BALANCE ATTRITION FUNCTIONAL SPECIFICATION

Document version: 2

Last modified: December 20th, 2019

Created by: Rose Digital

Updated by: Rose Digital

Documentation Introduction

DETAILS

Version 1: December 03, 2019

Wireframes by Rose Digital:

Wireframes approved by JPMC:

Document created: December 03, 2019

Open questions from Rose Digital team in comments section:

Copy requirements in comment section:

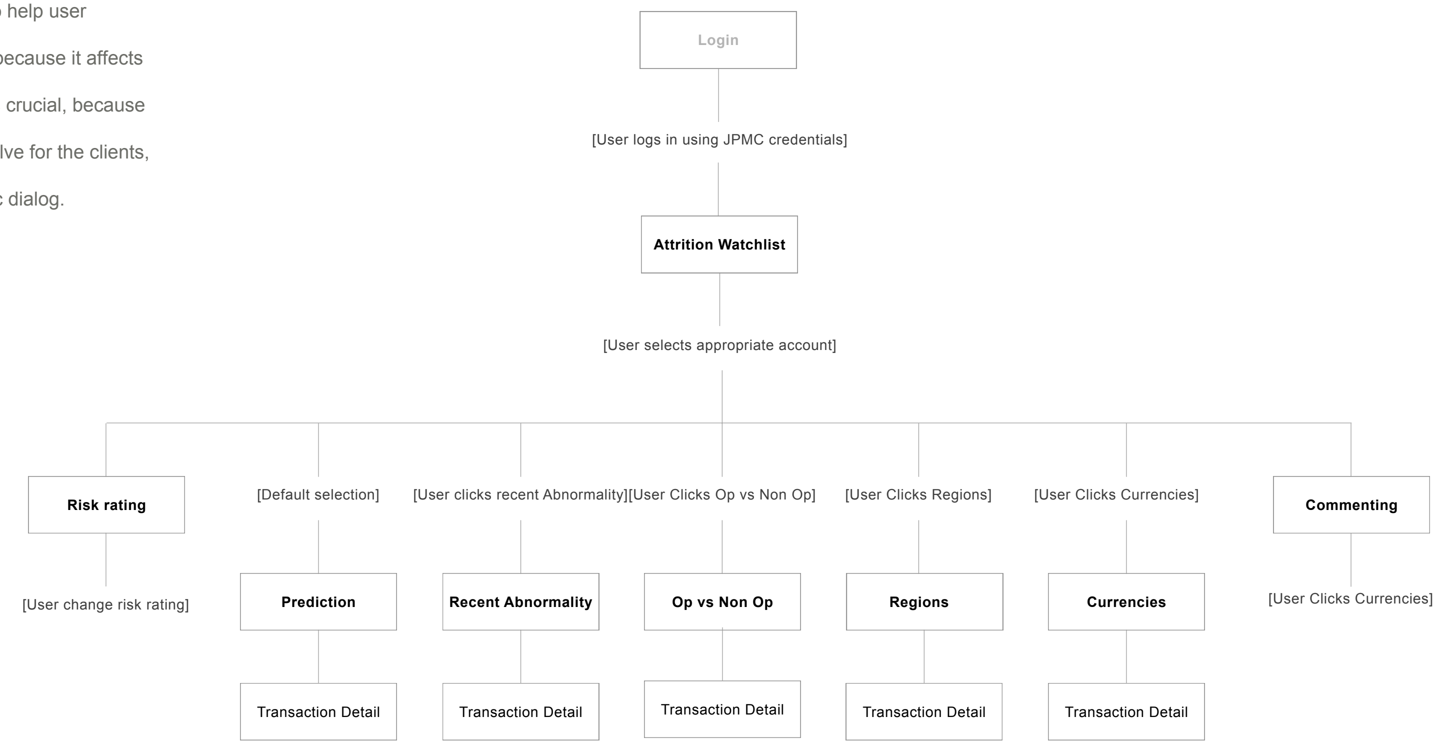
Link to confluence: https://tinylink.net/CEdxt

Overview

Balance Attrition (Follow the Money): OVERVIEW

At current stage Balance Attrition (Follow the Money) aim to help user understand when clients reduce their balance held at JPM because it affects current and future revenue. Quickly detecting this attrition is crucial, because the underlying reason might be something JPM can help solve for the clients, whether it be pricing, product functionality, or other strategic dialog.

