



**State of Florida**

**Office of Financial Regulation**

**Check Cashing Database**

**Requirements Specification Report**

**Version: 1.00 (Final)**

**September 03, 2013**







# Florida Office of Financial Regulation

## Check Cashing Database



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## Background

The Florida Office of Financial Regulation (“OFR”, “Office”) is responsible for licensing and regulating Money Service Businesses (check cashing and foreign currency exchangers) in the State of Florida as per Chapter 560, F.S., Part III. The Florida Legislature passed House Bill 217 during the 2013 Session which amended Section 560.310, F.S. to include additional requirements for licensees concerning use of a centralized database in which pertinent information regarding check cashing transactions will be captured. The database would be used by regulators and law enforcement agencies to target and identify persons involved in workers’ compensation insurance premium fraud and other illicit activities. House Bill 217 also mandated the Office to issue a competitive solicitation as provided in s. 287.057 for a statewide, real time, on-line check cashing database to combat fraudulent check cashing activity.

In order to comply with the above law, OFR initiated a project titled “Check Cashing Database”. The project is further divided into two phases:

- **Phase I – Requirements Definition and Procurement Support:** OFR initiated this “Requirements Definition and Procurement Support” phase to define the requirements for the on-line Check Cashing Database (“CCDB”) system and to issue a competitive solicitation to secure the services of an implementation vendor to implement the on-line CCDB system. This effort is needed to support the Office in complying with legislation which requires the issuance of a competitive solicitation to secure technology services related to the development and maintenance of a check cashing database.
- **Phase II – Implementation:** The implementation phase of the project will begin after awarding a contract to the implementing vendor. Upon a determination of the cost of implementing and maintaining the CCDB, it may be necessary for the Office to request additional appropriation from the Legislature before proceeding with the development of the CCDB system.

## Purpose

The purpose of this Requirements Specification Report (“RSR”) is to capture the regulatory, functional, and technical requirements needed to develop a Scope of Work for the CCDB system.

## Service Delivery Model

The Office’s service delivery model as applicable to CCDB is as follows:



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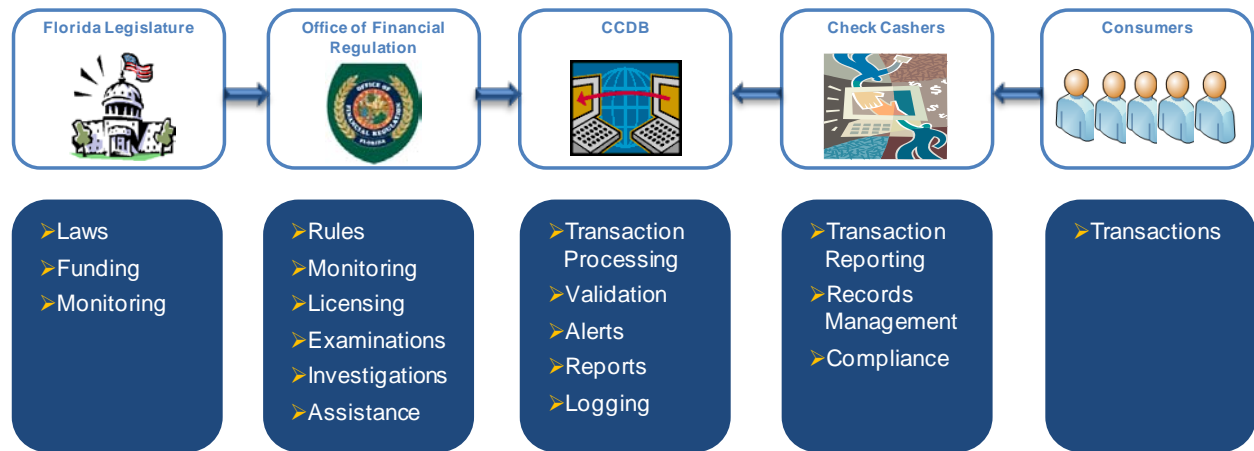


