

1. DOCUMENT IDENTIFICATION

Project name	Customer Portal Modernization
Project code	CPM-2026
Related charter	CHT-CPM-2026 v1.0 (approved 2026-03-14)
Sponsor	R. Patel, VP Digital Channels
Project manager	M. Tanaka, PMP
Document version	1.0 — baselined 2026-04-10
Distribution	Steering Committee, PMO, Architecture Review Board, Compliance, SRE, Customer Care.

2. PROJECT DESCRIPTION

CPM-2026 replaces the 2014-era customer self-service portal with a modern, mobile-responsive web application integrated with the bank's central IAM platform and exposing six open-banking APIs required by the 2026 regulator mandate. The project delivers the portal, the APIs, the supporting data migration, operational runbooks, and a 90-day hypercare engagement. It does not deliver native mobile applications, card-product flows, or changes to the core banking system.

2.1 Product description

The product is a browser-based customer portal (desktop and mobile-web) supporting authenticated journeys for accounts, statements, transfers, card controls, alerts, and profile management. Authentication is delegated to the central IAM platform (OIDC) with TOTP plus SMS fallback for MFA. The public-facing API surface comprises six REST endpoints — accounts, balances, transactions, payments-initiation, beneficiaries, and standing-orders — published through the bank's developer portal with 99.9% SLA. The solution targets 15,000 active retail customers and approximately 120 internal administrative users.

3. PRODUCT SCOPE — REQUIREMENTS

The requirements below are the baselined set for v1.0 of the product. Each is uniquely identified and traced in section 10. Changes are managed through the CPM-2026 change-control board chaired by the sponsor.

Req ID	Requirement	Type	Priority
REQ-001	Customers authenticate using OIDC single-sign-on via the central IAM platform.	Functional	Must
REQ-002	Second factor by TOTP; SMS fallback available for customers without a compatible device.	Functional	Must
REQ-003	Portal is fully usable on screens "e 360px wide and meets WCAG 2.1 AA.	Non-func.	Must
REQ-004	Customers can view account balances, 24 months of statements, and download PDF statements.	Functional	Must
REQ-005	Customers can initiate internal and SEPA transfers with step-up authentication above £1,000.	Functional	Must
REQ-006	Portal exposes six open-banking APIs conforming to the regulator's 2026 schema (v3.2).	Functional	Must

Project Scope Statement

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Req ID	Requirement	Type	Priority
REQ-007	99.9% monthly availability measured at the public edge, excluding planned maintenance.	Non-func.	Must
REQ-008	p95 page load < 2.0s on 4G mobile baseline; p95 API response < 400ms.	Non-func.	Should
REQ-009	All customer PII is encrypted at rest (AES-256) and in transit (TLS 1.3).	Security	Must
REQ-010	Session inactivity timeout configurable by compliance; default 10 minutes.	Security	Must
REQ-011	Structured audit log of all authenticated actions, retained 7 years.	Compliance	Must
REQ-012	Customer can self-serve password reset without contacting support.	Functional	Should

4. PROJECT SCOPE — WORK TO BE PERFORMED

#	Work package / activity	Output	Owner
1	Discovery and requirements elaboration workshops with Retail Banking and Compliance.	Baselined requirements v1.0.	J. Owens
2	Target architecture, threat model, and ADRs for portal and APIs.	Architecture baseline.	A. Silva
3	Build portal front-end (React) and BFF tier with CI/CD pipelines.	Deployable build artefacts.	M. Tanaka
4	Design, implement, and contract-test the six open-banking APIs.	API v1 in staging + stubs.	A. Silva
5	Data discovery and migration from legacy Oracle portal DB to PostgreSQL.	Migration runbook + cutover.	K. Becker
6	Security assurance — SAST, DAST, external penetration test, compliance sign-off.	Security sign-off pack.	Security Office
7	Operational readiness — runbooks, dashboards, on-call, DR drill.	ORR pass + SRE handover.	T. Okafor
8	Customer communications, helpdesk training, and 90-day hypercare.	Comms plan + hypercare log.	L. Nguyen

5. DELIVERABLES AND ACCEPTANCE CRITERIA

#	Deliverable	Acceptance criteria	Verified by	Due
D-01	Customer portal (web + mobile-web) in production.	UAT pass >= 98%; zero open P0/P1 defects; WCAG 2.1 AA audit clean; security sign-off.	UAT lead + CISO	2026-12-06