Balance Attrition: User flow



Screen #1 Watch list and App Header

SCREEN #1 0.0 Attrition_Main

The main page shows the overview information of all the accounts. It helps users focusing on important and critical movement and allow them to filter through all the data

Balance Attrition - Watch List

As a logged in user, I want to see Cash Flow Intelligence application, including: Header, Control Bar, Search Bar, Watch List Title Bar, Watch List

Default State:

If user is newly login:

- Region Drop Down (6) display “All”
- Segment Drop Down (8) display “All”
- Currency Drop Down (10) display “USD”
- Search Bar (11) display “Search”
- Attrition Rating Icon (14) display “Movement-Down” icon
  - Watch List Account sort from “high risk” to “low risk”
- Client name sort icon (17) display “Movement-Up-Down” icon
- Movement on XXX date icon (19) display “Movement-Up-Down” icon
- Balance on XXX date icon (21) display “Movement-Up-Down” icon

If user navigate back from other screens:

- Watch List filters and sorting remains

App Header (1)(2)(3)

As an user, I want to see a header including:

- Logo(1)
- Application name “Follow the Money” (2)
- Today’s date in date/month/year format (3)

Screen #1 Control Bar

SCREEN #1 0.0 Attrition_Main

The main page shows the overview information of all the accounts. It helps users focusing on important and critical movement and allow them to filter through all the data

Control Bar (6)(8)(10)(11)

As an user, I want to:

- be able to filter the watch list result by region, segment and currency
- search for specific client with their client's name/CAS/ECI

Region Selector (6)

As an user, I want to be able to filter the watch list with specific region

- Filter watch list to selected region
- Watch list order based on the watch list title bar (14)(17)(19)(20)
- region selector (6) does not reset other selectors in Control Bar

Segment Selector (8)

As an user I want to be able to filter the watch list with specific segment

- filter watch list to selected segment
- watch list order based on the watch list title bar (14)(17)(19)(20)
- segment Selector(8) does not reset other selectors in Control Bar

Currency Selector (10)

As an user I want to be able to filter the watch list with specific currency

- filter watch list to selected currency
- watch list order based on the watch list title bar (14)(17)(19)(20)
- currency Selector(10) does not reset other selectors in Control Bar

Search Bar (11)

As an user, I want to be able to search a client based on it's name

- search result display on the bottom of the search bar
- click on the search result navigate the user to the account detail page
- delete all text to reset search bar/search result

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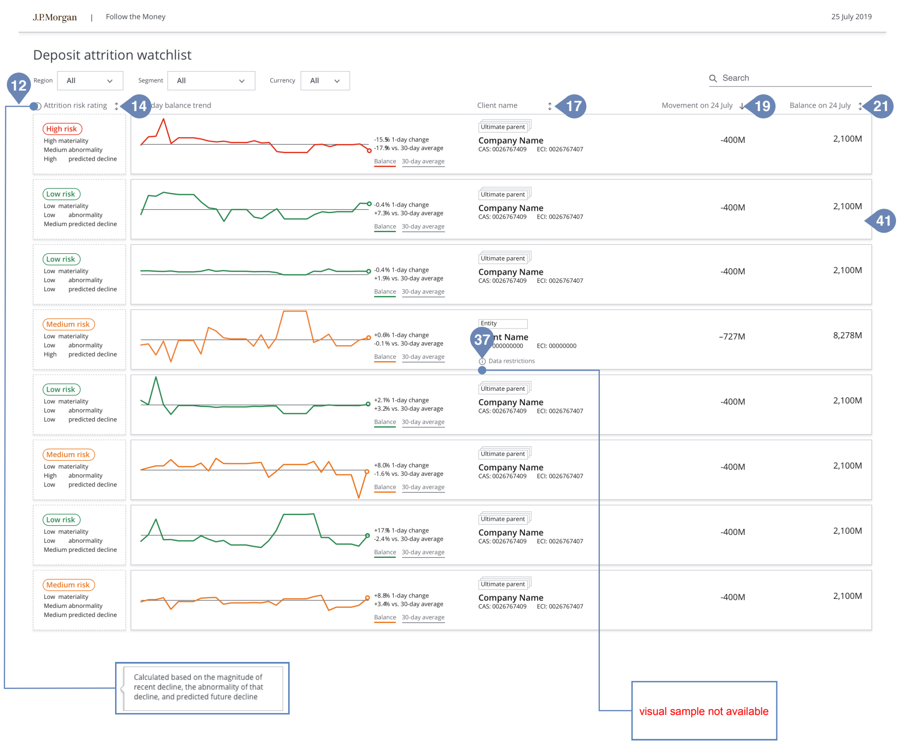
Screen #1 Watch List