Figure 1 – Service Delivery Model

## Approach

The project team used the following approach to gather and document the requirements:

- The Project Team reviewed and extracted regulatory requirements from the Florida Statute 560.310 (which was amended with House Bill 217 during the 2013 session).
- The Project Team reviewed the approach for developing the RSR with the OFR's key stakeholders.
- The Project Team identified key functional and non-functional components to be discussed in the Requirements Gathering sessions.
- The Project Team conducted three Requirements Gathering sessions with the OFR's key stakeholders to identify and document requirements.
- The Project Team conducted four business and technical meetings with Check Cashing Licensees.
- The Project Team conducted two on-site visits to Check Cashing Licensee's business store front locations.
- The Project Team developed a draft RSR (includes the Requirements Traceability Matrix [RTM]).
- The Project Team performed quality assurance review of the RSR to help ensure clarity, consistency, and readability of the requirements.
- The OFR's key stakeholders reviewed the draft RSR and provided feedback.
- The Project Team updated the RSR based on OFR's feedback.
- The OFR's key stakeholders reviewed the updated RSR and provided approval sign-off.



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### Definitions

The following table (see Exhibit 1 – Definition of Key Terms) provides a list of key terms and their definitions.

Exhibit 1 – Definition of Key Terms

Term	Definition
<b>Aggregated Transaction</b>	This refers to a transaction that is comprised of multiple payment instruments.
<b>Cashing</b>	This refers to providing currency for payment instruments except for travelers checks. See F.S. 560.103 (5).
<b>CCDB</b>	This refers to the Check Cashing Database system.
<b>Check Cashier</b>	This refers to a person who sells currency in exchange for payment instruments received, except travelers checks. See F.S.560.103 (6)
<b>Check Cashing Teller</b>	This refers to a person responsible for accepting and exchanging currency for payment instruments.
<b>Conductor</b>	This refers to a natural person who presents himself or herself to a licensee for purposes of cashing a payment instrument. See F.S.560.103 (9)
<b>F.S.</b>	This refers to the 2013 Florida Statutes.
<b>Licensee</b>	This is a person licensed under Chapter 560.
<b>Location</b>	This refers to a branch office or mobile location of a check cashier. See F.S.560.103 (20)
<b>Mobile Location</b>	This refers to the VIN number of the automobile from which a Check Cashier operates a mobile location.
<b>Office</b>	This refers to the Office of Financial Regulation.
<b>Payee</b>	This refers to the person the check is made payable to. The Payee can be an individual or a business.
<b>Payment Instrument</b>	This refers to a check, draft, warrant, money order, travelers check, electronic instrument, or other instrument, payment of money, or monetary value whether or not negotiable. The term does not include an instrument that is redeemable by the issuer in merchandise or service, a credit card voucher, or a letter of credit. See F.S. 560.103 (25)
<b>Payor</b>	This refers to the person that wrote the check.



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Term	Definition
<b>Physical Location</b>	This refers to the physical address of the Check Cashier's primary business location or branch office.
<b>POS system</b>	This refers to a Point of Sale system used by check cashers to process and store check cashing transactions. This is an internal system owned and maintained by a check casher.
<b>RPO</b>	This is the Recovery Point Objective and is the point to which information used by an activity must be restored to enable the activity to operate on resumption.
<b>RTO</b>	This is the Recovery Time Objective and is the target time set for resumption of product, service or activity delivery after an incident.
<b>SLA</b>	This is a Service-level Agreement and is a part of a service contract where a service is formally defined.
<b>Transaction</b>	This refers to a check cashing transaction that is comprised of a single payment instrument.
<b>Uptime</b>	This refers to the time during which the CCDB is in operation.





