
OASIS WSIA Technical Committee

Business Scenario Document Business Scenario: Adaptation of Travelers Cheques

Version <1.0>

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| Adaptation of Travelers Cheques | Date: <15-Mar-02 > |
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Revision History

| Date | Version | Description | Author |
|-----------------|---------|---------------|---------------------------|
| 29 January 2002 | 1.0 | Initial Draft | Dan Gisolfi, Eilon Reshel |
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Business Scenario

1. Adaptation of Travelers Cheques

1.1 Description

This hypothetical scenario augments the Business Scenario for Syndication of Travelers Cheques. In this case a bank, to be referred to herein as The Dollar Tree (TDT), seeks to aggregate the aforementioned scenario.

As a small bank that needs to differentiate itself from the larger retail banks, TDT seeks to provide value added services to its customer's wherever possible yet only when the cost of entry is prudent. One such area would be the sale of Travelers Cheques.

Currently the Financial Institutat application for ordering Travelers Cheques uses the credit card as the only acceptable payment instrument. TDT, feels that there exists an opportunity whereby they can offer a convenience based value-added service that extends the existing Financial Institute application to include their branded member accounts for an alternative payment instrument. As such the customer would be able to pay for the Travelers Cheques by debiting a specified TDT account owned by the customer. This then becomes a brand differentiator for the bank.

In order to do this TDT needs a easy way to augment the existing application in both presentation, data and specifically control related to the flow of screens as an example. New screens would need to be added into the application flow to capture account and pin. Additionally, these screen would need to be inserted into the screen flow early on such that business logic like available fund processing can occur prior to the user drilling to far down into the Travelers Cheque application.

2. Participants

2.1 Financial Institution

2.1.1 Role

In our scenario the FI is the originator or Producer P_0 .

The application is a web based ASP/HTML and provides a form based walk-thru of the ordering of Travelers Cheques including payment via credit card. The UI is branded specifically for the FI.

2.1.2 Relationships

TDT is a bank that has a reselling relationship which the FI leverages in order to broaden the market scope of Travelers Cheque sales.

2.1.3 Business Objectives

- Broaden the market for Travelers Cheques
- Increase sales of traveler Cheques
- Support channel partners with an ease of implementation approach
- Prevent competition to work with partners via exclusivity contract approach and first to partner

2.1.4 Solution Requirements

- *Brand Control.* The FI's Logo must be properly presented and maintained throughout the ordering process.

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- *Look and Feel.* Partners must be allowed to alter the look and feel of the application as long as basic application data requirements and flow is maintained.
- *Constraints:* Must be insured that partner would adhere to specific application constraints.
- *HTML Links not viable:* Some partners would not allow simple links to the FI's Travel site as it can be seen as a competitor to some partners.

2.1.4.1 Technology Requirements

- *Application Hosting:* Minimize partner skill and cost investments by owning the hosting and maintenance of the application within the FI's environment.
- *Low Cost of Entry:* Leverage the FI's current code and skill assets.

2.1.4.2 Functionality

- Basic user flow of the existing FI application must be preserved.
- Dynamic pricing of syndication on a per partner basis.
- Revenue sharing for partners must be possible.

2.1.4.3 Usability

N/A

2.2 TDT Bank

2.2.1 Role

In this scenario TDT plays the role of an aggregator. They need to create a new application that is comprised of two services (a) the original AXP service and (b) their own backend debit process as well as a reconciliation process between them and AXP. From a WSIA perspective they are both a Consumer and Producer. **P₁C₁**

2.2.2 Relationships

Business partner of the FI.

2.2.3 Business Objectives

- Brand Promotion:
- Value Add –Services: Differentiator amongst larger banks
- Basic user flow of the existing FI application must be preserved.
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2.2.4 Solution Requirements

- *Low Cost of Entry:* Easy to extend the FI application without requirement of running and maintaining an instance of the application.
- *Ownership of End-User Relationship:* User experience must always be perceived as one of TDT. This is a TDT no branding of original provider.

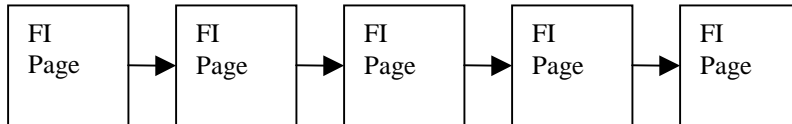
2.2.4.1 Functionality

- TDT wants to add a new page before the “Payment Methods” page of FI. That page asks the user whether she wants to pay with debit or a credit card.
- If the user selects “credit card”, she continues with the standard application flow.
- Otherwise, TDT displays several pages that require the user to sign-in and select an account, and then returns to the FI application.
- Upon completion, the FI should be able to receive the payment in one of two options:

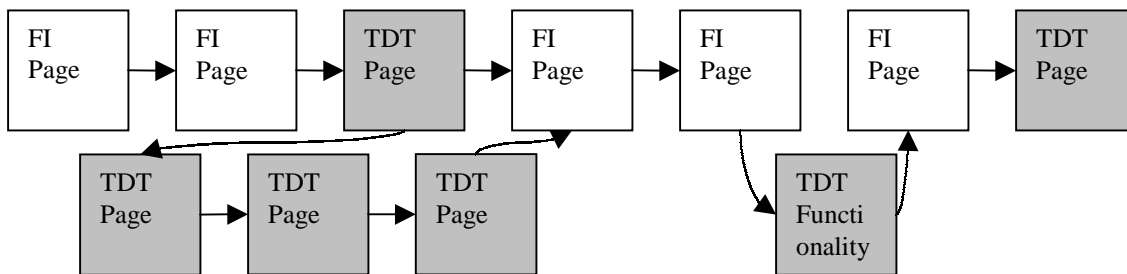
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- Request TDT to perform the debit, and receive a confirmation that the transaction has completed successfully
- Receive user's account information and debit the user's account

Producer Standard Functionality



Functionality integrated with TDT as a Consumer



2.3 End-User

2.3.1 Role

As the final endpoint and actual Consumer of the Traveler Cheque application, the end-user represents the actual human user that interacts with the application. In this case they are the customers of EuroVacation.

From a WSIA perspective the end-user is neither a Consumer nor a Producer. They are simply any one of n-possible users. (U_{1-n}).

2.3.2 Relationships

The end-user has a business relationship with the TDT it purchases the Travelers Cheques and may have a business relationship with EuroVacation. Since there is only a constraint on the ownership of the user experience from EuroVacation nothing precludes the cases whereby the end-user does nothing more than a purchase of Travelers Cheque and no other travel related business. Since the product itself (Traveler Cheques) remain brand under the FI logo.

3. Diagrams

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