SCREEN #1 0.0 Attrition_Main

The main page shows the overview information of all the accounts. It helps users focusing on important and critical movement and allow them to filter through all the data

Watch List

As an user, I want to be able to see the overall information of each account in my watch list

Watch List Title Bar

As an user, I want to sort my watch list based on risk rating, account name, movement of the day or balance of the day.

Risk Rating Icon (12)

As an user, I want to be able to understand the risk rating by hovering over the Risk Rating Icon

Balance Attrition risk rating sort button(14)

As an user, I want to sort my watch list

- from high risk rating to low risk rating(icon change to “movement-down”) after click on the sort button (14)
- from low risk rating to high risk rating(icon change to “movement-up”) after click on the sort button (14)

Client Name sort button(17)

As an user, I want to sort my watch list

- based on client name’s alphabetical order (ascending) after click on the sort button(17)
- based on client name’s reverse alphabetical order (descending) after click on the sort button(17)

Movement on XXX date(19)

As an user, I want to sort my watch list

- from the biggest movement of the day to the smallest(ascending) after click on the sort button(19)
- from the smallest movement of the day to the biggest(descending) after click on the sort button(19)

Balance on XXX date(21)

As an user, I want to sort my watch list

- from the biggest balance to the smallest balance(ascending) after click on the sort button(21)
- from the smallest balance to the biggest balance(descending) after click on the sort button(21)

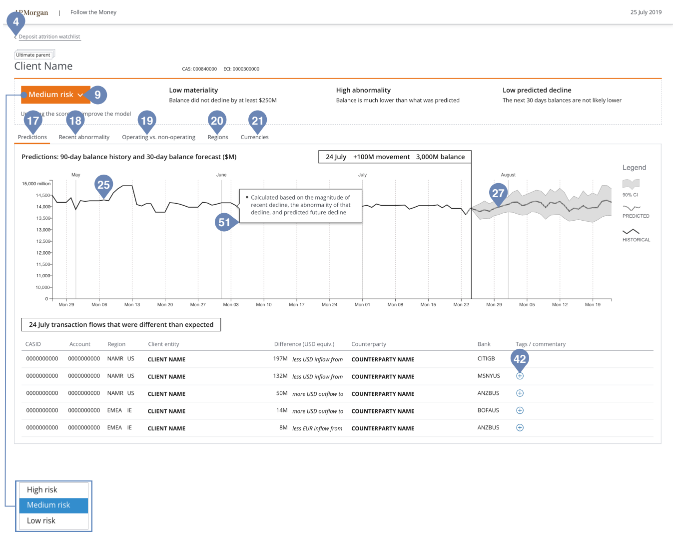
Data Restriction Tooltip(37)

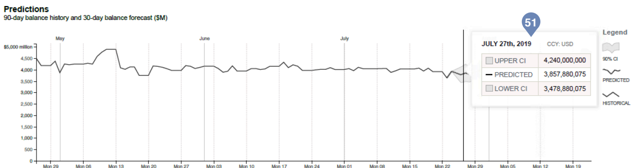
As an user, I want to understand what’s the data restriction for (a) specific account(s) when hover on the “i” icon

Client Overview Card(41)

As an user, I want to go into more detailed information of a client by clicking on the card

Screen #2 Attrition_Detail - Predictions





SCREEN #2 1.0 Attrition_Detail - Predictions

Account detail displays the details for a client, the visualization shows , forecast & 30 days of historical transactions. The grid shows the flows that are different than expected.