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## CCDB Deployment Options

The Office identified three deployment (i.e. hosting) options for the CCDB as follows:

1. Host CCDB within OFR (Outside REAL)
2. Host CCDB outside OFR (and REAL)
3. Host CCDB within / as an extension of REAL

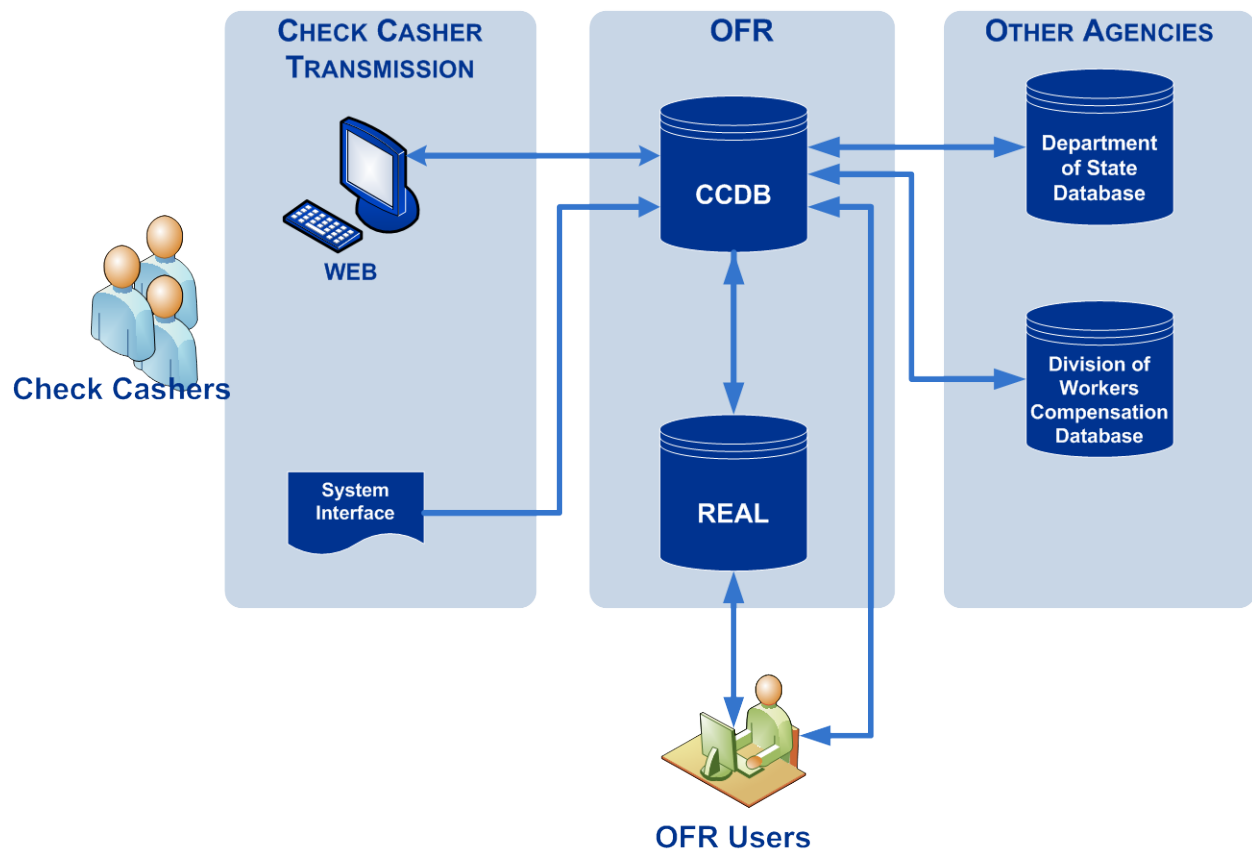


Figure 2 – Host CCDB within OFR (Outside REAL)



