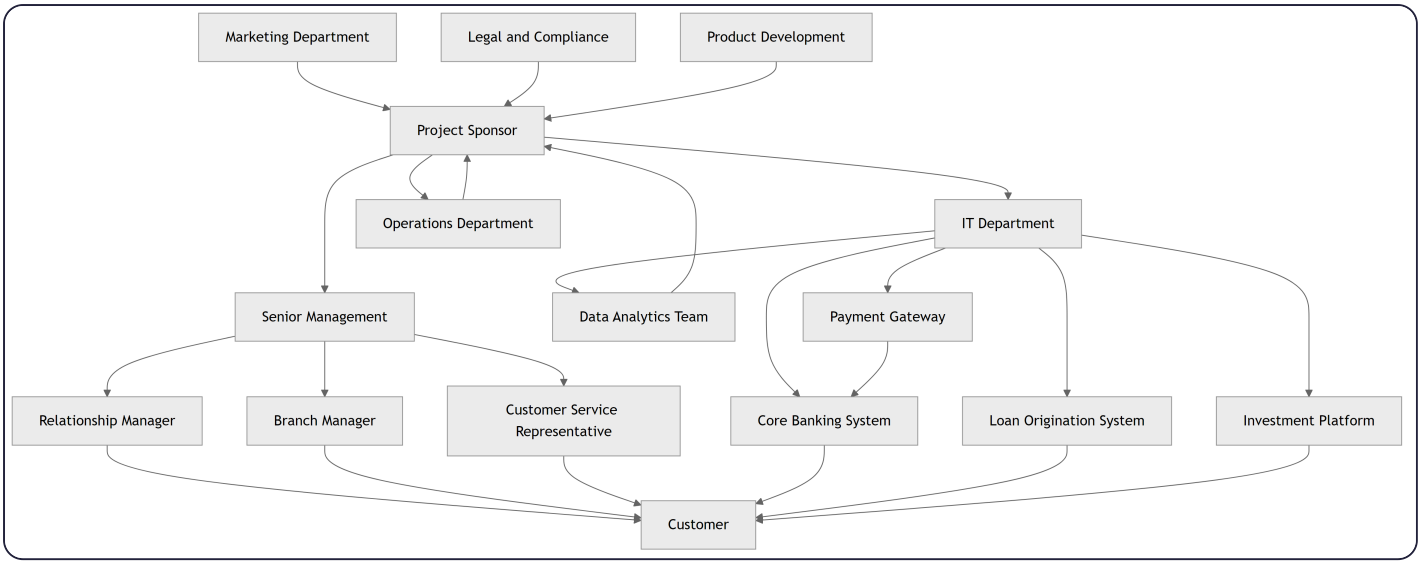
01. Stakeholder Map

This map identifies the key individuals and groups involved in or affected by the 360 Degree CRM Solution project.



02. Process Flow for 360 Degree CRM Profile Creation and Usage

This flow describes the high-level process from data consolidation to customer interaction using the 360 Degree CRM.

03. Business Requirement Document (BRD)

Purpose of the Document

This document outlines the business requirements for the 360 Degree CRM Profile View solution. Its purpose is to provide a comprehensive understanding of the project's objectives, scope, functional and non-

functional requirements, and the expected benefits, serving as a foundational reference for all project stakeholders.

Project Scope

The project aims to develop and implement a 360 Degree CRM Profile View that consolidates customer data from disparate banking systems (e.g., core banking, loans, investments, contact center interactions) into a single, unified, and actionable customer profile. This solution will enable bank employees to gain holistic insights into customer behaviors, preferences, and needs to improve relationship management, identify sales opportunities, and enhance service delivery.

Scope of the Document

This document covers: * High-level business objectives and challenges .

- Detailed functional and non-functional requirements .
- System actors and their roles .
- Use cases and their scenarios .
- Data requirements and mapping .
- In-scope and out-of-scope functionalities for the initial phase .
- Key performance indicators for success measurement

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Related Documents

- Project Charter: 360 Degree CRM Solutio n
- Enterprise Architecture Guideline s
- Data Governance Policy Documen t
- Security Policy Documen

t

Definitions

- **360 Degree CRM Profile:**

A comprehensive, unified view of a customer combining data from all relevant bank systems.

- **Relationship Manager (RM):**

Bank employee responsible for managing a portfolio of customer relationships.

- **Branch Manager (BM):**

Bank employee responsible for overseeing operations and customer service at a branch.

- **Customer Service Representative (CSR):**

Bank employee responsible for handling customer inquiries and issues.

- **Core Banking System (CBS):**

Primary system for managing customer accounts, transactions, and balances.

- **Loan Origination System (LOS):**

System used for managing loan applications and servicing.

- **Investment Platform (IP):**

System for managing customer investments.

- **PII:**

Personally Identifiable Information .

Risks and Assumptions

Risks

- **Data Quality Issues:**

Inaccurate or inconsistent data from source systems could compromise the integrity of the 360-degree view.

- **Data Integration Complexity:**

Challenges in integrating diverse systems with different data formats and APIs.

- **User Adoption:**

Resistance from bank employees to adopt the new system without adequate training or perceived benefits.

- **Security and Compliance:**

Ensuring adherence to data privacy regulations (e.g., GDPR, CCPA) and internal security policies.

- **Performance Bottlenecks:**

System performance degradation due to large volumes of data and concurrent user access .

Assumptions

- Source systems' APIs or data export capabilities are available and stable .
- Required IT infrastructure and resources (hardware, software, personnel) will be allocated .
- Key business stakeholders will actively participate in requirements gathering and validation .
- Data governance policies and data ownership are clearly defined for each source system

.

