

ATOM

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CONSULTING

# Snippet MVP

Go-Live Improvements

## Version History

Date	Author	Comments
10/05/2019	Bhairav Patel	Initial Version

## Overview

Snippet has a working MVP developed by TMotions and has requested that Atom to take over the development of the platform and perform some basic improvements so that Snippet will be able to on-board their first customers.

At a high level the changes required are as follows:

- Change to the website design and the addition of new pages for hosting educational content
- Change to the loan application process including the acceptance of loan terms
- Changes to account pages for an applicant
- Enhancement of the current admin application to handle the processing of loans

This document will describe the changes required

## System Overview

The current MVP sites can be found here:

- Client: <http://snippet.staging.tmotions.com/>
  - o Here a user will go through the application process and can create a profile
- Admin: <http://snippetadmin.staging.tmotions.com/>
  - o Here users can log in to an admin portal and view applications that have been submitted
- For login details please email: [bhairav@atomventures.co](mailto:bhairav@atomventures.co)

The current platform is built on Microsoft Azure. For the MVP all data will be stored in a single database with a single client for registration and backend admin platform.

## Website Changes

A redesign of the website has been requested for both the Japanese and US markets. There will be 2 domains:

- Snippet.co.jp: This site will be available in Japanese and English
- Snippetfinance.com: this site will be available in English only and geared towards the US market

Designers should use the current website as a base. As a reference these competitor websites should also be studied:

- Neyber: <https://www.neyber.co.uk/>
- Salary Finance: <https://www.salaryfinance.com>
- Kashable: <https://kashable.com/>

Key aspects of the redesign are as follows:

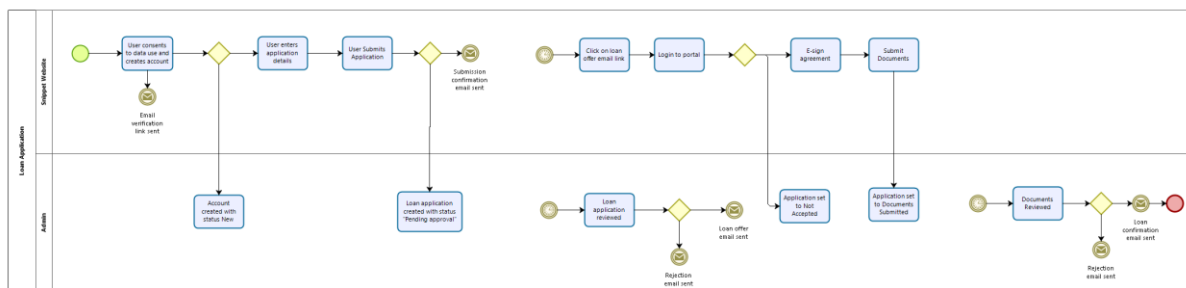
- How to Apply page needs to be redesigned
- FAQs should be redesigned
- There should be a focus on the employee benefit aspects of the product and not the loan (i.e. the loan should be seen as a way of benefiting employees and improving their mental health)

- An area on the site should be created for articles on employee wellbeing, 4-5 articles will be provided as a starting point
- An area on the site should be created for employers to learn about how they can use Snippet to benefit their employees
- Contact us form should be consistent across the website and Recaptcha should be used on the form to reduce spam
- Social media accounts will be set up and linked
- Privacy Policy and Terms and Conditions will be supplied
- Sitemap should be removed from the footer
- Content will need to be country specific as FAQs etc will need to be different and reference different currencies
- The web pages should allow for different landing pages that are branded with the employers' logo. It should not require technical support to create new landing pages.

The business is open to the CMS system used to manage the websites, a single system should be used to manage both the Japanese and US sites and it is important that content can be altered without the need for IT intervention.