Balance Attrition - Account Detail

As an user, I want to see Balance Attrition application including: Header, Information Display Panel, Chart, Transaction Detail Table

Default State:

- all the drill downs are collapsed
- risk rating display based on account's risk rating
- chart show predictions graph "Predictions: 90-day balance history and 30 day balance forecast ($M)"

Information Display Panel(4-16)

As an user, I want to see Information Display panel including:

- button that allows me to navigate back to watchlist(4)
- client type(5)
- client name(6)
- client CAS(7)
- client ECI(8)
- risk rating components(9-16)

Risk Rating dropdown(9)

As an user I want to

- see current risk rating
- be able to change the risk rating on click

Chart (Continues Timeline)(17-21)

As an user, I want to see the prediction charts "Predictions: 90-day balance history and 30-day balance forecast($M)"

At the same time, I want to navigate to other charts including

- Recent abnormality(18)
- Operating vs non-operating(19)
- Regions (20)
- Currencies (21)

Tabs(18-21)

As an user I want to navigate to different charts when I click on them

- I want to see "Recent Abnormality: 90-day balance history($M)" chart when I click Recent Abnormality Tab(18)
- I want to see "Operating vs. non-operating 90-day balance history($M)" when I click on Operating vs non-operating Tab(19)
- I want to see "Regions: 90-day balance history($M)" When I click on Regions tab(20)
- I want to see "Currencies: 90-day balance history($M)" when I click on the currencies tab(21)

Graphic Tooltip(25,27)

As an user, I want to see more detail information(51) when I hover over the chart

Transaction Detail Table

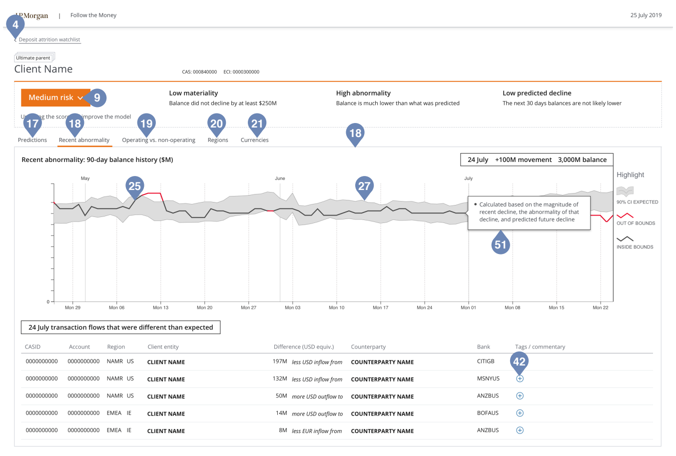
As an user, I want to tag/comment on transactions(42)

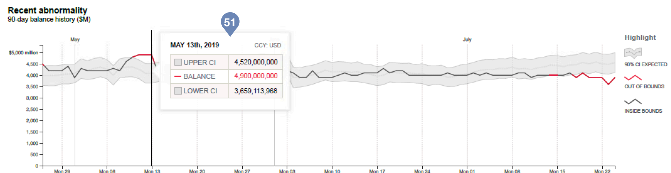
Add/edit transaction tags/commentary button(42)

As an user, I want to

- tag/comment on transactions
  - tag/comment with same tag/comment
- edit a tag/comment

Screen #3 Attrition_Detail - Recent Abnormality





SCREEN #3 1.0 Attrition_Detail - Recent Abnormality

Account detail displays the details for a client, the visualization shows , forecast & 30 days of historical transactions. The grid shows the flows that are different than expected.

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As an user, I want to see Balance Attrition application including: Header, Information Display Panel, Chart, Transaction Detail Table

Default State:

- all the drill downs are collapsed
- risk rating display based on account's risk rating
- chart show Recent Abnormality graph "Recent Abnormality: 90-day balance history($M)"

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Graphic Tooltip(25,26,28)

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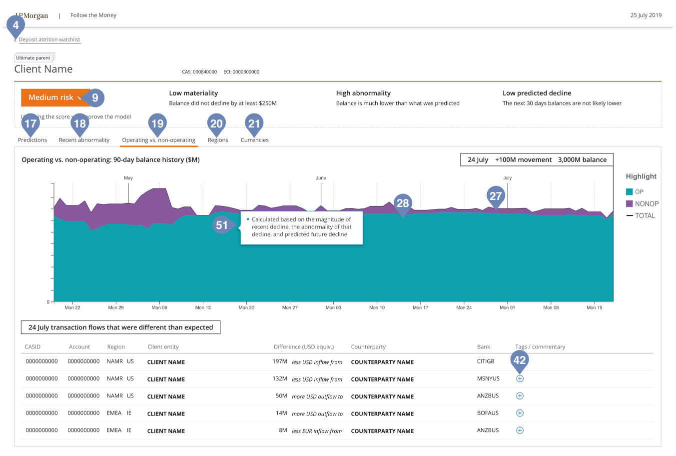
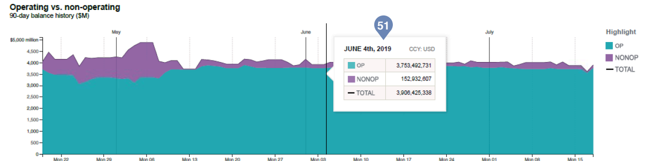
Screen #4 Attrition_Detail - Op vs Non. - Op