System/ Solution Overview

The 360 Degree CRM solution will act as an aggregation and intelligence layer on top of existing banking systems. It will ingest data from various sources, process and normalize it, and present a unified customer profile through an intuitive user interface. It will also incorporate analytical capabilities to derive insights and recommend actions.

- **Context Diagram (Conceptual): **

  The 360 Degree CRM System will sit in the center. Data will flow *into* it from Core Banking, Loan System, Investment Platform, Contact Center, and Web/Mobile Analytics. Bank employees (RM, BM, CSR) will interact *with* the system to view data and generate insights.

- **Application Screen Flow (Conceptual): **

  Login Screen -> Dashboard (Overview) -> Customer Search -> Customer Profile View (Tabbed sections for Personal Info, Accounts, Products, Transactions, Interactions, Insights, Opportunities, Issues) -> Reporting Module.

- **Sitemap (Conceptual): **
    - Home (Dashboard)
    - Customer Profiles
        - Search Customer
        - Customer Details (Tabs: Overview, Accounts, Products, Transactions, Interactions, Insights, Opportunities, Issues)
    - Reporting
        - Generate Reports
        - Saved Reports
    - Admin (User Management, System Configuration)

System Actors

- **Relationship Manager (RM):**

Primary user, needs comprehensive customer data for relationship building and cross-selling.

- **Branch Manager (BM):**

Needs customer insights for branch performance, issue resolution, and staff guidance.

- **Customer Service Representative (CSR):**

Needs quick access to customer history for efficient issue resolution and inquiry handling.

- **System Administrator:**

Manages user access, configurations, and monitors system health.

- **Data Engineer/ETL Developer:**

Manages data ingestion and transformation processes (background actor) .

User Roles and Responsibilities / Authority Requirements

- **Relationship Manager: **
    - *Responsibilities:* View complete customer profile, identify cross-sell/up-sell opportunities, log customer interactions, track issue status.

- *Authority:* Read-only access to most customer data; Write access for interaction logs and basic issue updates.
- **Branch Manager: **
- *Responsibilities:* View complete customer profile, review team performance, oversee issue resolution, access reporting on customer segments.
- *Authority:* Read-only access to most customer data; Limited write access for managerial oversight.
- **Customer Service Representative: **
- *Responsibilities:* View customer basic information, transaction history, and interaction logs; Log new issues and update existing ones.
- *Authority:* Read-only access to account and transaction data; Write access for logging customer interactions and issue details.
- **System Administrator: **
- *Responsibilities:* Manage user accounts, define roles and permissions, configure data sources, monitor system performance.
- *Authority:* Full administrative access.

Dependencies and Change Impacts

System Dependencies

- **Core Banking System (CBS):**

Essential for account, balance, and transaction data.

- **Loan Origination System (LOS):**

Provides loan product holdings and status.

- **Investment Platform (IP):**

Provides investment product holdings and values.

- **Contact Center System:**

Source for interaction history (calls, chats, emails).

- **Web/Mobile Banking Analytics:**

Provides digital behavior data.

- **Existing CRM/Interaction Management System (if any):**

May be a source for historical interaction data or a system to be replaced.

- **Data Warehousing/Data Lake:**

May serve as an intermediary for data consolidation .

Change Impacts Specifications

- **Operational Impact:**

Training required for RMs, BMs, and CSRs on the new system interface and functionalities. Potential changes to existing workflows for customer interaction and issue management.

- **IT Infrastructure Impact:**

Requires new servers, storage, and potentially new database licenses. Integration efforts with multiple legacy systems will be significant.

- **Data Governance Impact:**

Requires stricter data quality controls and clear ownership definitions for consolidated data.

- **Security Impact:**

Enhanced security measures needed for sensitive PII data consolidation and access control .

360 Degree CRM Profile Description

The 360 Degree CRM Profile will be a single, dynamic dashboard providing a complete customer view. It will include: * **Demographic Data:**

Name, address, contact information, date of birth, marital status.

- **Financial Product Holdings:**

Savings accounts, checking accounts, loans, mortgages, credit cards, investments.

- **Transaction History:**

Detailed transaction data across all linked accounts.

- **Interaction History:**

Records of all previous interactions (calls, emails, branch visits, chat).

- **Preferences & Behaviors:**

Stated preferences, digital channel usage, product interests derived from analytics.

- **Insights & Recommendations:**

Derived behavioral segments, predicted next-best actions, churn risk scores.

- **Service Requests/Issues:**

Open and closed service requests, complaint history .

Pain Points, Solutions, and How it Helps

Pain Point	Solution	How it Helps
Fragmented Customer Data	Centralized Data Repository	Provides a single source of truth, eliminating the need to access multiple systems

Pain Point	Solution	How it Helps
		for customer information.
Poor Customer Insights	AI/ML-driven Behavioral Analytics	Uncovers hidden patterns, predicts needs, and segments customers for targeted strategies.
Missed Cross-Sell/Up-Sell Opportunities	Proactive Opportunity Identification	System automatically suggests relevant products/services based on customer profile and behavior, increasing revenue.
Inefficient Issue Resolution	Integrated Issue Tracking and History	Enables faster diagnosis and resolution of customer problems by providing a complete interaction history.
Limited Personalized Offerings	Dynamic Product and Service Recommendations	Allows for highly personalized engagement, fostering deeper customer relationships and loyalty.
Inconsistent Customer Experience	Unified View for All Customer Touchpoints	Ensures all bank employees have the same, accurate information, leading to consistent and high-quality service.

04. Functional Requirement Specification (FRS)

Functional Requirements

The system shall provide the following core functionalities:

1. **FR001: Customer Profile Display **

- The system shall display a unified customer profile, including personal details, contact information, and KYC status.
- The system shall display all financial product holdings (accounts, loans, investments) associated with the customer.
- The system shall display a consolidated transaction history across all linked accounts.
- The system shall display a comprehensive interaction history with the bank (calls, emails, chat, branch visits).
- The system shall display customer preferences and stated interests.
- The system shall provide read-only access to credit scores and financial risk profiles.

