

Team Charter & Resource Management Plan

FILLED EXAMPLE

Customer Portal Modernization

Project: CPM-2026 · Version: 1.0 · Owner: M. Tanaka · Date: 2026-03-28

1. IDENTIFICATION

Project name	Customer Portal Modernization
Project code	CPM-2026
Business unit	Retail Banking — Digital Channels
Team name	Portal Platform Squad ("Meridian")
Project manager	M. Tanaka, PMP
Sponsor	R. Patel, VP Digital Channels
Charter effective date	2026-03-28
Version	1.0 — approved by the squad 2026-03-27

2. TEAM MISSION & VISION

Mission. We are the Meridian squad. We ship the replacement customer portal that meets the 2026 regulator mandate, reduces portal-related support tickets by at least 30%, and unlocks the open-banking API surface that the 2027 product roadmap depends on. We protect the bank's 1.2M retail customers by treating every change as a customer-safety decision first and a feature decision second.

Vision. By December 2026, logging in to the bank should feel as quick and trustworthy as unlocking a phone. By March 2027, an external fintech should be able to integrate with our open-banking APIs in under a day, using nothing but our public developer portal. Meridian is the squad other banking teams borrow conventions from.

Alignment to objectives. Everything in this charter — values, RACI, cadence, escalation — exists to make the five objectives in the project charter (CPM-2026, §3) achievable inside the approved budget of \$2.45M and the 2026-12-31 regulatory deadline.

3. TEAM VALUES & GROUND RULES

#	Value / ground rule	What it looks like in practice
1	Disagree openly; commit privately.	Say the hard thing in the room. Once a decision is logged in the ADR register, we stop relitigating it on Slack.
2	Blameless post-mortems.	Every Sev-1/Sev-2 incident gets a written post-mortem within 5 business days. Names of contributing engineers are not in the doc.
3	No merge Fridays except for hotfixes.	No production deployments Fri 14:00 !' Mon 09:00 Bangkok time. Hotfixes require on-call + tech-lead approval.
4	Customer-safety beats feature velocity.	If a change can disclose PII, lock an account, or break MFA, it ships behind a feature flag with a rollback plan or it does not ship.
5	Small PRs, fast reviews.	Target PR size "d 400 LoC. First reviewer responds within 4 business hours. No "LGTM" without reading the diff.
6	Trunk-based with feature flags.	One long-lived branch (main). Feature flags in LaunchDarkly. Branches older than 3 days are a smell to discuss in standup.

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#	Value / ground rule	What it looks like in practice
7	Security is everyone's job; the champion's job is to make it easy.	Every story has an implicit threat-model question. The security champion is consulted, not a bottleneck.
8	Default to async, optimise meetings.	Docs before meetings. If a meeting has no written input 12h before, it is cancelled or downgraded to async.
9	Respect time zones and core hours.	Core collaboration hours 10:00–15:00 Bangkok. No recurring meetings outside 09:00–18:00 local. One person's morning is another's bedtime.
10	Leave better than you found it.	Anyone may merge a drive-by cleanup (typos, flaky tests, stale feature flags) without a ticket.

4. ROLES & RESPONSIBILITIES

Role	Key responsibilities	Reports to	Backup
Project Manager	Plan, budget, schedule, reporting, stakeholder management, risk owner.	Sponsor (R. Patel)	F. Abiola (PMO)
Tech Lead	Technical direction, code review quality bar, ADRs, hiring panels.	Head of Engineering	A. Silva (Architect)
Solution Architect	Target architecture, integration contracts, NFR design, cross-squad alignment.	Chief Architect	D. Rahman (Sr. Dev)
Senior Backend Dev	API services, data migration, performance tuning, on-call.	Tech Lead	E. Kohli
Backend Dev	Feature delivery, unit/integration tests, on-call (secondary).	Tech Lead	D. Rahman
Senior Frontend Dev	Portal web/mobile-web, design-system adoption, accessibility.	Tech Lead	N. Hartono
QA Lead	Test strategy, automation coverage, UAT coordination, release gating.	Head of Quality	M. Tanaka
UX Lead	Research, IA, prototypes, SUS study, customer comms copy review.	Head of Design	R. Beaumont (Sr. UX)
DevOps / SRE	CI/CD, infra-as-code, observability, incident response.	Head of Platform	Platform on-call rotation
Security Champion	Threat models, SAST/DAST, pen-test liaison, secrets hygiene.	CISO office	Tech Lead
Business Analyst	Requirements, user stories, acceptance criteria, stakeholder interviews.	PM (M. Tanaka)	L. Nguyen (Support Lead)
Data Engineer	Schema migration, reconciliation, data quality checks.	Head of Data	Senior Backend Dev

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5. RACI MATRIX

R = Responsible, A = Accountable (single-letter per row), C = Consulted, I = Informed. Sp=Sponsor, PM=Project Manager, TL=Tech Lead, Ar=Architect, QA=QA Lead, UX=UX Lead, SR=SRE, Se=Security, BA=Business Analyst.