SCREEN #4 1.0 Attrition_Detail - Op vs Non - Op

Account detail allow users to look into specific account to do further investigation and action. Graph helps users to gain quick insight of an account and spreadsheet help user dive into a single transaction.

Balance Attrition - Account Detail

As an user, I want to see Balance Attrition application including: Header, Information Display Panel, Chart, Transaction Detail Table

Default State:

- all the drill downs are collapsed
- risk rating display based on account's risk rating
- chart show op vs non. op graph "Operating vs. non-operating 90-day balance history($M)"

Information Display Panel(4-16)

As an user, I want to see Information Display panel including:

- button that allows me to navigate back to watchlist(4)
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- risk rating components(9-16)

Risk Rating dropdown(9)

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Chart (Continues Timeline)(17-21)

As an user, I want to see the prediction charts "Operating vs. non-operating 90-day balance history($M)"

At the same time, I want to navigate to other charts including

- Recent abnormality(18)
- Prediction(17)
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Tabs(17-21)

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- I want to see "Currencies: 90-day balance history($M)" when I click on the currencies tab(21)

Graphic Tooltip(25,27)

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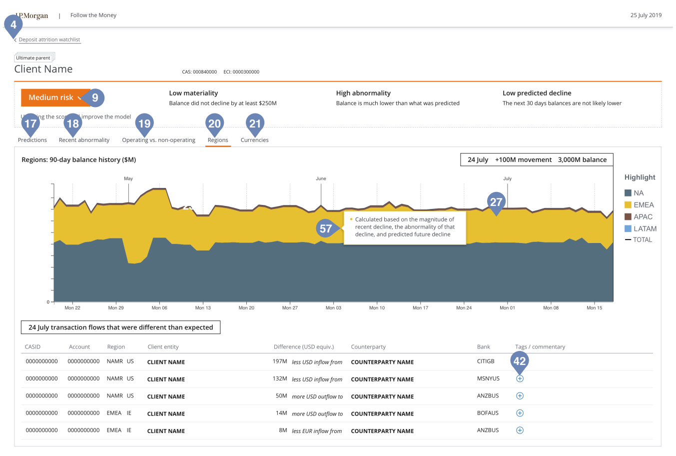
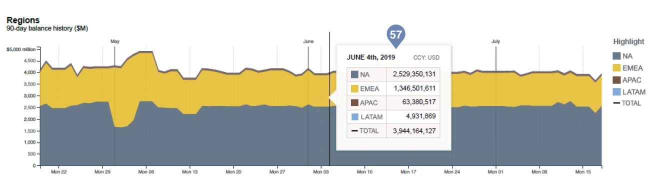
Screen #5 Attrition_Detail - Regions





SCREEN #5 1.0 Attrition_Detail - Regions

Account detail allow users to look into specific account to do further investigation and action. Graph helps users to gain quick insight of an account and spreadsheet help user dive into a single transaction.

Balance Attrition - Account Detail

As an user, I want to see Balance Attrition application including: Header, Information Display Panel, Chart, Transaction Detail Table

Default State:

- all the drill downs are collapsed
- risk rating display based on account's risk rating
- chart show regions graph "Regions: 90-day balance history($M)"

Information Display Panel(4-16)

As an user, I want to see Information Display panel including:

- button that allows me to navigate back to watchlist(4)
- client type(5)
- client name(6)
- client CAS(7)
- client ECI(8)
- risk rating components(9-16)

Risk Rating dropdown(9)

As an user I want to

- see current risk rating
- be able to change the risk rating on click

Chart (Continues Timeline)(17-21)

As an user, I want to see the regions charts "Regions: 90-day balance history($M)"

At the same time, I want to navigate to other charts including

- Recent abnormality(18)
- Operating vs non-operating(19)
- Predictions (17)
- Currencies (21)

Tabs(17-21)