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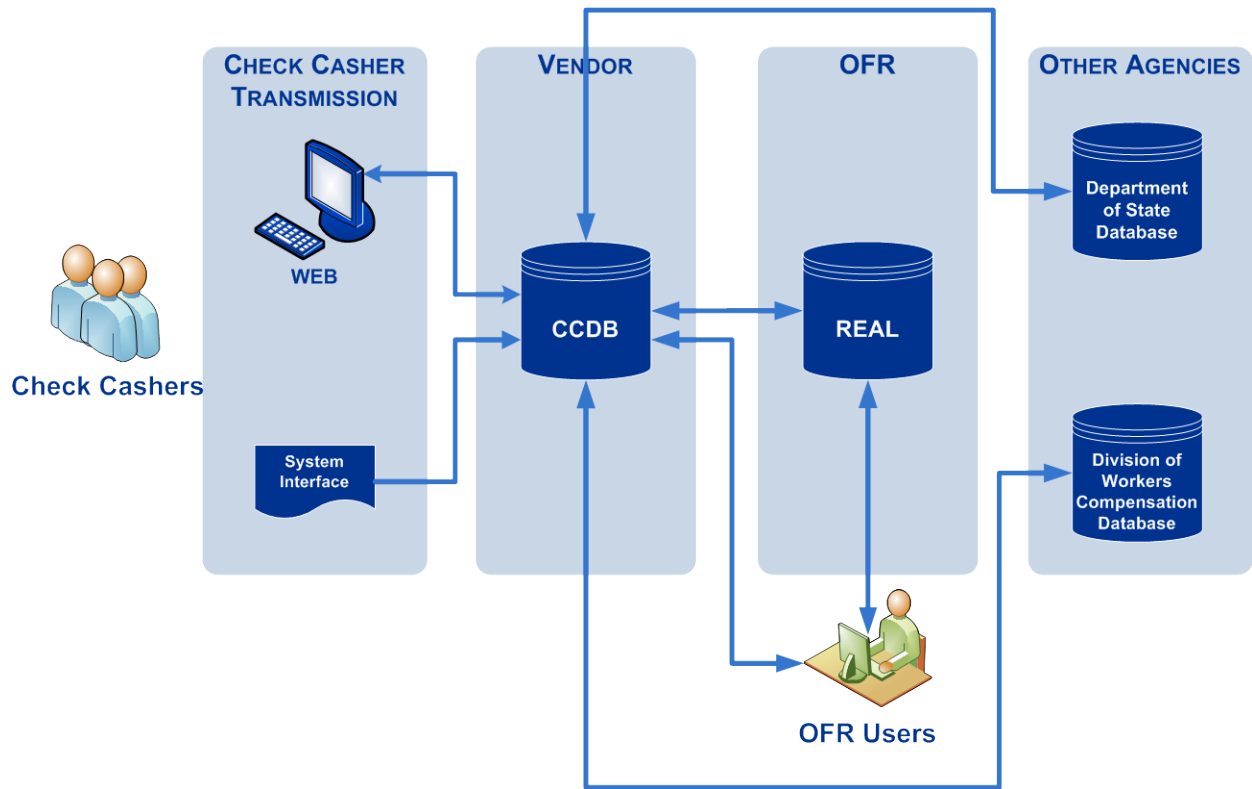


Figure 3 – Host CCDB Outside OFR (and REAL)