2. **FR002: Customer Search and Filtering **
    - The system shall allow users to search for customers by name, customer ID, account number, or national ID.
    - The system shall allow filtering of customer lists by segment, product holding, or relationship manager.

3. **FR003: Customer Insights and Analytics **
    - The system shall display pre-calculated customer segments (e.g., high-value, churn risk).
    - The system shall display key behavioral patterns (e.g., channel preference, spending habits).
    - The system shall present predictive analytics, such as churn risk scores or likelihood to purchase specific products.

4. **FR004: Cross-Sell and Up-Sell Recommendations **
    - The system shall automatically suggest relevant cross-sell and up-sell opportunities based on the customer's profile and predictive models.
    - The system shall display the customer's eligibility for recommended products.
    - The system shall allow users to mark recommendations as pursued or declined.

5. **FR005: Issue Tracking and Management **
    - The system shall allow users to log new customer issues or service requests.
    - The system shall track the status of open and closed issues.
    - The system shall link issues directly to the customer's profile.
    - The system shall allow users to add notes and updates to an issue.
    - The system shall support escalation paths for unresolved issues.

6. **FR006: Reporting and Dashboards **
    - The system shall allow users to generate predefined reports on customer segments, product uptake, and RM performance.
    - The system shall allow users to customize basic report parameters (e.g., date range, specific customer groups).
    - The system shall provide a dashboard view summarizing key customer metrics.

7. **FR007: User Access Control **
    - The system shall implement role-based access control (RBAC) to ensure users only access data relevant to their role.
    - The system shall log all user access and modifications for audit purposes.

8. **FR008: Data Integration **
    - The system shall automatically ingest and synchronize data from Core Banking, Loan, Investment, and Contact Center systems.
    - The system shall support scheduled and event-driven data updates.

Non-Functional Requirements (NFRs)

- **NFR001: Performance **
    - **Response Time:**

A customer profile shall load within 3 seconds for 95% of requests. * **Data Refresh:**

Transactional data shall be refreshed daily. Interaction data shall be near real-time (within 5 minutes). * **Report Generation:**

Standard reports shall generate within 10 seconds. * **NFR002: Scalability **

```
*   The system shall support a minimum of 500 concurrent users without performar
*   The system shall be capable of storing and processing data for at least 5 mi
```

- **NFR003: Security **
    - **Authentication:**

The system shall require strong multi-factor authentication for all users. * **Authorization:**

Access to customer data shall be strictly role-based, ensuring data segregation. * **Data Encryption:**

All sensitive PII and financial data shall be encrypted at rest and in transit. * **Audit Trail:**

All read and write operations on customer data shall be logged with timestamps and user IDs. * **Compliance:**

The system shall comply with relevant banking regulations (e.g., data privacy, anti-money laundering) and internal security policies. * **NFR004: Usability **

```
*   **Intuitive Interface:**
```

The user interface shall be intuitive and easy to navigate, requiring minimal training. * **Consistency:**

The UI design shall be consistent across all modules. * **Accessibility:**

The system shall meet WCAG 2.1 AA standards for accessibility. * **NFR005: Reliability & Availability **

```
*   The system shall achieve 99.9% uptime during business hours.
*   The system shall have a robust backup and disaster recovery plan with a Recc
```

- **NFR006: Maintainability **
    - The system shall be developed using modular architecture to facilitate future enhancements and bug fixes.
    - Source code shall be well-documented and follow established coding standards.
    - **NFR007: Integration **
    - The system shall use standard APIs or secure data transfer protocols for integration with source systems.
    - Error handling and logging mechanisms shall be robust for data integration processes.

System Configurations

- **User Roles and Permissions:**

Configurable roles (RM, BM, CSR, Admin) with granular permissions for data access and functionality.

- **Data Source Configuration:**

Ability to configure and add new data sources/integrations.

- **Recommendation Engine Parameters:**

Ability to tune parameters for cross-sell/up-sell recommendations.

- **Reporting Templates:**

Ability to define and modify report templates.

- **Issue Type Configuration:**

Ability to define and manage different types of customer issues/service requests .

05. Use Case Diagrams and Detailed Scenarios

Use Case 1: Unified Customer Profile

- **Description:**

A bank employee (RM, BM, or CSR) accesses the 360 Degree CRM to view a comprehensive, consolidated profile of a specific customer, pulling data from all integrated systems.