### Loan Application Process Changes

The loan application process will change to the following:



1. User will consent to their data being used in the loan application and create an account
  - a. An email will be sent to the user to verify their email address
2. User will complete all details for the loan application and submit the application

3. Once completed a Snippet employee will review the application
  - a. If the applicant is rejected then an email is sent
  - b. If the loan application is accepted then an email is sent with the loan terms
4. The applicant clicks on the link within the email and is taken to the login page
5. Upon logging in the applicant views the loan terms
  - a. If the applicant rejects the loan terms they are redirected to apply for a new loan
6. If the applicant accepts the terms they are presented with an agreement to e-sign
7. On signing the agreement the applicant is presented with a page to upload supporting documentation
8. Once the documentation has been submitted a Snippet employee will review the documents and either accept or reject the loan
  - a. An email is sent to the applicant stating the outcome of the loan application

#### Consent Form Change

Currently the consent form on this page:

<http://snippet.staging.tmotions.com/Registration/TermsConditions>

Requests that the user agrees to the way that personal information is used and then takes the user to a set of registration pages, however there is no link between that consent and the registration pages i.e. you can go to the registration page without having given consent.

This needs to be changed as follows:

No.	Functionality
1.	Replace the buttons with a single checkbox "I agree" (text should be configurable)
2.	With the checkbox add the following fields: <ul style="list-style-type: none"> <li>- First Name</li> <li>- Last Name</li> <li>- Email Address</li> <li>- Password</li> <li>- Repeat Password</li> <li>- Preferred Language</li> </ul>
3.	Add a "Create Account" button to the page
4.	When the user clicks on the Create Account button the user profile should be created in the database and an email sent to the email address with a verification link

	The user should then be presented with the online form to complete their loan application
5.	On clicking on the verification link in the email the system should set the email as verified
6.	The online loan application form should have the following sections:  Personal Details Employment Details Loan Details
7.	<p>Personal Details should include the following information:</p> <ul style="list-style-type: none"> <li>- Email address (if changed a new verification email must be sent)</li> <li>- First Name</li> <li>- Last Name</li> <li>- Gender</li> <li>- D.O.B.</li> <li>- Nationality</li> <li>- Mobile Phone Number</li> <li>- Home Phone Number</li> <li>- Preferred contact time</li> <li>- Address Line 1</li> <li>- Address Line 2</li> <li>- City</li> <li>- Post Code</li> <li>- Type of home</li> <li>- Years living at address</li> <li>- Marital Status</li> <li>- No. of Children (allow only numbers)</li> </ul> <p>For Japan Only:</p> <ul style="list-style-type: none"> <li>- First Name in Katakana</li> <li>- Last Name in Katakana</li> <li>- Full Address in Katakana</li> </ul>
8.	<p>Employment Details:</p> <p><b>In this section add a disclaimer at the top of the page that contains the following (configurable) text:</b></p> <p><b>Before applying for the loan, please check with your employer to see whether they offer Snippet Loans as an employee benefit</b></p>

	<ul style="list-style-type: none"><li>- Work email address</li><li>- Work phone number</li><li>- Employer Name</li><li>- Department / Function</li><li>- Job Title</li><li>- Employee Number (can be n/a if there are no employee numbers)</li><li>- Work Address</li><li>- Employment Start Date</li><li>- Contract Type</li><li>- Contract Term in Months (this should only appear if Fixed Term or Rolling Term is selected)</li><li>- Notice Period (in months)</li><li>- Please confirm that you have passed any probationary period and are not working your notice period</li><li>- Total Annual Salary (excluding bonus)</li><li>- Amount of Bonus Payments received</li><li>- Current Monthly Salary (excluding bonus)</li><li>- Usual monthly bonus payments</li></ul> <p>For Japan Only</p> <ul style="list-style-type: none"><li>- Employer Name in Katakana</li></ul>
9.	<p>Loan Details</p> <ul style="list-style-type: none"><li>- How much would you like to borrow?</li><li>- How many months would you like to repay the loan?</li><li>- What is the primary use of the loan?</li><li>- If Other please describe the purpose</li><li>- When would you like to receive the loan (if left blank then we will assume you would like it as soon as possible)</li><li>- Do you agree to set up a direct debit plan in case we cannot deduct your repayments directly from salary?</li><li>- What is your total amount of debt outstanding excluding any mortgage debt?</li><li>- What is the annual cost of interest on this (non-mortgage) debt?</li><li>- What is your monthly expense for rent or mortgage repayment</li></ul>