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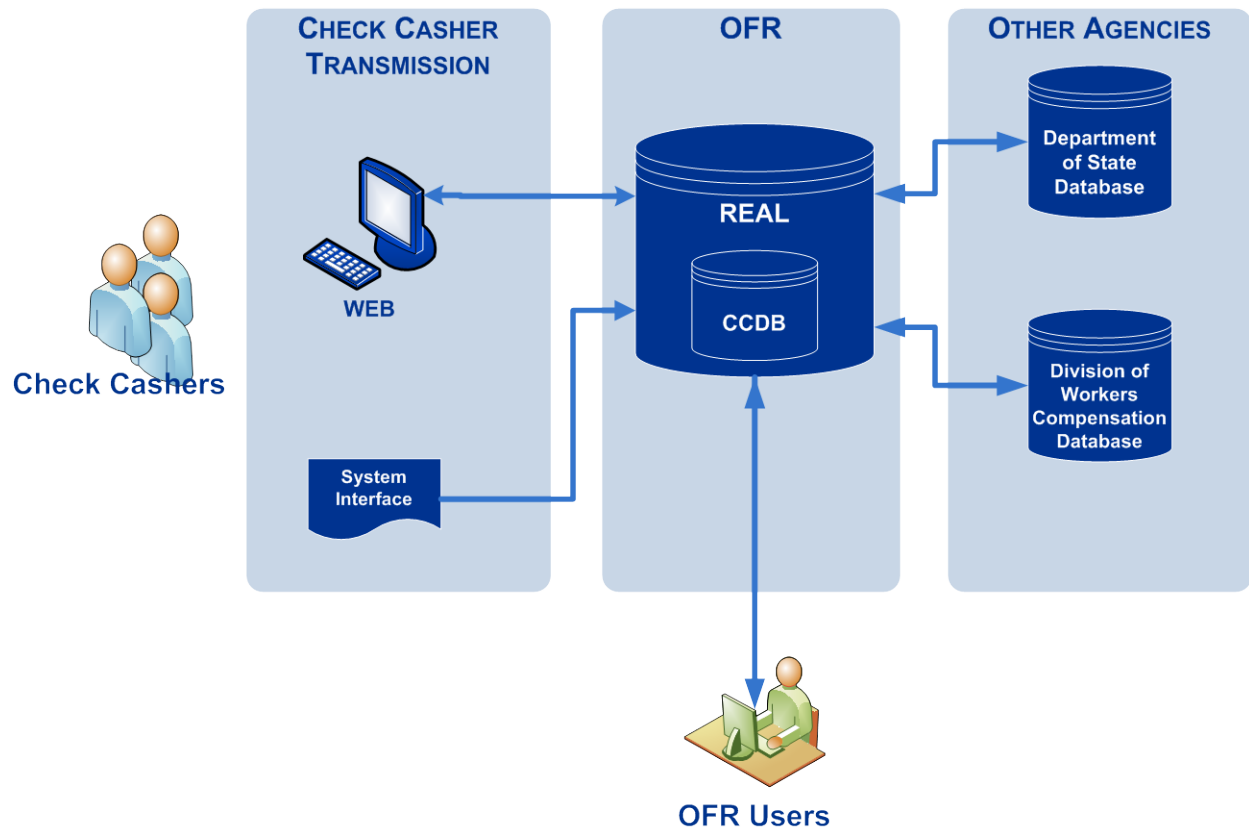


Figure 4 – Host CCDB within / as an extension of REAL



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### CCDB Architecture

The following diagram (see Figure 5 – CCDB Functionality) depicts the functionality of the CCDB system for the Licensees and the OFR.