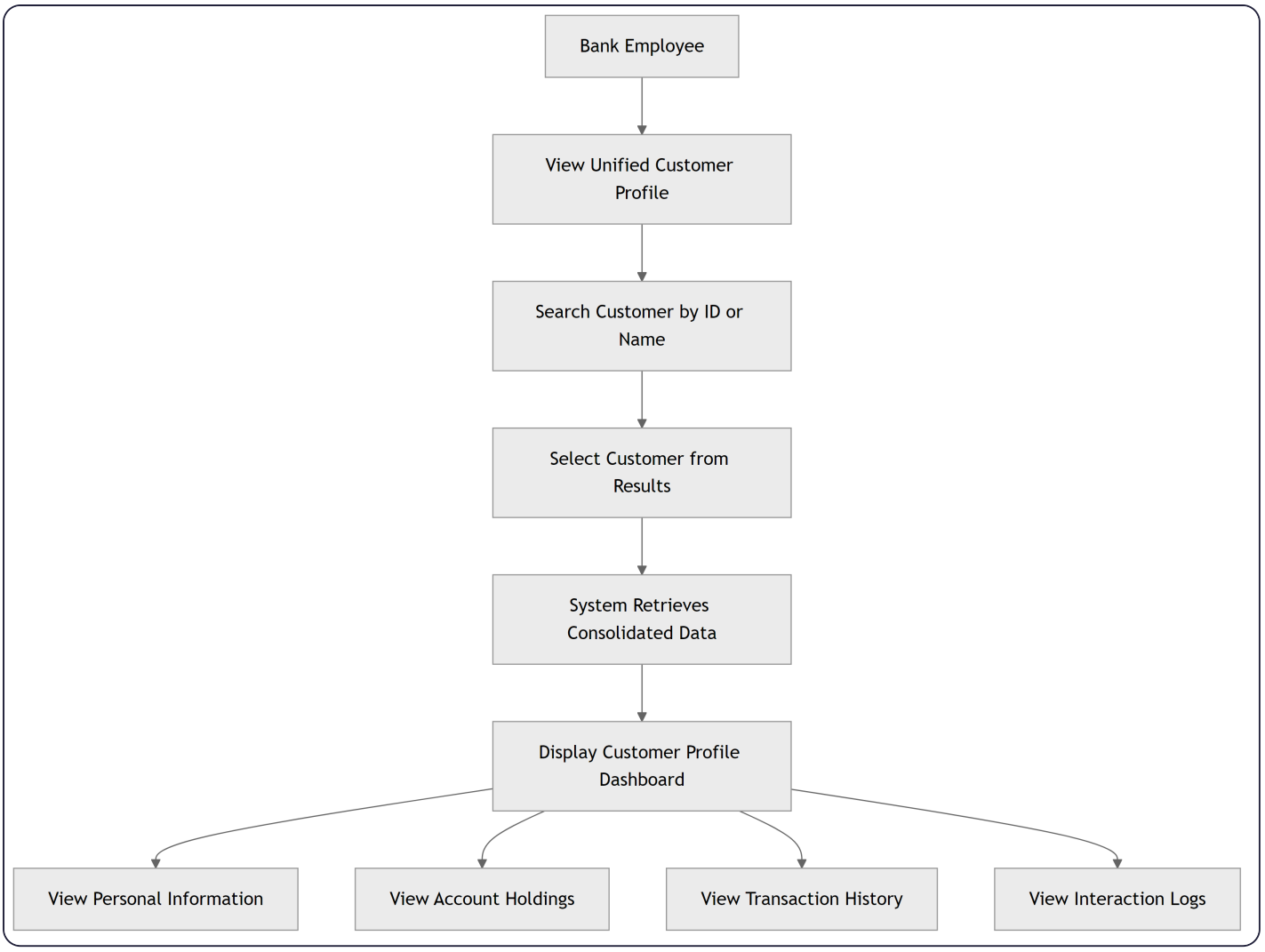
- **Rationale:**

To provide a single, holistic view of the customer, eliminating the need to navigate multiple disparate systems.

- **Dependencies:**

Successful data integration from all source systems.

- **Acceptance Criteria: **
    - User can search for a customer using multiple criteria (name, ID, account number).
    - The system displays a dashboard with aggregated customer information (personal, account, product, transaction, interaction history).
    - All displayed data elements are accurate and up-to-date.
    - Loading time for a complete profile is within NFR performance metrics.



Use Case 2: Enhanced Customer Understanding

- **Description:**

A bank employee utilizes the 360 Degree CRM to gain deeper insights into customer behaviors, preferences, and predictive analytics (e.g., churn risk, next best action).