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#	Deliverable	Acceptance criteria	Verified by	Due
D-0 2	Six open-banking APIs in production with developer-portal docs.	Contract tests green; SLA dashboards live; regulator schema v3.2 conformance attested.	A. Silva + Compliance	2026-12-06
D-0 3	Migrated authentication, preference, and alert data.	Reconciliation shows 100% parity; zero orphaned records; rollback plan tested.	K. Becker + DBA	2026-11-22
D-0 4	Operational runbook pack and SRE handover.	Accepted by SRE lead; on-call rota and paging integrated; DR drill passed.	T. Okafor	2026-11-29
D-0 5	Customer communications plan and helpdesk enablement.	Approved by Comms; 3 training cohorts complete; FAQ live two weeks pre-launch.	L. Nguyen	2026-11-22
D-0 6	Hypercare exit report and lessons-learned register.	Signed off by Sponsor; register filed with PMO; KPI scoreboard published.	M. Tanaka	2027-03-06

6. EXPLICIT OUT OF SCOPE

The following items are explicitly excluded from CPM-2026. Any request to include them during the project must go through formal change control and is expected to alter cost and schedule.

#	Item excluded from this project	Rationale	Handled by
1	Native iOS and Android mobile applications.	Delivered by parallel programme MOB-2026.	MOB-2026
2	Changes to the core banking ledger or account master data.	Out of architectural remit; high risk/cost.	Core Banking BAU
3	Credit-card product flows (card issuing, disputes, statements).	Addressed by Card Services re-platform.	CARD-2026
4	Branch and teller back-office applications.	No regulator mandate; different user base.	Branch Ops
5	Marketing CMS and public (unauthenticated) marketing pages.	Owned by Marketing Tech stack.	Marketing Tech
6	New fraud-scoring engine or ML models.	Existing engine acceptable for v1.	Fraud & Risk (2027)
7	Corporate / SME portal experience.	CPM-2026 is retail-only; SME in CPM-2027 roadmap.	Digital Channels
8	Translation to languages beyond English and French.	Regulator mandates EN + FR only for 2026.	Localisation (2027)

7. EXCLUSIONS, ASSUMPTIONS, AND CONSTRAINTS

7.1 Exclusions (technical / regulatory)

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- No changes to the regulator's open-banking consent model — the bank implements v3.2 as published on 2026-01-15.
- No modification of the existing fraud-engine rules; integration is read-only via the established gateway.
- No data-residency change: all customer data remains in the EU-West region as today.

7.2 Assumptions

#	Assumption	Validated by / on
A-0 1	Central IAM platform is production-ready and supports OIDC + TOTP by 2026-06-01.	IAM programme lead — 2026-04-03
A-0 2	Regulator schema v3.2 is frozen and will not change before go-live.	Compliance liaison — 2026-03-28
A-0 3	Approved headcount of 14 FTE + 3 vendor contractors remains available for the full window.	HR / Resource Mgr — 2026-04-02
A-0 4	The legacy Oracle portal DB schema can be read via the existing CDC pipeline without licence change.	DBA lead — 2026-04-05
A-0 5	SRE on-call capacity exists to accept handover by 2026-11-29.	T. Okafor — 2026-04-08

7.3 Constraints

#	Constraint	Type
C-0 1	Regulatory go-live deadline of 2026-12-31 is immovable.	Time
C-0 2	Total approved budget of USD 2,450,000 including contingency.	Cost
C-0 3	All components must deploy to the bank's approved Kubernetes platform; no new runtimes.	Resource / tech
C-0 4	No core-banking schema changes are permitted.	Scope
C-0 5	All customer data must remain within the EU-West region.	Compliance
C-0 6	External penetration test window is only available in week 2026-W44.	Time / resource

8. SCOPE BOUNDARIES AND INTERFACES

CPM-2026 sits between the customer edge and the bank's internal systems of record. The table below names each system across the scope boundary, the direction of data flow, and the governing agreement.