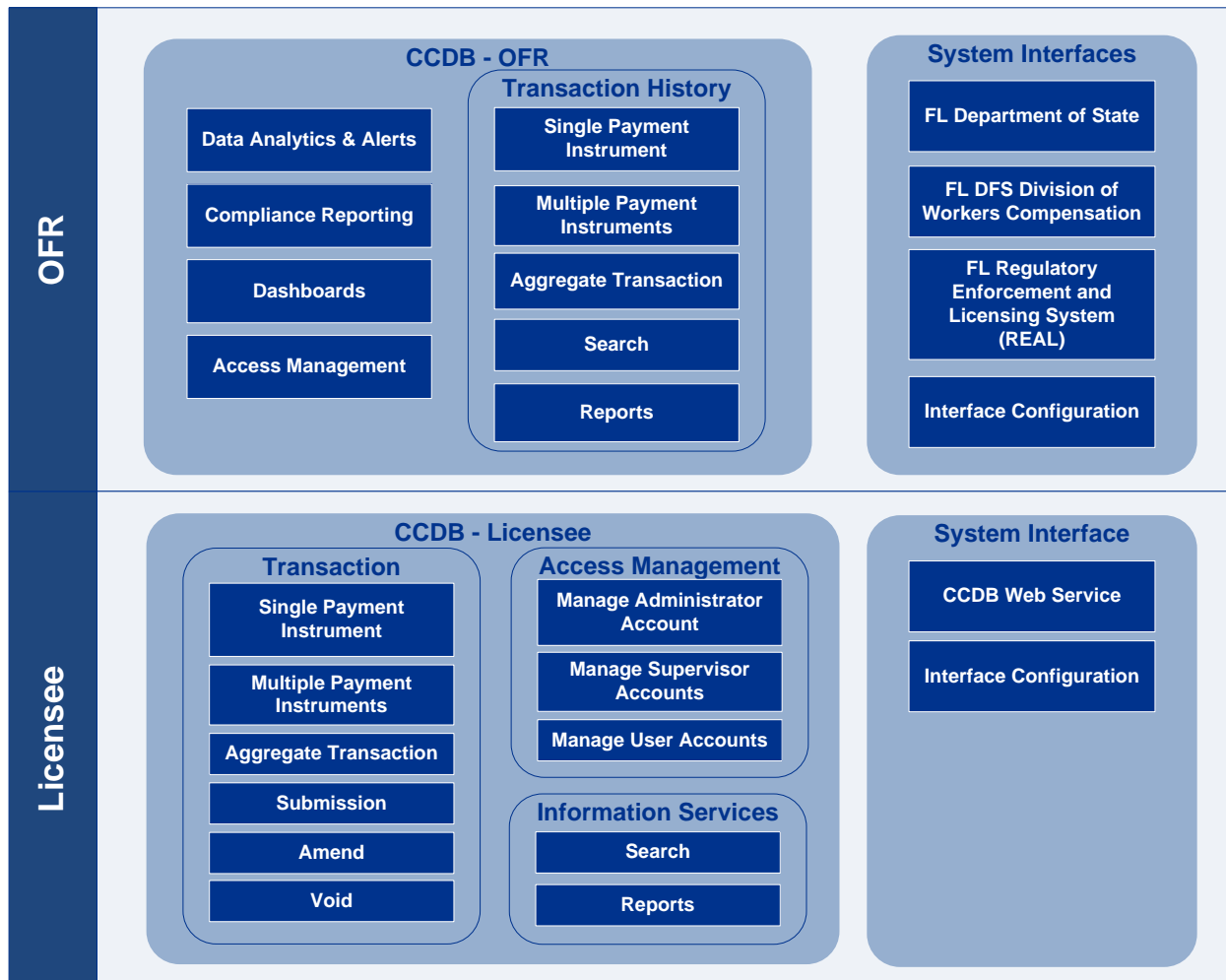


Figure 5 – CCDB Functionality

The core functionality of the CCDB system from an OFR user perspective is:

- The ability to view transaction history for transactions and aggregate transactions.
- The ability to perform advanced data searches and retrieve transaction information (e.g. across licensees or payees, or timeline).



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- The ability to generate and view pre-configured (i.e. canned) reports for viewing transactions and for compliance reporting.
- The ability to generate and view a dashboard with synthesized data.
- The ability to perform OFR related user administration activities.
- The ability to execute advanced data analytics and provide system generated alerts based on user configured parameters (e.g. unusual transaction volume for a location [200% increase in volume in a month] or an unusual amount in a single transaction [e.g. over \$200,000])
- An interface with the Florida Office of Financial Regulation Regulatory Enforcement and Licensing System (REAL) to validate if the Licensee has an active license and to update and keep current the status of a license.
- An interface with the Florida Department of Financial Services, Division of Workers Compensation to validate if the Payee has a current workers compensation insurance policy or an exemption certificate (as applicable).
- An interface with the Florida Department of State to validate if the Payee is registered as a business with the Department of State and the Articles of Incorporation are filed.
- The ability to meet record retention requirements of the Office.