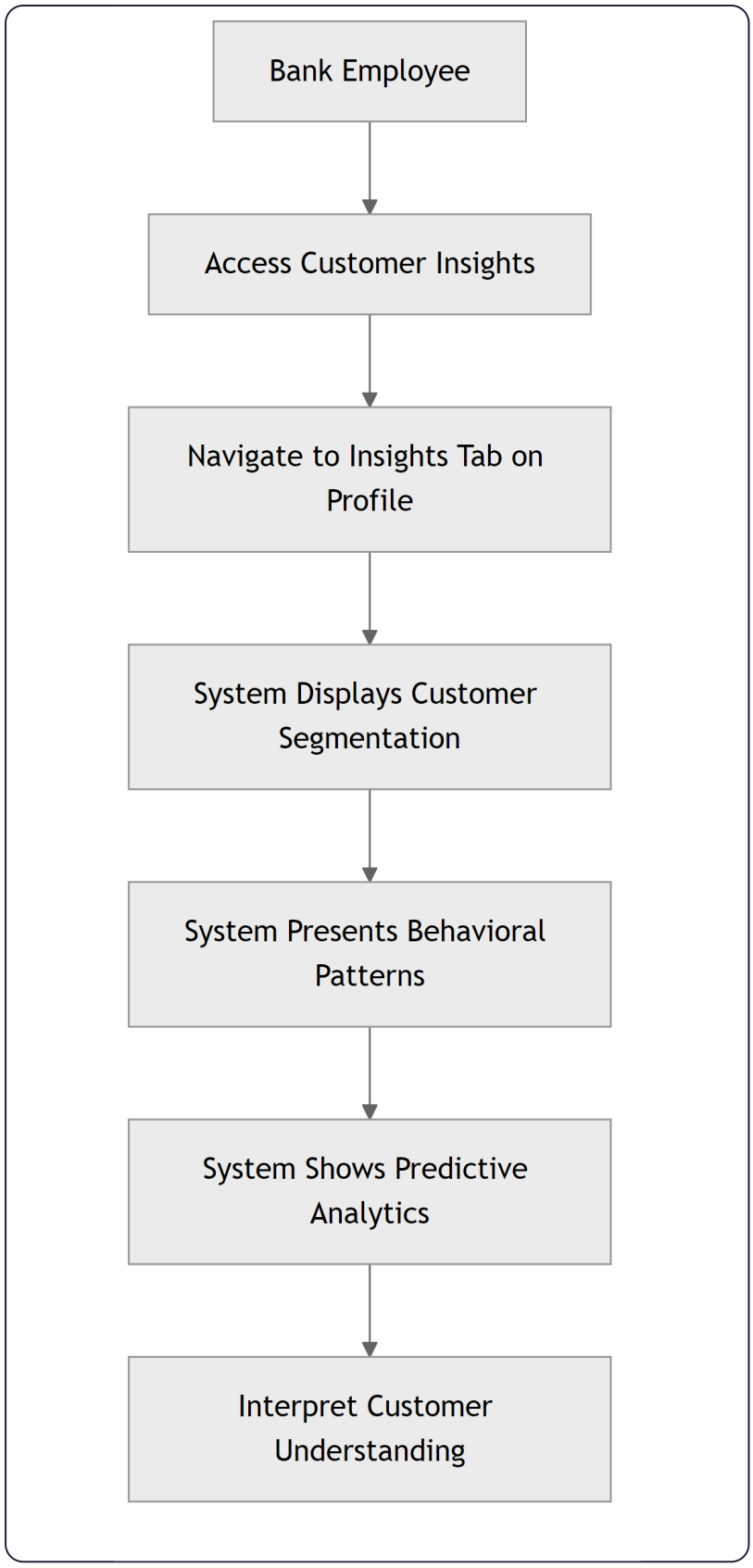
- **Rationale:**

To enable proactive and data-driven interactions, fostering deeper customer relationships and personalized engagement.

- **Dependencies:**

Availability of analytical models and algorithms within the CRM or integrated analytics platform.

- **Acceptance Criteria: **
    - The system displays customer segments clearly (e.g., 'High Net Worth', 'Churn Risk').
    - Behavioral patterns (e.g., preferred channel, spending categories) are visually presented.
    - Predictive scores (e.g., churn likelihood, product propensity) are visible.
    - Insights are updated regularly based on data refresh cycles.



Use Case 3: Cross-Sell and Up-Sell Opportunities

- **Description:**

The 360 Degree CRM identifies and presents personalized cross-sell and up-sell opportunities to the bank employee, based on the customer's profile, needs, and eligibility.

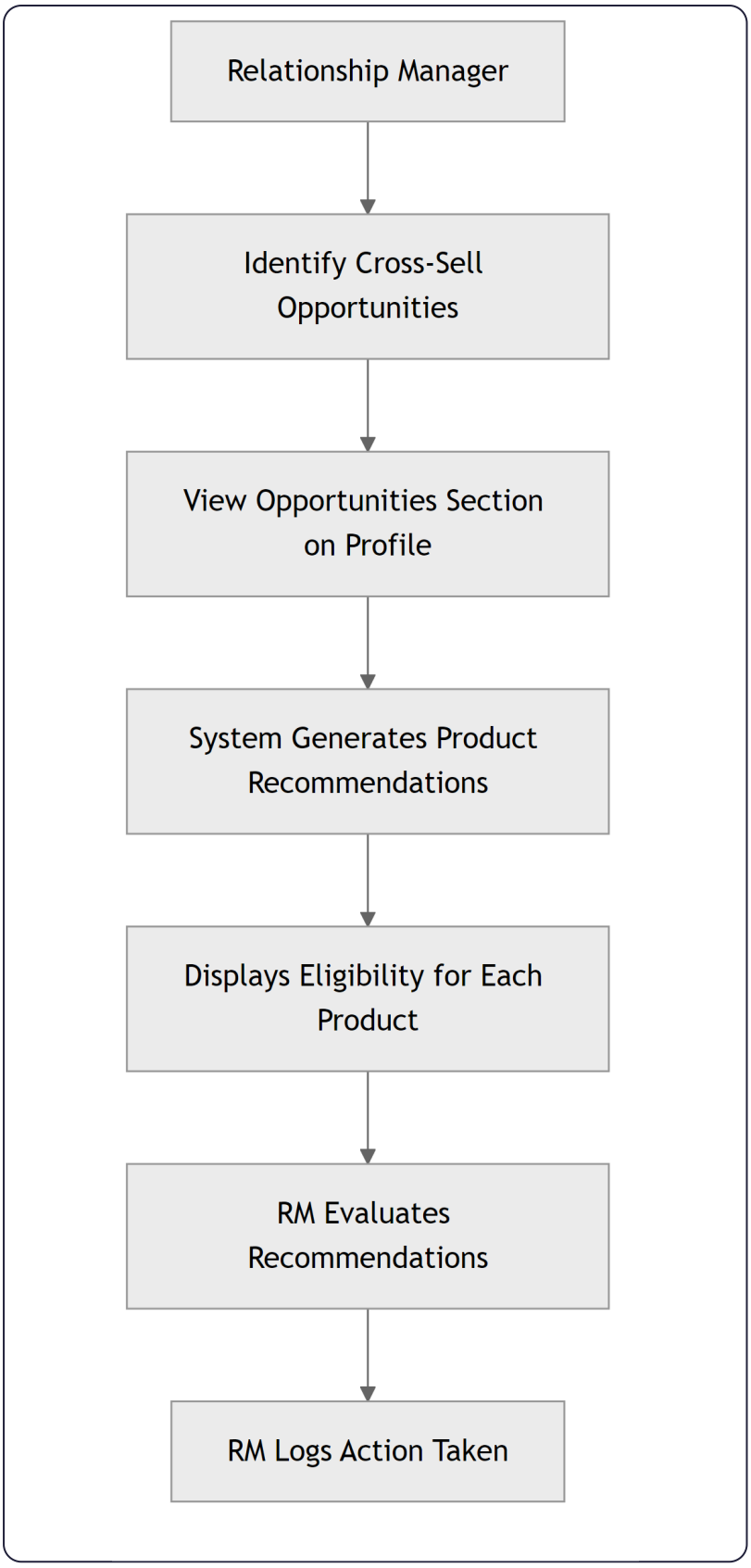
- **Rationale:**

To maximize revenue generation by enabling targeted and relevant product offerings.