Activity	Sp	PM	TL	Ar	QA	UX	SR	Se	BA
Charter approval	A	R	C	C	I	I	I	I	C
Architecture decisions (ADRs)	I	C	R	A	C	C	C	C	I
Sprint planning & scope	I	A	R	C	C	C	I	I	R
UI / UX design reviews	I	C	C	C	C	A	I	I	R
Threat model & pen-test scope	I	C	C	C	C	I	C	A	I
Production deployments	I	C	R	C	C	I	A	C	I
UAT sign-off	I	R	C	I	A	C	I	I	C
Go / no-go decision	A	R	C	C	C	C	C	C	I
Release announcements & comms	A	R	I	I	I	C	I	I	C
Incident response (Sev-1/2)	I	I	C	C	I	I	A	C	I
Vendor / contractor contracts	A	R	C	C	I	I	C	C	I
Budget re-baselining	A	R	C	C	I	I	I	I	I
Hiring & backfill	A	R	C	C	C	C	C	C	I
Post-mortems	I	C	C	C	C	I	A	C	I
Close-out & lessons learned	A	R	C	C	C	C	C	C	C

6. RESOURCE PLAN

14 FTE + 3 vendor contractors, matching the headcount constraint in CPM-2026 Charter §8.2. Internal resources are allocated from the named cost centres below.

Role	Name	Source	FTE	Start	End	Cost centre
Project Manager	M. Tanaka	Internal	1.0	2026-04-01	2027-03-31	CC-4010
Tech Lead	A. Silva	Internal	1.0	2026-04-01	2027-01-31	CC-4021
Solution Architect	K. Becker	Internal	0.5	2026-04-01	2026-09-30	CC-4001
Senior Backend Dev	D. Rahman	Internal	1.0	2026-04-15	2027-01-31	CC-4021
Senior Backend Dev	E. Kohli	Internal	1.0	2026-04-15	2027-01-31	CC-4021

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Role	Name	Source	FTE	Start	End	Cost centre
Backend Dev	S. Park	Internal	1.0	2026-05-01	2027-01-31	CC-4021
Senior Frontend Dev	N. Hartono	Internal	1.0	2026-04-15	2027-01-31	CC-4022
Frontend Dev	P. Asante	Internal	1.0	2026-05-01	2027-01-31	CC-4022
QA Lead	J. Moreau	Internal	1.0	2026-04-15	2027-02-28	CC-4030
QA Engineer	H. Okafor	Internal	1.0	2026-05-15	2027-02-28	CC-4030
UX Lead	J. Owens	Internal	0.8	2026-04-01	2026-12-31	CC-4040
DevOps / SRE	T. Okafor	Internal	0.7	2026-04-01	2027-03-06	CC-4050
Security Champion	R. Beaumont	Internal	0.3	2026-04-01	2027-01-31	CC-4060
Business Analyst	L. Nguyen	Internal	0.7	2026-04-01	2026-12-20	CC-4012
Vendor — API Dev	V1 (Acme)	Vendor	1.0	2026-05-01	2026-11-30	CC-4021
Vendor — Data Eng.	V2 (Acme)	Vendor	1.0	2026-05-01	2026-10-31	CC-4024
Vendor — Pen-tester	V3 (Synopsys)	Vendor	0.5	2026-09-01	2026-11-15	CC-4060

7. RESOURCE CALENDAR

Date range	Resource / team	Type	Impact on plan
2026-04-01 !' 2026-04-14	D. Rahman, E. Kohli, N. Hartono	Ramp-up	Reduced capacity during onboarding; no critical-path work.
2026-04-13 !' 2026-04-16	All (Thai public holiday)	Holiday (Songkran)	Bangkok office closed; no deployments; SRE on-call only.
2026-07-06 !' 2026-07-24	A. Silva (Tech Lead)	Planned leave	D. Rahman acts as Tech Lead; ADRs frozen; emergency decisions via PM.
2026-09-28 !' 2026-10-02	J. Owens (UX Lead)	Conference	UX review sessions moved one week; R. Beaumont handles copy review.
2026-12-05 !' 2026-12-07	Full squad	Go-live window	All leave blocked; hypercare rota active; no non-essential meetings.
2026-12-24 !' 2027-01-04	50% of squad (year-end holidays)	Holiday	Skeleton hypercare rota of 4; Sev-1 only; no feature merges.
2027-01-15 !' 2027-03-06	Vendor V1, V2	Ramp-down	Vendors hand over runbooks; knowledge-transfer sessions weekly.

