data Entry (Maker & Checker) for the same existing Maker & Checker in the AO Process where the users will access the CLM Platform link and perform the KYC requirement data entry in CLM Platform. After makers completing the CLM activity and checker approving it, the iBPS WI will then finally move for archiving additional documents in DMS and then to Exit.

## 3.2 Queue Description

Subsequent section will describe the queue descriptions and functionalities for iBPS Users:

* **CLM\_Maker Queue:** User queue for CLM Data Entry by existing OPS\_MAKER user
* **CLM\_Checker Queue:** User queue for CLM Data Entry Checker by existing OPS\_CHECKER user.

### 3.2.1 CLM Maker Queue

#### 3.2.1.1 Description

* This will be a user queue. i.e., user will be having rights on this queue.
* This queue will be accessed by the same set of users which are currently added in OPS\_MAKER queue.
* Once the account opening BAU process is completed as per the existing journey, the WI will be routed to this queue after archival stage.
* The WI in this queue will be received to the same user who actioned the WI at OPS\_MAKER queue. For e.g., if ‘User1’ actioned the WI at OPS\_MAKER queue, then same ‘User1’ will receive this WI under ‘My Queue’. This means that, user will not be required to click on the queue and pick the WI but instead the WI will automatically land in ‘**My Queue’** of the same User1.
* The WI will have an identification as **‘CLM DE Pending’** (DE-Data Entry) for the user to easily identify the WIs in ‘My Queue’ for which he/she needs to perform the CLM Activity.
* The user will click on the WI and open it. All the fields will be in non-editable/disable mode at this stage. The user will not be performing any data entry on iBPS screen.
* There will be a button as **‘Access CLM’** in the WI. The user will click that button with which the user will be redirected to CLM Platform with SSO Login functionality. The system will pass the following parameters with the trigger:
  + CIF ID
  + WI Number
  + Queue Name
  + User ID
  + Customer Segment – PBG
* Details of parameters to be passed will be defined in TSD as per the architecture solution.
* The user will perform data entry in CLM Screen and close it.
* There will be an additional section added as ‘**CLM Dependent Documents’** grid which will have the following fields for documents to be uploaded:
  + Proof of Address
  + Proof of Income
  + Proof of Wealth
  + Public Domain Search
  + Risk Score Sheet
* The above document list will be stored in a master and user will select the relevant document from the dropdown and mark **‘Yes/No’** against it in the same grid.
* If the document is added in the grid / selected from the dropdown and marked as ‘Yes’, then it will become mandatory for the user to upload that document. For e.g., if the user selects/ticks ‘Proof of Address’ – then it will be mandatory for the user to upload ‘Proof of Address’ document under the same document type.
* Once the above functionalities are completed, user will have the following decisions:
  + **CLM Activity Completed:** User will select this decision once he/she has completed the activity on CLM Platform and wants to submit the WI in iBPS to the checker.
* Post decision selection, user will click on ‘**Done**’. System will integrate with CLM to do the CLM Inquiry for the data entry done in CLM basis which if in response the status of CLM Data is received as ‘**Y**’ (CLM Form Submitted for Review basis API response), then the WI will move to CLM Checker.
* If the CLM Status is received as ‘**N**’ (CLM Form not submitted for review), then the WI will not move to CLM Checker and there will be a pop-up message for the user as ‘**CLM Activity Not Completed’**. The WI will remain in the same queue.
* The WI will move as follows:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI will move to** |
| CLM Activity Completed | If CLM Form is submitted for review at CLM Platform | CLM Checker |

#### 3.2.1.2 Access Details

|  |  |
| --- | --- |
| **User Group** | The queue will be accessed by CLM Maker users. |
| **Filters** | NA |
| **Assignment** | Same user assignment who actioned the WI at Ops Maker. |
| **Default Sorting (work-item listing)** | Entry Date and Time Ascending order, |
| **Additional display columns** | CLM Status (CLM DE Pending) |