- **Dependencies:**

Integration with product catalog, eligibility rules engine, and predictive analytics for recommendations.

- **Acceptance Criteria: **
    - The system lists specific product recommendations for the customer.
    - Each recommendation includes a rationale or eligibility check.
    - User can mark recommendations as 'Pursued' or 'Declined'.
    - Recommendations are relevant to the customer's profile.



Use Case 4: Issue Tracking

- **Description:**

A bank employee logs, tracks, and manages customer-related issues or service requests directly within the 360 Degree CRM, linking them to the customer's profile.

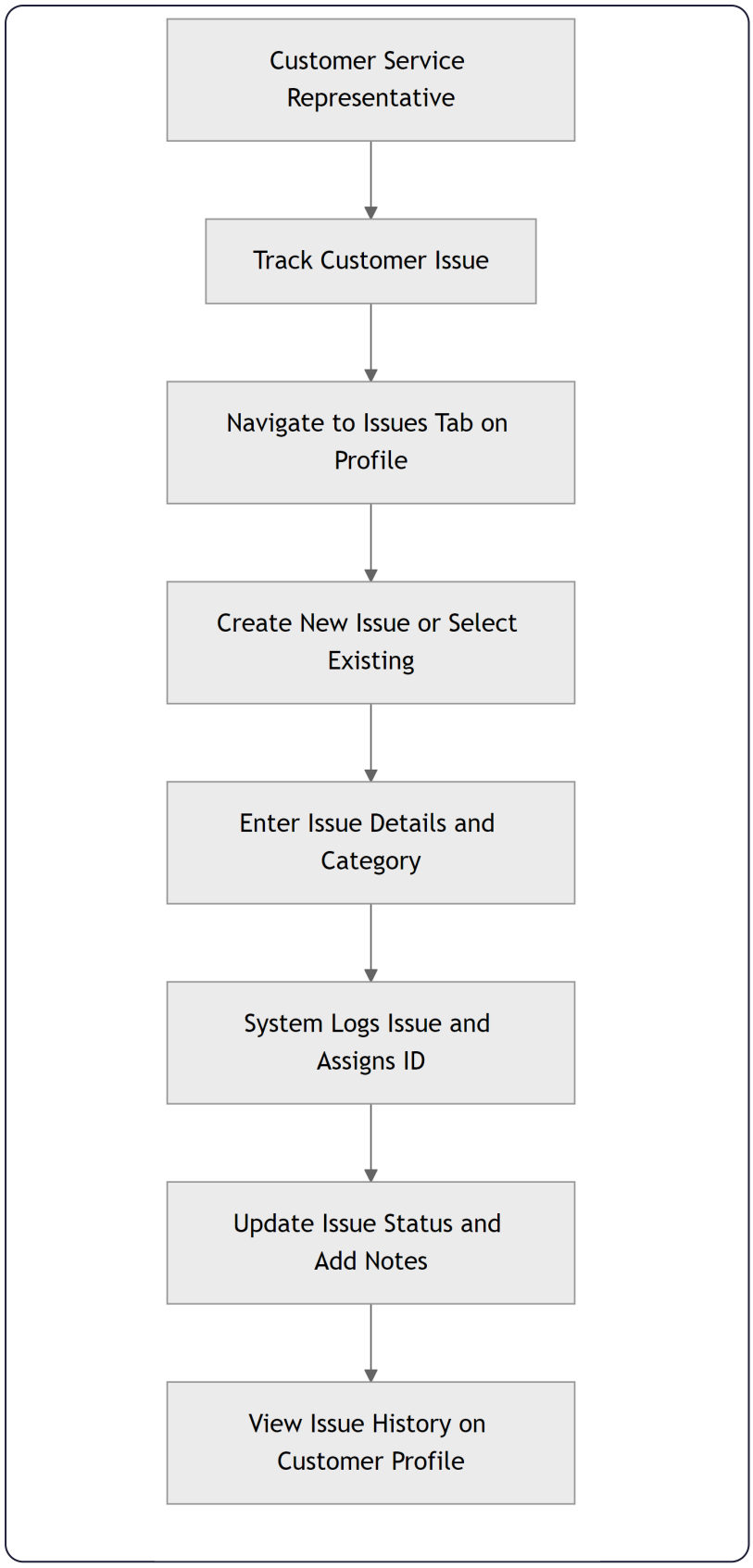
- **Rationale:**

To centralize issue management, improve resolution times, and provide a complete history of customer interactions and problems.

- **Dependencies:**

Integration with a task management or service desk system (if external).

- **Acceptance Criteria: **
    - User can create a new issue for a selected customer.
    - User can update the status and add notes to an existing issue.
    - Issue history is visible on the customer's profile.
    - Issues can be assigned to different teams/individuals.



Use Case 5: Detailed Reporting

- **Description:**

A bank employee (e.g., Branch Manager, Senior Management) generates customized reports based on aggregated customer data from the 360 Degree CRM.