#	Interface / system	Direction	Owner	Agreement
1	Central IAM platform (OIDC, TOTP, SMS).	Outbound auth	IAM Programme	ICD-IAM-2026-07

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#	Interface / system	Direction	Owner	Agreement
2	Core banking ledger — accounts, balances, postings.	Read	Core Banking	ICD-CORE-2024-02 (v3)
3	Payments hub (SEPA, internal transfer).	Write (initiation)	Payments Platform	ICD-PAY-2025-11
4	Fraud engine gateway.	Read/Write	Fraud & Risk	ICD-FRD-2024-06
5	Notifications service (email, SMS push).	Outbound	Platform	ICD-NOT-2025-03
6	Developer portal (API catalogue).	Publish	API Platform	ICD-APIP-2026-01
7	Data warehouse (event stream).	Outbound	Data Platform	ICD-DWH-2025-09

9. ACCEPTANCE CRITERIA AND VERIFICATION APPROACH

9.1 Project-level acceptance criteria

- All deliverables in section 5 are accepted by their named verifier, with evidence lodged in the PMO project room.
- All P0 and P1 defects are resolved or have an agreed remediation plan signed by the sponsor before hypercare exit.
- Regulator conformance is attested by Compliance and filed with the supervisor by 2026-12-15.
- Post-launch KPIs (" 30% portal tickets, SUS "e 75, 99.9% availability) are measured at T+90 days and published.
- A lessons-learned workshop is held within 30 days of go-live and its register is filed with the PMO.

9.2 Verification approach

Deliverable	Method	Evidence location	Sign-off by
D-01	Test + demo	QA test management system; UAT minutes.	UAT lead + Business Owner (L. Nguyen)
D-02	Test	Contract-test CI pipeline; SLA dashboards.	API Platform lead + Compliance
D-03	Analysis	Reconciliation report in PMO room.	Data lead (K. Becker) + DBA
D-04	Inspection + demo	Runbook repository; DR drill report.	SRE lead (T. Okafor)
D-05	Inspection	Comms plan doc; training attendance log.	Head of Customer Care (L. Nguyen)
D-06	Inspection	Exit report + register in PMO archive.	Sponsor (R. Patel)

10. REQUIREMENTS TRACEABILITY MATRIX (EXTRACT)

The following extract traces each baselined requirement to its design artifact, the test case that verifies it, and the deliverable that realises it. The full RTM is maintained in the PMO tool and updated per change-control board.

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Req ID	Requirement (short)	Design artifact	Test case	Deliverable
REQ-001	OIDC SSO via central IAM.	ADR-004 / SEQ-AUTH-01	TC-AUTH-001..014	D-01
REQ-002	TOTP + SMS fallback.	ADR-005 / SEQ-MFA-01	TC-AUTH-020..033	D-01
REQ-003	Mobile-web + WCAG 2.1 AA.	UX-SPEC-03 / DS-TOKENS	TC-UX-010..045	D-01
REQ-004	Accounts, statements, PDF.	API-SPEC-ACC / UX-03	TC-ACC-001..022	D-01, D-02
REQ-005	Transfers with step-up auth.	SEQ-PAY-01 / API-PAY	TC-PAY-001..019	D-01, D-02
REQ-006	Six open-banking APIs v3.2.	API-SPEC-OB-v3.2	TC-OB-001..088	D-02
REQ-007	99.9% availability.	SLO-DOC-01	NFR-AVL-001..004	D-02, D-04
REQ-008	p95 latency targets.	PERF-PLAN-01	TC-PERF-010..025	D-01, D-02
REQ-009	Encryption at rest + in transit.	ADR-009 / SEC-CTRL-12	TC-SEC-030..041	D-01, D-02
REQ-010	Session timeout configurable.	SEC-CTRL-07	TC-SEC-050..054	D-01
REQ-011	Audit log 7y retention.	ADR-011 / DATA-MODEL-07	TC-AUD-001..012	D-01, D-03
REQ-012	Self-serve password reset.	SEQ-AUTH-04	TC-AUTH-070..078	D-01

APPROVALS

Sponsor

R. Patel
VP, Digital Channels

Signature

Date

Business Analyst Lead

J. Owens
Lead BA, Digital Channels

Signature

Date

Project Manager

M. Tanaka
Senior PM, PMO

Signature

Date

Quality / Test Lead

S. Haddad
Head of QA, Retail Banking

Signature

Date