### 3.2.2 CLM Checker Queue

#### 3.2.2.1 Description

* This will be a user queue. i.e., user will be having rights on this queue.
* This queue will be accessed by the same set of users which are currently added in OPS\_CHECKER queue.
* The WI in this queue will be received to the same user who actioned the WI at OPS\_CHECKER queue. For e.g., if ‘User2’ actioned the WI at OPS\_CHECKER queue, then same ‘User2’ will receive this WI under ‘My Queue’. This means that, user will not be required to click on the queue and pick the WI but instead the WI will automatically land in ‘My Queue’ of the same User2.
* The WI will be moved in this queue once CLM Maker takes decision as ‘CLM Activity Completed’ and the WI passed a CLM Inquiry Check whether the user has submitted the CLM form for review or not on CLM Platform.
* The WI status will change to ‘**CLM Approval Pending’** and the same will be reflected against the WI when the WI is received in ‘My Queue’ of the same Ops Checker user.
* The user will open the WI and the entire form will be in disabled mode. User will not be allowed to perform any existing fields data entry.
* The user will be able to access the CLM Link by clicking on **‘Access CLM’** button. With this the CLM Platform screen will open via SSO Login.
* The user will perform the action on CLM screen to approve the case.
* The user can upload additional documents from the provided list:
  + Proof of Address
  + Proof of Income
  + Proof of Wealth
  + Public Domain Search
  + Risk Score Sheet
* If any document is already uploaded by the CLM Maker, can the CLM Checker re-upload them? If yes should the system over-write the documents? Or should the CLM Checker only be allowed to upload those documents which are not uploaded by the CLM Maker??
* The user will have the following decisions:
  + **CLM Activity Approved:** The user will select this decision once he/she has approved the case on CLM Platform and wants to finally approve the WI in iBPS.
* Post decision selection, user will click on ‘**Done**’. System will validate whether the user has approved the form/case at CLM Platform via CLM Inquiry API.
* Based on the CLM response, if the status received will be ‘**Approved**’ – the WI will move ahead for archival.
* If the status received will be something other than approved, then the user will not be able to submit the WI in iBPS and there will be a pop-up message as ‘**CLM Activity Not Approved’** and WI will remain in the same queue.
* Basis the CLM activity status, the WI will move as per below:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI will move to** |
| CLM Activity Approved | On ‘Done’ click if CLM Status is received as ‘Approved’ | Incremental Archival |

#### 3.2.2.2 Access Details

|  |  |
| --- | --- |
| **User Group** | The queue will be accessed by CLM Checker users. |
| **Filters** | NA |
| **Assignment** | Same user assignment who actioned the WI at Ops Checker. |
| **Default Sorting (work-item listing)** | Entry Date and Time Ascending order, |
| **Additional display columns** | CLM Status (CLM Approval Pending) |

## 3.3 Incremental Archival

* Once the WI is approved by CLM Checker successfully basis the CLM Platform approval and status received from CLM, the WI will move ahead for a final archival.
* System will identify the additional documents uploaded by CLM Makers & CLM Checkers basis timestamp post initial archival during CLM Data Entry journey and archive only those documents to DMS.
* The incremental archival will take place as per new document archival and naming convention strategy agreed as a part of KYC Document Indexing solution.
* Once the documents will be archived in dedicated folders, the WI will move to ‘Exit’.

# 4. External Interface

## 4.1 User Interface

The users in the bank will be using the Newgen’s workflow interface iBPS for viewing the data and documents attached for a particular requested channel and request type.

## 4.2 Hardware Interface

NA

## 4.3 Software Interface

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Queue Name | Description | API Name | Integration System |
| 1 | CLM Maker  CLM Checker | SSO Login on CLM Platform from iBPS with the URL/Link. | CLM URL – Logon Service | CLM |
| 2 | CLM Maker  CLM Checker | To Inquire CLM Activity Status | GET\_CLM\_DATA\_STATUS | CLM |

# 5. Other Non-Functional Requirements

## 5.1 Performance Requirement

* 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.
* Each WI to have CLM Identification variable mapping as CLM Status.

## 5.2 Safety Requirement

NA

## 5.3 Security Requirement

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