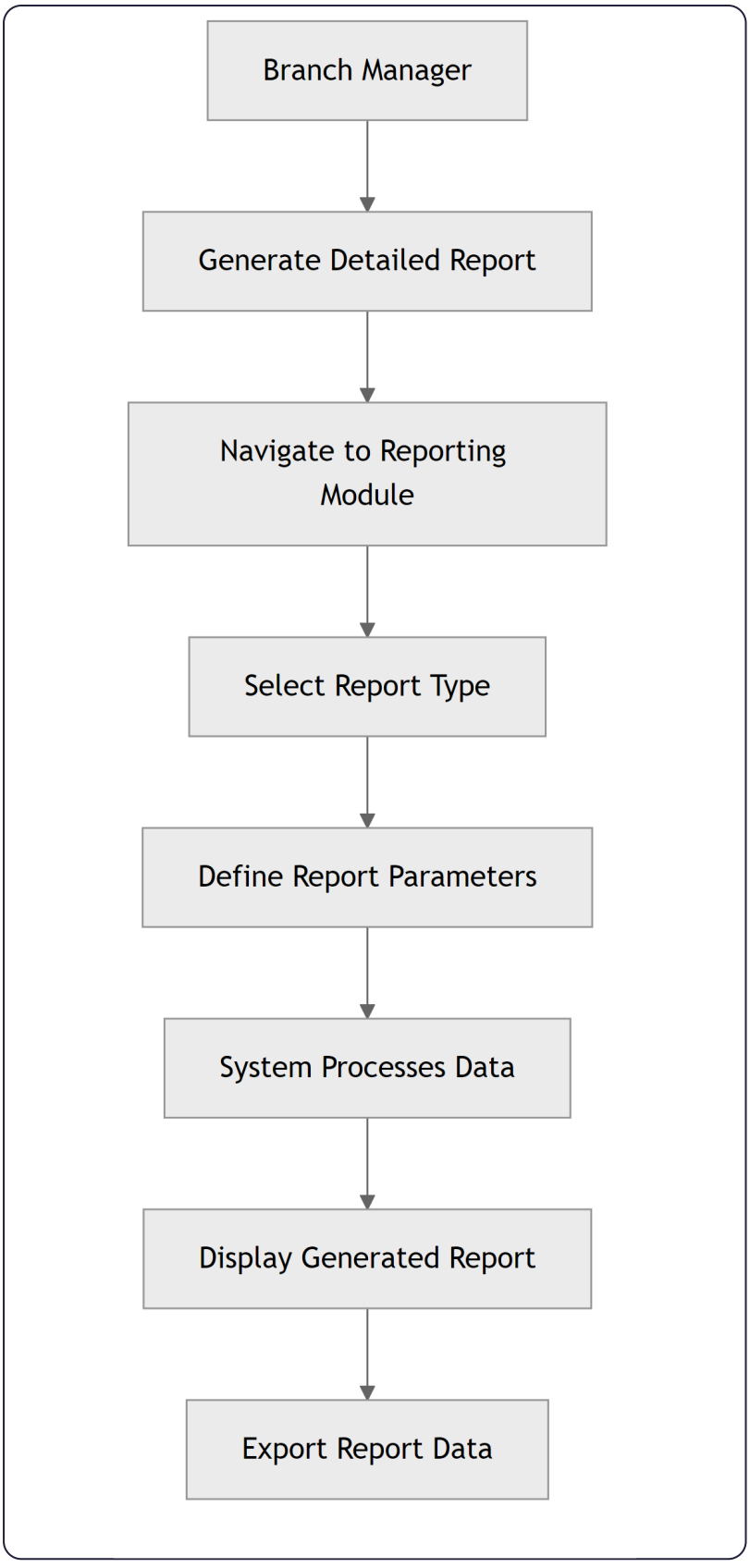
- **Rationale:**

To provide data-driven insights for strategic decision-making, performance measurement, and identifying trends across the customer base.

- **Dependencies:**

Availability of a robust reporting engine and access to aggregated customer data.

- **Acceptance Criteria: **
    - User can select from a list of predefined report types (e.g., customer segmentation, product penetration).
    - User can apply filters and parameters (e.g., date range, branch, customer segment).
    - The system generates the report in a readable format (e.g., table, chart).
    - Reports are generated within NFR performance metrics.



06. Data Mapping Sheet and Data Requirements Analysis

This table outlines key data elements required for the 360 Degree CRM Profile, their sources, characteristics, and purpose.

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Customer Details									
Customer ID	Core Banking System (CBS)	Alphanumeric	Real-time	Unique identifier for all customer data.	Y	PII	Core Banking Dept.	Standardization across sources, Linking key	Essential for data consolidation
Full Name	CBS, Contact Center	String	Daily	Personal identification, salutations.	Y	PII	Core Banking Dept.	Data cleansing, Deduplication	Strict access controls required
Address	CBS	String	Daily	Location-based services, marketing.	Y	PII	Core Banking Dept.	Address standardization and validation	Ensure address accuracy and privacy
Contact Number	CBS, Contact Center	String	Real-time	Communication channel preference, contact.	Y	PII	Core Banking Dept.	Format validation	Opt-in/out for marketing communications
Date of Birth	CBS	Date	Daily	Age-based product eligibility, segmenting.	Y	PII	Core Banking Dept.	None	
KYC Status	CBS	String	Daily	Regulatory compliance, service eligibility.	Y	Public	Compliance Dept.	Mapping internal codes to standard status	Compliance with AML regulations
Financial Products									

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Account Number	CBS	Alphanumeric	Real-time	Linking transactions and balances.	Y	PII	Core Banking Dept.	None	Restricted access
Account Type	CBS	String	Real-time	Product bundling, segmenting.	Y	Public	Core Banking Dept.	Mapping internal codes to common product types	
Current Balance	CBS	Numeric	Real-time	Wealth insights, cross-sell/up-sell eligibility.	Y	Sensitive	Core Banking Dept.	Aggregation for summary views	Highly sensitive, requires strong encryption
Loan Amount	Loan Origination System (LOS)	Numeric	Daily	Debt burden assessment, new loan eligibility.	Y	Sensitive	Lending Dept.	Aggregation	
Investment Value	Investment Platform (IP)	Numeric	Daily/Weekly	Wealth management advice, investment product cross-sell.	Y	Sensitive	Investment Dept.	Aggregation	
Transaction History									

