

Business Requirements-High Level Concept

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Table of Contents

Document Control	3
References	3
Glossary	3
Document Purpose	4
1. Assumptions	4
2. Business Objectives	5
2.1 Background	5
2.2 Business Objectives	5
3. Scope of Requirements	6
3.1 Scope	6
3.2 Inclusions	6
3.3 Exclusions	6
3.4 Current Business Process Overview	7
3.5 Future Business Process Overview	7
3.5.1 XXXXXXXXXXXX	7
3.5.2 XXXXXXXXXXXX	7
3.5.3 <i>The Change of Account Status</i>	8
4. Business Requirements	9
4.1 <i>Product</i>	9
4.2 <i>Assessment</i>	9
4.3 <i>Auto Payment Option</i>	9
4.4 XXXXXXXXXXXX	10
4.5 XXXXXXXXXXXX	10
5. Time Table	10
6. Benefit Realisation Actions	10

Document Control

Revision History

Version	Author	Issue Date	Changes
0.1	Patrick Tsai		Initial Draft
0.2	Patrick Tsai		First Cut

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References

Document Name	Network Location or Documentum Link
Scope Document	

Glossary

Project Terms

- Please see *Glossary* - visit http://xxxx.xxx.xxx/xxx/xxxx_Glossary

Document Purpose

The purpose of this document is to detail the business requirements and will provide:

- A common understanding for all parties involved of the requirement;
- Possible alternative requirements to be identified;
- Confirmation that the selected requirements will meet the business needs;
- Determination of requirements as acceptance criteria for the solution;
- A basis for which to determine that the solution delivered meets the requirements.

The target audience are business users and IT Supplier Subject Matter Experts / Business Analysts. All business terms must be defined in the glossary. Technical terms are specifically excluded from this document.

NB: The following responsibilities Matrix is included for information

<Deleted>

This document does not propose solutions.

1. Assumptions

ID	Assumption	Impact*
XXX.AS.01	XXXX assessment criteria and charging will remain as per current settings i.e. assess at XXXXX + 2 days and charge at Day 3	Review of the XXXXXX and charging criteria will need to be reviewed along with the Bill Day Schedule
XXX.AS.02	The same criteria for XXXXXX assessment will apply regardless of XXXXXX	Review of current XXXXXX triggers and down stream impacts to other processes as a result

* *Impact if the assumption is found to be invalid*

2. Business Objectives

2.1 Background

Currently, all accounts that XXXXXXXX on their account are set to XXXXXXXXXXXX on Purchases.

For those XXXXXX that have the XXXXXXXXXXXX (refer to appendix 6.1), the XXXXXXXXXXXX a customer gets depends on when the customer made the purchase and the date their monthly statement ends.

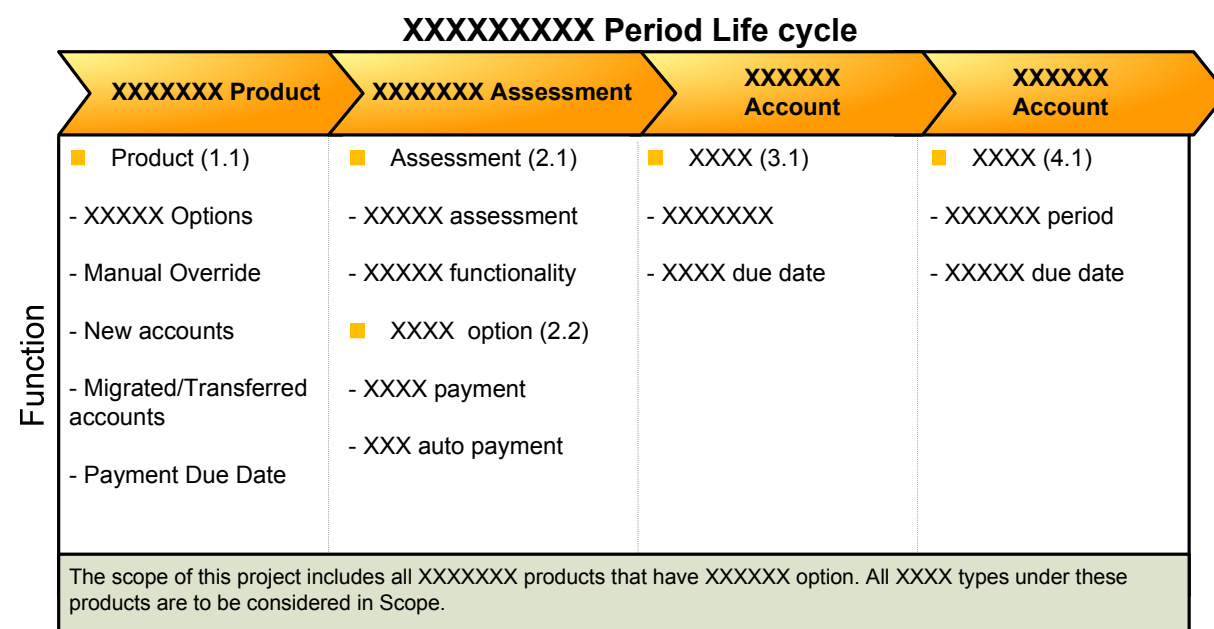
There are XXXXXXXXXXXX in statement cycle and payment is due XXXXXXXX after the statement has been issued (XXXXXXXXXXXXXXXXXX).