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- I want to see "Currencies: 90-day balance history($M)" when I click on the currencies tab(21)

Graphic Tooltip(25,27)

As an user, I want to see more detail information(57) when I hover over the chart

Transaction Detail Table

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Add/edit transaction tags/commentary button(42)

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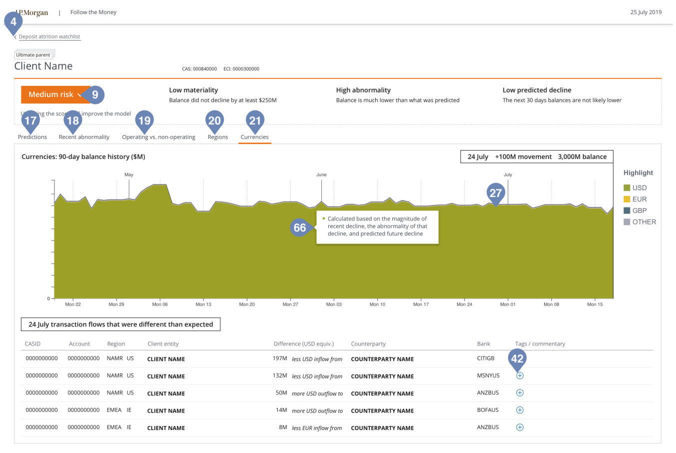
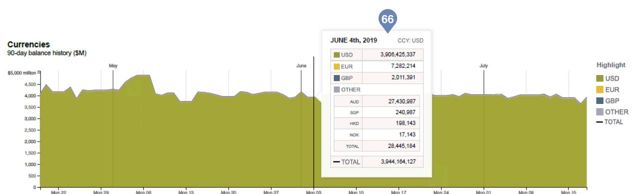
Screen #6 Attrition_Detail - Currencies





SCREEN #6 1.0 Attrition_Detail - Currencies

Account detail allow users to look into specific account to do further investigation and action. Graph helps users to gain quick insight of an account and spreadsheet help user dive into a single transaction.

Balance Attrition - Account Detail

As an user, I want to see Balance Attrition application including: Header, Information Display Panel, Chart, Transaction Detail Table

Default State:

- all the drill downs are collapsed
- risk rating display based on account's risk rating
- chart show currency graph "Currencies: 90-day balance history($M)"

Information Display Panel(4-16)

As an user, I want to see Information Display panel including:

- button that allows me to navigate back to watchlist(4)
- client type(5)
- client name(6)
- client CAS(7)
- client ECI(8)
- risk rating components(9-16)

Risk Rating dropdown(9)

As an user I want to

- see current risk rating
- be able to change the risk rating on click

Chart (Continues Timeline)(17-21)

As an user, I want to see the currencies charts "Currencies: 90-day balance history($M)"

At the same time, I want to navigate to other charts including

- Recent abnormality(18)
- Operating vs non-operating(19)
- Regions (20)
- Predictions (17)

Tabs(17-21)

As an user I want to navigate to different charts when I click on them

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Graphic Tooltip(25,27)

As an user, I want to see more detail information(66) when I hover over the chart

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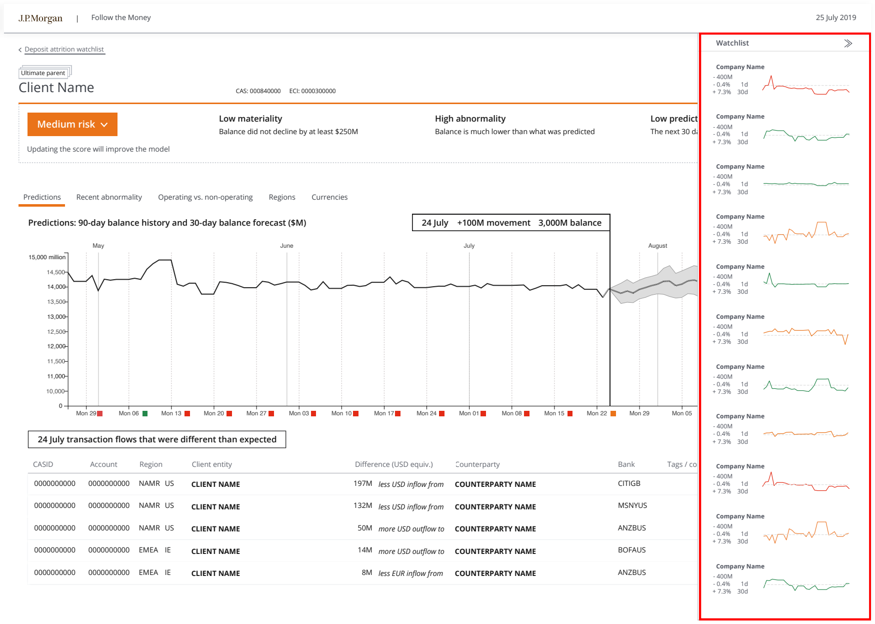
BALANCE ATTRITION FUTURE STAGE EXPLORATION