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Transaction Date	CBS	Date	Daily	Behavioral analysis, spending patterns.	Y	Sensitive	Core Banking Dept.	Time series analysis	Anonymization for aggregated insights may be considered
Transaction Type	CBS	String	Daily	Categorization of spending, income patterns.	Y	Sensitive	Core Banking Dept.	Categorization rules	
Amount	CBS	Numeric	Daily	Spending habits, financial health.	Y	Sensitive	Core Banking Dept.	Aggregation, outlier detection	
Interaction Data									
Interaction Date/Time	Contact Center, Web/Mobile Analytics	Date/Time	Real-time	Context for current engagement, issue history.	Y	Public	Customer Service Dept.	Time-stamping	
Interaction Type	Contact Center, Web/Mobile Analytics	String	Real-time	Channel preference, common inquiries.	Y	Public	Customer Service Dept.	Categorization	
Interaction Summary	Contact Center	String (Text)	Real-time	Understanding customer sentiment, issue context.	Y	Sensitive	Customer Service Dept.	Text summarization, sentiment analysis (future)	May contain sensitive customer disclosures

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Insights/Derived Data									
Customer Segment	CRM Analytics Engine	String	Weekly/Monthly	Targeted marketing, personalized service.	Y	Public	Data Analytics Team	Clustering, classification based on all available data	Requires robust model governance
Churn Risk Score	CRM Analytics Engine	Numeric	Weekly/Monthly	Proactive retention efforts.	Y	Sensitive	Data Analytics Team	Predictive modeling	Accuracy and fairness of model should be monitored
Next Best Action	CRM Analytics Engine	String	Daily	Guiding RM interactions, increasing sales.	Y	Public	Data Analytics Team	Recommendation algorithms	Business logic for recommendations needs to be clear

07. Functional Scope Summary (In/Out of Scope)

In-Scope (Phase 1)

- **Data Consolidation:**

Integration of customer master data, account data, transaction history (past 24 months), loan data, investment data, and contact center interaction logs from defined source systems.

- **Unified Customer Profile View:**

Display of a comprehensive customer profile dashboard.

- **Basic Analytics & Insights:**

Presentation of predefined customer segments, key behavioral patterns (e.g., channel usage), and basic predictive scores (e.g., churn risk).

- **Cross-Sell/Up-Sell Opportunity Identification:**

Algorithmic generation of product recommendations based on customer data and eligibility.

- **Issue Tracking:**

Functionality to log, update, and track the status of customer issues linked to their profile.

- **Basic Reporting:**

Generation of predefined reports (e.g., customer demographics by segment, product penetration).

- **User Management & Access Control:**

Role-based access for Relationship Managers, Branch Managers, and Customer Service Representatives.

- **Audit Trail:**

Logging of user activities within the CRM system .

Out-of-Scope (Phase 1)

- **Outbound Campaign Management:**

Direct integration with marketing automation platforms for executing customer campaigns (e.g., email, SMS).

- **Advanced Predictive Modeling & Machine Learning:**

Development of highly customized, dynamic real-time ML models beyond the initial set of predefined insights.

- **Social Media Integration:**

Direct integration with social media platforms for customer interactions or sentiment analysis.

- **Customer Self-Service Portal:**

Direct customer-facing access to their 360-degree profile.

- **Complex Workflow Automation:**

Beyond basic issue tracking escalation (e.g., automated task assignment, complex approval workflows).

- **Real-time Event Streaming:**

Processing and acting on high-volume, real-time events (e.g., fraudulent activity detection) beyond data sync.

- **Feedback Management System:**

Collection and analysis of customer feedback (e.g., surveys) directly within the CRM.

- **Document Management System:**

Storing and retrieving customer-related documents (e.g., signed contracts) within the CRM itself, beyond displaying links to existing systems .

08. Suggested KPIs for Success Measurement

The following Key Performance Indicators (KPIs) will be used to measure the success and effectiveness of the 360 Degree CRM Solution:

1. **Customer Churn Rate Reduction: **
2. *Definition:* Percentage decrease in customers who terminate their relationship with the bank, specifically for segments identified by the CRM .
3. *Target:* 5-10% reduction in churn for targeted segments within 12 months .
4. **Cross-Sell/Up-Sell Conversion Rate: **
5. *Definition:* Number of successful product sales initiated via a CRM-identified recommendation / Total number of CRM-identified recommendations pursued .
6. *Target:* Increase in conversion rate by 15-20% compared to pre-CRM rates within 6-9 months .
7. **Customer Satisfaction (CSAT) Score Improvement: **
8. *Definition:* Increase in CSAT scores, particularly in interactions influenced by the CRM (e.g., issue resolution, personalized offers) .
9. *Target:* 0.5-point increase in CSAT on a 5-point scale within 9-12 months .
10. **Average Issue Resolution Time: **
11. *Definition:* Reduction in the average time taken to resolve customer issues logged through the CRM .
12. *Target:* 20% reduction in average resolution time within 6 months .
13. **Relationship Manager (RM) Efficiency Gains: **
14. *Definition:* Reduction in time spent by RMs gathering customer information from disparate systems. Measured by user surveys or time tracking .
15. *Target:* 10-15% reduction in information retrieval time for RMs .
16. **Data Accuracy Rate in CRM: **
17. *Definition:* Percentage of customer profiles containing complete and accurate data, validated against source systems .
18. *Target:* Maintain >98% data accuracy for critical customer attributes .
19. **User Adoption Rate: **
20. *Definition:* Percentage of target users (RMs, BMs, CSRs) actively logging into and utilizing the CRM features daily/weekly .
21. *Target:* 90% active user adoption within 3 months post-launch .
22. **System Uptime/Availability: **
23. *Definition:* Percentage of time the CRM system is operational and accessible to users .
24. *Target:* Achieve 99.9% uptime during business hours .