10.	Loan application details must be configurable per country as not all questions will be relevant for all markets
11.	Add an order to the questions so that they can be configured to appear in a specific order
12.	Have all input fields in a single column (this is to ensure that the order of the questions can be changed without affecting the UX)
13.	All data entered should be auto saved and the user given the option to log out and log back in again to complete the application
14.	User should be able to review all data before submitting it and be given the option to edit information before submitting
15.	When the application is submitted the status should be set to "Pending Review"

### Admin Pages: Loan Offer

Once the applicant has submitted their loan application, admin users will review the details and then decide whether to make a loan offer to the applicant.

The following functionality must be added to the current admin pages:

No.	Functionality
16.	Remove the Update button and drop down list and replace with the following buttons: <ul style="list-style-type: none"> <li>- Make Offer: this button will be available while the loan status is "Pending Review"</li> <li>- Update Offer: this button is available when the loan status is "Offer Made"</li> </ul>
17.	Add a new field called Offer Expiration Date – editable field where the user can override the default date
18.	When the Make Offer button is pressed the Offer Expiration Date should be set to today + X days where X days is a configurable amount of time
19.	When the Update Offer button is pressed the Offer Expiration Date should be set to today + X days where X days is a configurable amount of time
20.	When the Make Offer or Update Offer buttons are pressed an email should be sent to the applicant with the loan terms and an attachment of the standard terms and conditions for the loan
21.	When the Make Offer button is pressed the status of the loan should change to "Offer Made"
22.	The Update Offer button should be made available when the loan status is Expired
23.	Loan offers should be audited: <ul style="list-style-type: none"> <li>- Who made the offer</li> <li>- Interest rate of the offer</li> <li>- Loan term</li> <li>- Amount offered</li> </ul>
24.	A document section should be added to the loan section in the admin pages to show the supporting documents for the loan as well as the signed loan agreement



25.	When the status of the loan is "Documents Submitted" the user should be presented with two buttons: <ul style="list-style-type: none"> <li>- Request Approval</li> <li>- Request Rejection</li> </ul>
26.	If the Request Approval button is pressed then the status of the loan should be set to "Approval Requested" – this status should not be shown to applicants
27.	If the Request Rejection button is pressed then the status of the loan should be set to "Rejection Requested" – this status should not be shown to applicants
28.	When the loan is in the status of "Approval Requested" Approve and Reject buttons should be shown to users that are designated as Loan Approvers
29.	When the loan is in the status of "Rejection Requested" Approve and Reject buttons should be shown to users that are designated as Loan Approvers
30.	Loan pages must be able to handle multiple currencies
31.	If the Approve button is pressed the loan status should be set to "Loan Approved"
32.	If the Rejected button is pressed the loan status should be set to "Loan Rejected"
33.	When offer expiration date hit, we send an email to the applicant
34.	When logging in they should no longer see the loan offer if the expiration date is passed  The expiration date covers the entire process of accepting the offer and submitting the documents
35.	Automatically set the offer to expired when the expiration date has passed

## New Admin Pages: Employers

No.	Functionality
36.	<p>A simple page called Legal Employer where a user can add in the following details and view it in a list:</p> <ul style="list-style-type: none"> <li>- Employer Name</li> <li>- Address Line 1</li> <li>- Address Line 2</li> <li>- Town / City</li> <li>- State / County</li> <li>- Post Code</li> <li>- Country</li> <li>- Group Member (free text field)</li> </ul> <p>The page should contain a list of employers with users being able to add and edit Employer names</p>
37.	Add a new drop down field to the loan applicant details page in Admin called Legal Employer and have the drop down populated with the configured list