2.2 Business Objectives

Business Objective ID Number	Business Objective	Description
XXXX.BO.01	To improve the profitability of XXXXXX	<ul style="list-style-type: none">■ Profitable Growth for the XXXXX portfolio■ Quicker turn around time in XXXXXX revenue collection■ Reduce the XXXXX liability of cost of funds

3. Scope of Requirements

3.1 Scope



3.2 Inclusions

- XXXXX Products with XXXXX (all XXXXXXXXX products)
- All letters that disclose the XXXXXX to customers
- Monthly XXXXXXXX Statements
- XXXXXXXX Conditions of Use
- Bill Day Schedule review
- Dialogue

3.3 Exclusions

- Consumer XXXXX without XXXXXXXX (all XXXXXXXXX products)
- Consumer XXXXXXXXX with an XXXXXXXXX arrangement active
- Non-Consumer XXXXXXXXX products i.e. XXXXXX
- XXXXXXXXX Statements

3.4 Current Business Process Overview

There are XXXXXXXXXX in statement cycle and payment is due XXXXXXXXX after the statement has been issued. If the customer XXXXXXXXXXXX, the account will remain XXXX and XXXXXXXXX will be incurred. The following diagram illustrates the calculation of current XXXXXX.

< Diagram Deleted >

If the XXXXXX, XXXXXX on all purchases from the transaction date and is backdated from the last statement. XXXXXXXXX on purchases made during future periods while the customer XXXXXXXXXXXXXXXX.

< Diagram Deleted >

3.5 Future Business Process Overview

3.5.1 XXXXXXXXXXXX

The following diagram illustrates the XXXXXXXXXXXXXXXX calculation.



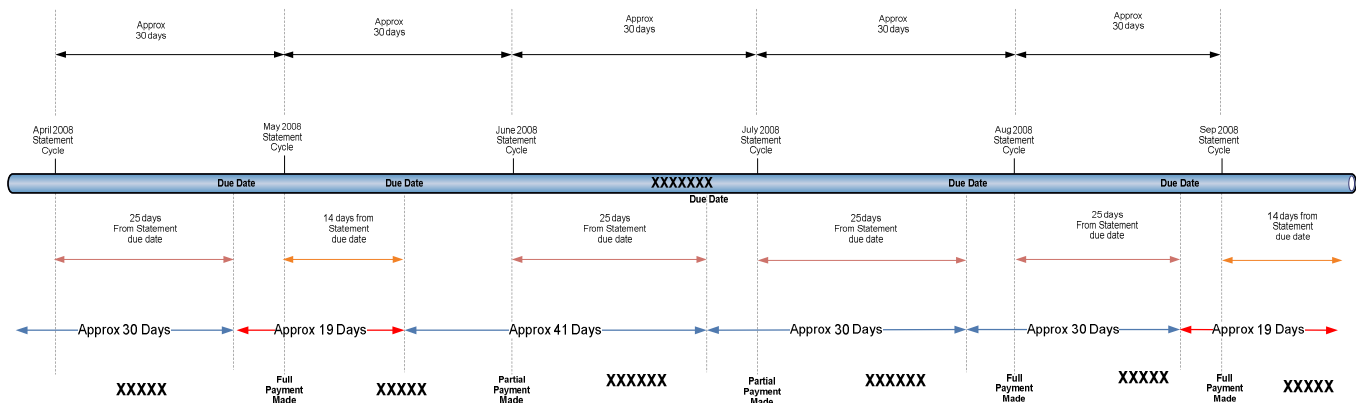
3.5.2 XXXXXXXXXX

The following table illustrates dynamic due date for a statement cycle.