Last modified: December 20th, 2019

Created by: Rose Digital

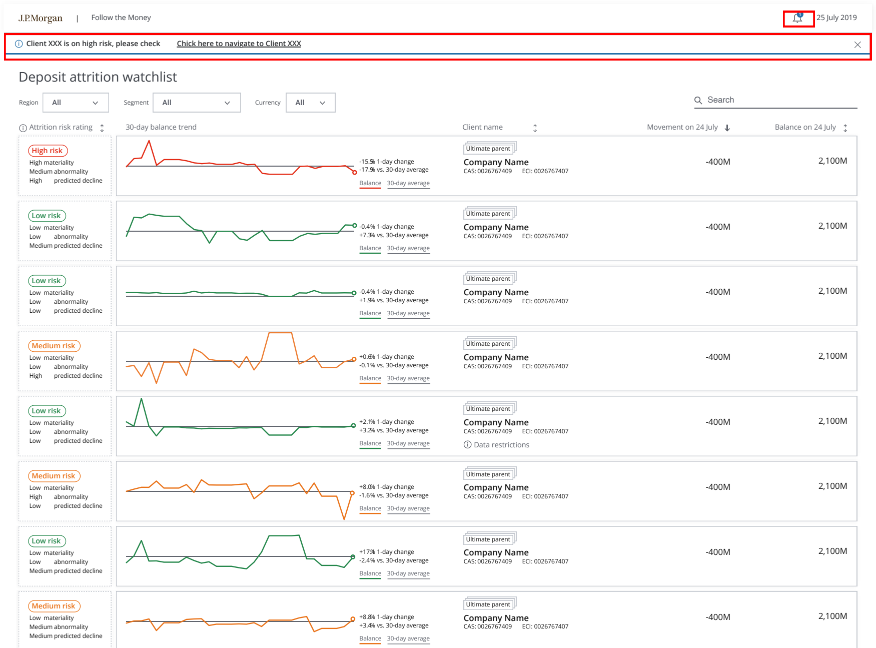
Exploration #1 Watch list sidebar



EXPLORATION #1 SIDE BAR WATCH LIST

Watch List side bar allow user keep eye on the movement while digging details with a specific account