## New Admin Pages: Users

No.	Functionality
38.	A new page showing all users configured in the system should be created  From this list you can add, edit and deactivate the user
39.	Add a new checkbox against each user called "Loan Approver"
40.	Add a new read only checkbox against each user called Admin
41.	Only Admin users can set or unset a Loan Approver
42.	Admins can only be set through the database for now
43.	Users can enter a password when creating a new user
44.	Need a forgot password link on the admin login page

## New Admin Pages: Notes

No.	Functionality
45.	Currently the Notes functionality doesn't do anything, users need to be able to add and view notes against an applicant, notes can be viewed on the detail page

## New Pages: My Account

No.	Functionality
46.	When applicant logs into their account and they have no active loans they should be taken to the "My Profile" Page
47.	In the Loan section of the My Profile Page the status of the loan should be shown
48.	When an applicant logs into their account and they have active loans, they should be taken to the "Loan Details" Page
49.	When the user has a loan in the status: Offer Made the user should be presented a screen with the loan information: <ul style="list-style-type: none"> <li>- Loan Amount with currency</li> <li>- Current Interest Rate</li> <li>- Start Date</li> <li>- End Date</li> <li>- Monthly Deduction</li> </ul> At the bottom of the screen the user should be given two buttons: <ul style="list-style-type: none"> <li>- Accept</li> <li>- Do Not Accept</li> </ul>
50.	If the applicant does not accept the loan offer then the status should be set to "Not Accepted" and the user should be sent back to the Loan Details page where they can make a new loan application

	The applicant should be able to see loans that were not accepted but they should be read only
51.	If the applicant accepts then they should be presented with an online form to e-sign that contains the loan terms and the standard terms and conditions  The status of the loan application should be set to "Terms Accepted"
52.	The applicant should be allowed to download a copy of the loan agreement
53.	Upon signing the status of the loan application should be set to "Terms Signed"
54.	The user should then be presented with a screen to upload various mandatory documents  The screen should offer a drop down and a field to upload the document. The page should pre define the documents that are required
55.	When the documents are submitted the status of the loan application should be set to "Documents Submitted"
56.	The current graph on the loans detail paid doesn't work – we either need to fix this and create a graph that shows the current payment schedule and then the actual payments (think of a burndown chart)  In addition the figures on the figures on the Loan Details page should reflect what is in the database (I believe they are static at the moment)
57.	The New Loan functionality that currently exists should be modified so that we remove the current form and replace with a "Apply for a New Loan" button  When pressed the applicant should be taken through the New Loan form with all data apart from the loan information pre-filled
58.	The update profile button currently does not work, this should take the user to pages where they can edit their personal and employer details

### Loan Spreadsheet upload / download

No.	Functionality
59.	Need a spreadsheet to download loan information on all loans that are approved and then upload loan payment information  Employee id First name Last name Loan Id Date Next Payment amount  When the payment is inserted the system needs to calculate the loan repayments
60.	Payment information should be stored in the database and the users presented with a loan balance in the Loan Details page  (Currently the loan details page is showing static data)

## Admin Pages: Applicant Profile

No.	Functionality
61.	<p>In order to support the “right to be forgotten” a new button should be added to the applicant page: “Deactivate User”</p> <p>On clicking on this button the following warning should pop up with OK and CANCEL buttons:</p> <p>“By clicking on this button you will disable the profile for this applicant, they will no longer be able to log into the platform and their information will not appear in the admin portal Click OK to continue or CANCEL to exit”</p>
62.	If the user clicks OK then a flag should be set on the applicant profile that it is deactivated
63.	Deactivated users should not be able to login to the Client portal – they should be presented with a “username or password is not recognized message” (this should be the same as exists today)
64.	<p>Deactivated users should not be seen in the admin portal in either the list screen or the details screen</p> <p>Users should not be able to use url rewriting to access these profiles</p>

## Non-Functional Requirements

- The initial pilot is not expected to support more than a few hundred users per client and no more than one or two clients are expected to sign on during the pilot process
- All loan, bank and personal details must be encrypted