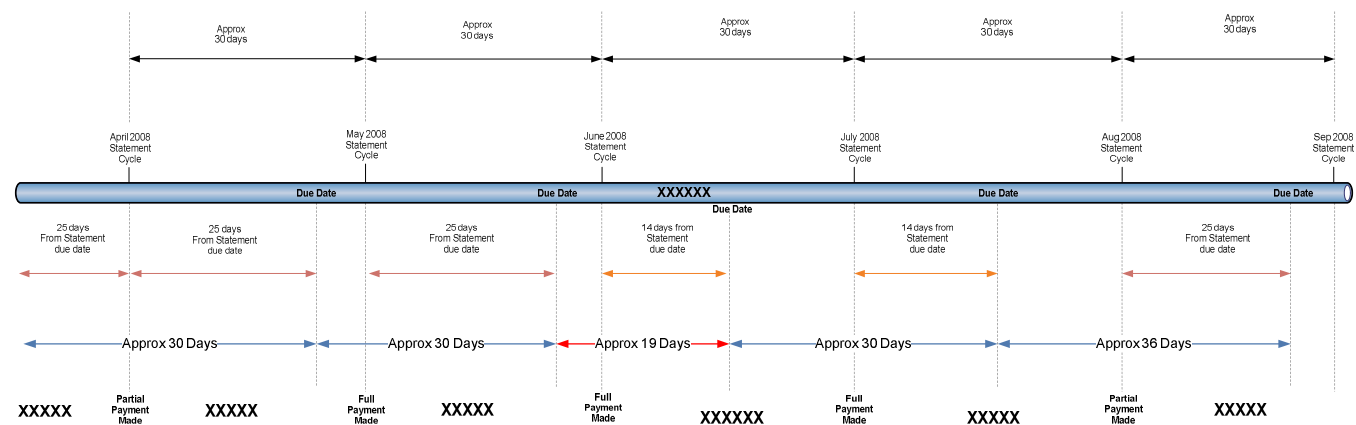
Account Status	Payment Made to Current Statement	XXXXXXXXXX	XXXXXX for next Statement cycle
XXXXXXX	XXXXXX payment (XXXX)	XXXXXXXXXX	XXXXXXX issued date
XXXXXXX	XXXXXX payment (does not XXXXX)	XXXXXXXXXXXXXX	XXXXXXXXXXXXX issued date

3.5.3 The Change of Account Status

The following diagram illustrates the conversion of XXXX to XXXX of a XXXXX account.



The following diagram illustrates the XXXXXXXX shifting between XXXXXXXX status and XXXXX.



4. Business Requirements

Business requirements are to be defined in 3 sections;

1. Business requirements - these are the major requirements that are to be met by the solution;
2. Non functional requirements - these are the non functional requirements that need to be addressed by the solution including commercial service level amendments / needs; and
3. Additional requirements – these are requirements that are not related to a business objective. Requirements are to include specific detail on testing needs / acceptance criteria and the basis for which to determine that the solution delivered meets the requirements (refer testing framework document; including responsibilities matrix

The requirements are detailed in the *Business Requirements* spreadsheet which can be accessed via the following link:

<Attachment Deleted>

4.1 Product

Summarised Requirement	
Product (1.1)	<ul style="list-style-type: none">■ The XXXXXX to be available for all XXXXX products■ System has ability to accept a manual override for XXXXXX and exclude the account from monthly assessment■ System has ability to calculate the XXXXX for each statement cycle depending on most recent XXXX setting in the account

4.2 Assessment

Summarised Requirement	
Assessment (2.1)	<ul style="list-style-type: none">■ The system has ability to assess the XXXX setting (XXXXX) base on the payment received in account by the statement cycle on each statement month■ The XXXXXX is based on the result of monthly XXXX assessment

4.3 Auto Payment Option

Summarised Requirement	
Auto payment option (2.2)	<ul style="list-style-type: none">■ Account that has XXXXXXXXXXXX to have XXXXX■ Account that has XXXXXX or XXXXXXXXXXXX to have XXXXXX

4.4 XXXXXXXXXX

Summarised Requirement	
XXXXXXX (3.1)	<ul style="list-style-type: none">XXXXXXX account is that the account has XXXXXXXX and do not XXXXXXXXXXXXXXXXXXXX account is set to XXXXXXXX on each XXXXXXXX cycleThe payment due date for XXXXXXXX account is XXXXXX from the XXXXXXXXXX date

4.5 XXXXXXXXXX

Summarised Requirement	
XXXXXXXXX (4.1)	<ul style="list-style-type: none">XXXXXXX account is that the account has XXXXXXXX by XXXXXXXX and has XXXXXXXXThe XXXXXXXX account has XXXXXXXX setting on XXXXXXXXThe payment due date for XXXXXXXX account is XXXXXXXX from the XXXXXXXX date

5. Time Table

Implementation date has been scheduled XXXXXXXXXXXX.

6. Benefit Realisation Actions

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