8. DECISION-MAKING PROTOCOL

Four decision classes. (1) Technical — within squad budget and already-approved architecture: decided by the Tech Lead with written input from the affected engineers; recorded as an ADR. (2) Scope — adding/removing a user story inside the approved objectives: decided by the PM with BA input; logged in the change register. (3) Budget & vendor — any commitment over \$25,000, or any new vendor: decided by the Sponsor on PM recommendation; PMO informed. (4) People — hiring, backfill, performance: decided by the Tech Lead and PM jointly, with HR Business Partner; approved by the Sponsor for any net headcount increase.

Escalation path. Engineer !' Tech Lead (same day) !' PM (within 1 business day) !' Sponsor (within 3 business days) !' Steering Committee (monthly, or on 48h call for Sev-1 scope issues). Any team member may skip a level if the next level is unavailable for more than 2 business days.

9. COMMUNICATION NORMS

Ceremony / channel	Cadence	Attendees	Purpose / SLA
Stand-up (async + 15m sync)	Daily, 09:30 BKK	Whole squad	Blockers only; async thread by 09:00.
Sprint planning	Bi-weekly, Mon	Squad + BA + PM	Commit stories; refine estimates.
Sprint review / demo	Bi-weekly, Fri	Squad + sponsor + stakeholders	Show working software to stakeholders.
Retrospective	Bi-weekly, Fri	Squad only (no managers)	Safe retro; one action item per retro.
Architecture review (ADR)	Weekly, Wed	Architect + Tech Lead + Sr. Devs	Review pending ADRs; 48h async review first.
Steering committee	Monthly	Sponsor + PM + PMO + CISO rep	Budget, risk, scope changes > \$25k.
Incident war-room	On-demand	On-call + Tech Lead + SRE	Sev-1 "d 15m ack, Sev-2 "d 1h ack.
Slack #cpm-2026	Async	All	Response within 4 business hours.
Email / steering pack	Monthly	Stakeholders	Status, RAG, top-5 risks.

10. CONFLICT RESOLUTION PROCESS

Step 1 — Direct. The people involved speak to each other, in private, within 2 business days. Aim: shared understanding of facts. Step 2 — Facilitated. If unresolved, the Tech Lead (technical) or PM (interpersonal / scope) facilitates a 30-minute conversation and records the agreed outcome. Step 3 — Escalation. If still unresolved after 5 business days, the Sponsor and HR Business Partner are brought in; a written decision is circulated within 3 business days. Step 4 — Reset. For any dispute that reaches Step 3, the squad runs a short blameless review in the next retro to identify what process or clarity gap allowed the conflict, and updates this charter if needed.

11. PERFORMANCE & RECOGNITION

- Team performance is measured on four dials, reviewed every sprint: delivery predictability (committed vs. delivered story points, target $\pm 20\%$), defect escape rate (< 3 P1 defects per release), change-failure rate ($< 15\%$), and engagement pulse (quarterly survey, target "e 4.0 / 5).
- Individual performance follows the line-manager's normal review cycle; the PM provides written input for each squad member mid-year and at year-end.
- Wins are recognised weekly in the #cpm-2026 Slack channel via a "Meridian shout-out" thread; anyone can post one for anyone.
- Each released milestone triggers a small team budget (\$500) for a squad celebration of the team's choice.
- At close-out, the sponsor submits the squad for the bank's annual "One Team" award; individual bonuses are recommended in writing by the PM.

12. ONBOARDING CHECKLIST FOR NEW JOINERS

#	Task	Owner	Day
1	Laptop, SSO, VPN, and IAM access provisioned.	IT / HR BP	Day 0 (pre-start)
2	Welcome session with PM — goals, charter, stakeholder map.	PM (M. Tanaka)	Day 1
3	Pair with buddy (named on day 1) for first 2 weeks.	Tech Lead	Day 1
4	Read CPM-2026 Project Charter + this Team Charter.	New joiner	Day 1
5	Access to Git, CI/CD, Jira, Confluence, LaunchDarkly, PagerDuty.	DevOps / SRE	Day 1–2
6	Clone repo; run portal locally; ship a docs-only PR.	Buddy	Day 2
7	Walkthrough of architecture diagrams + ADR register.	Architect	Day 3
8	Walkthrough of test strategy and automation suite.	QA Lead	Day 4
9	Security onboarding: secrets hygiene, threat-model basics.	Security Champion	Day 5
10	Shadow one sprint ceremony of each type.	PM	Week 1–2
11	First production-code PR merged (behind a feature flag).	Buddy + Tech Lead	End of week 2
12	Added to on-call rotation (secondary for first month).	SRE	End of week 4
13	30-day check-in with PM + line manager.	PM	Day 30

APPROVALS

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Sponsor

R. Patel
VP, Digital Channels

Signature

Date

Tech Lead

A. Silva
Principal Engineer

Signature

Date

Project Manager

M. Tanaka
Senior PM, PMO

Signature

Date

HR Business Partner

C. Lindqvist
HR BP, Technology

Signature

Date