Exploration #2 Alert

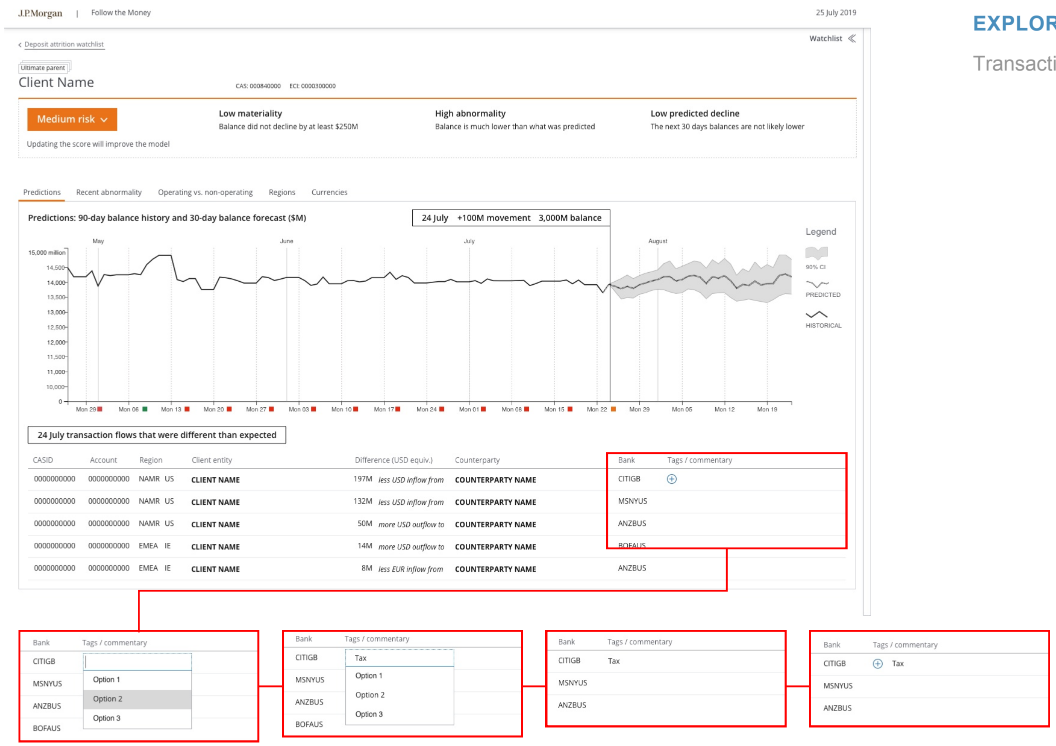


EXPLORATION #2 Alert

Alert remind user check on certain account(s).

In the future stage, it will allow user send alert email to their email account when an account goes into high risk rating.

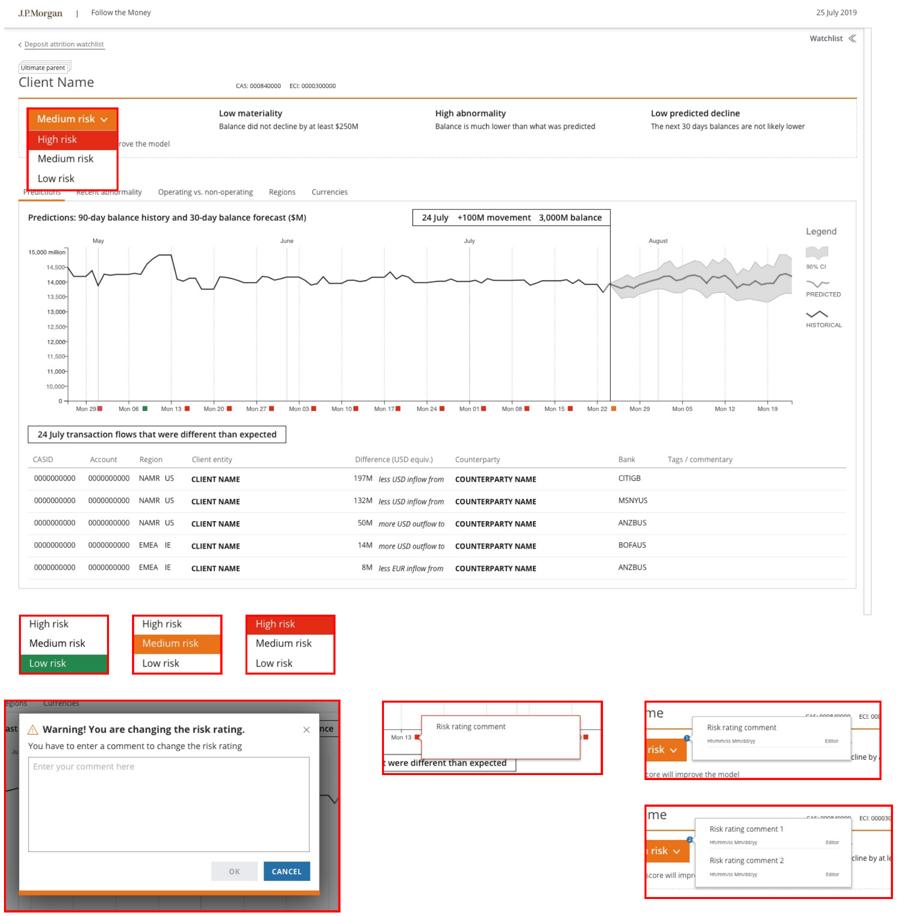
Exploration #3 Transaction Tagging



EXPLORATION #3 Transaction Tagging

Transaction tagging/commenting function allow user tag a certain transaction

Exploration #4 Risk Rating Commenting



EXPLORATION #4 Risk Rating Commenting

Risk Rating Commenting allow user comment while reevaluate a risk rating for an account