C:\Users\Payodhi Mishra\AppData\Local\Microsoft\Windows\INetCache\Content.Word\Logo.png

# Business Requirement Document

**BRD Name**: **Credit Information Snapshot in PD Screen**

## V 1.1

## BRD No: 2

# BRD History:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Prepared BY | Reviewed By | Version# | Date | Tech Owner | Business Owner |
| Vijayakumar | Payodhi | V1.1 | 12/10/2024 | Shivashankar | Chandramohan |

# Change History:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Rev No. | Date of rev | Page No | Summary of changes | Prepared by | Status |
| V1.1 | 12/10/2024 | 3 | Credit Information Snapshot in PD Screen | Vijayakumar | Completed |
|  |  |  |  |  |  |

Contents

[Business Requirement Document 1](#_Toc525137815)

[1](#_Toc525137816)

[V 1.1 1](#_Toc525137817)

[BRD No: 1](#_Toc525137818)

[BRD History:. 1](#_Toc525137819)

[Change History: 1](#_Toc525137820)

[1 Introduction: 3](#_Toc525137821)

1.1 Purpose:………………………………………………………………………………………………………………………………………………………….. 3

1.2 Scope:…………………………………………………………………………………………………………………………………………………………….. 3

1.3 Stakeholders:…………………………………………………………………………………………………………………………………………………. 3

2 Business Requirements……………………………………………………………………………………………………………………………………….. 3

2.1.1 Functional Requirements…………………………………...…………………………………………………………………………………… 3

2.1.2 Non-Functional Requirements…………………………………………………………………………………………………………………… 3

2.1.3 Assumptions & Constraints …………………………………………………………………………………………………………………… 4

3 User Interface (UI) Requirements …………………………………………………………………………………………………………………… 4

3.1 UI Components …………………………………………………………………………………………………………………………………………. 4

4 **Dependencies** …………………………………………………………………………………………………………………………………………………… 4

5 Risks & Mitigation ……………………………………………………………………………………………………………………………………………... 4

6 Success Metrics ………………………………………………………………………………………………………………………………………………….. 4

## 1. Introduction

**1.1 Purpose**

This document defines the business requirements for displaying a **Credit Information Snapshot** on the **PD (Personal Dashboard) Screen**. The goal is to provide users with an at-a-glance view of their credit details to facilitate informed financial decisions.

**1.2 Scope**

The project aims to integrate a credit information snapshot within the PD Screen, including key credit details like credit score, outstanding loans, and repayment history.

**1.3 Stakeholders**

* Business Team
* Product Managers
* UI/UX Designers
* Development Team
* QA Team
* Compliance & Risk Team

## 2. Business Requirements

**2.1 Functional Requirements**

1. The PD screen should display the following credit details:
   * Credit Score (Fetched from the credit bureau)
   * Outstanding Loan Amount
   * Number of Active Loans
   * Last Payment Date
   * Next Payment Due Date
   * Delinquency Status (if applicable)
   * Total Credit Limit Utilization Percentage
2. The data should be updated in real-time or refreshed periodically (configurable setting).
3. Users should be able to click on the snapshot to view a detailed credit report.
4. The design should be mobile-responsive and align with the overall UI of the PD screen.
5. If credit data is unavailable, a placeholder message should be displayed instead of an empty section.

**2.2 Non-Functional Requirements**

1. Data must be securely fetched from authorized credit bureaus with encryption.
2. The system should adhere to **PCI DSS** and **GDPR** compliance.
3. API response time should be within **2 seconds** for seamless user experience.
4. The solution should be scalable to accommodate future enhancements (e.g., additional credit insights).

**2.3** **Assumptions & Constraints**

* The credit data source will be an external credit bureau API.
* Users must have consented to retrieve and display their credit information.
* Any changes in credit data availability due to external factors (e.g., API downtime) should be handled gracefully with appropriate messages.

**3.** **User Interface (UI) Requirements**

**3.1** **UI Components**

* **Credit Score Card:** Displays credit score with a color-coded indicator (Good, Fair, Poor).
* **Outstanding Loan Summary:** Lists total outstanding loan amount and active loans.
* **Payment History Section:** Shows the last and next payment dates.
* **Action Button:** Allows users to view detailed reports.

**4.** **Dependencies**

* Integration with credit bureau API for real-time credit data retrieval.
* Backend support for fetching and processing credit data securely.
* Compliance approvals for handling sensitive credit information.

**5. Risks & Mitigation**

|  |  |  |
| --- | --- | --- |
| **Risk** | **Impact** | **Mitigation Strategy** |
| API Downtime | No credit data displayed | Implement fallback mechanism with cached data |
| Compliance Issues | Legal and financial penalties | Ensure regular audits and compliance checks |
| Data Latency | Delayed credit updates | Optimize API response time and caching |

**6. Success Metrics**

* **User Engagement:** % of users interacting with the credit snapshot.
* **Load Time:** Credit snapshot loads within 2 seconds.
* **Error Rate:** Less than 2% failure rate in retrieving credit data.