The core functionality of the CCDB system from a Licensee user perspective is:

- The ability to submit, amend, and void transactions and aggregate transactions through a web portal.
- The ability to perform data searches and retrieve transaction information.
- The ability to generate and view pre-configured (i.e. canned) reports for viewing transactions.
- The ability to perform Licensee related user administration activities.
- The ability to submit, amend, and void transactions and aggregate transactions through a web service (i.e. a system interface between the Licensee Point of Sale device and the CCDB system).

The CCDB Conceptual Architecture diagram (see Figure 6 – CCDB Conceptual Architecture) depicts a potential conceptual architecture for the CCDB system.



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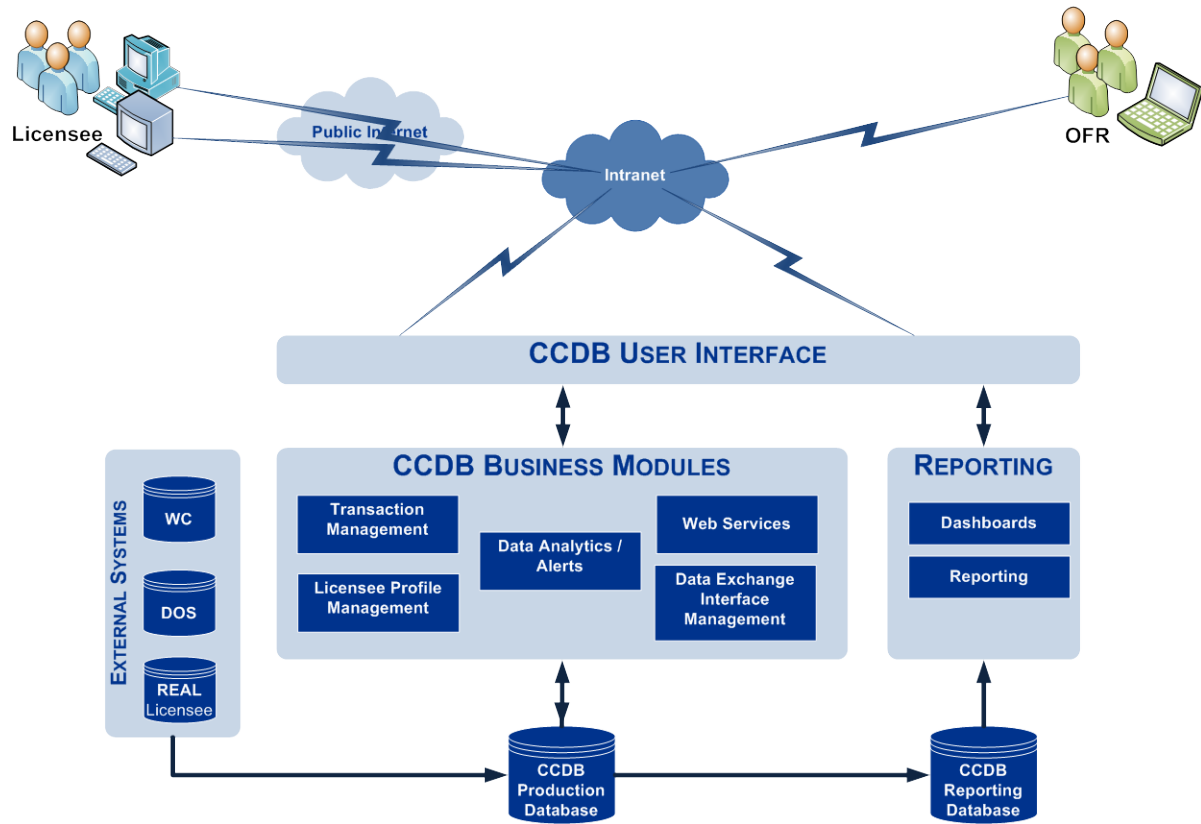


Figure 6 – CCDB Conceptual Architecture

The CCDB Technical Architecture diagram (see Figure 7 – CCDB Technical Architecture) depicts a potential technical architecture concept for the CCDB system.

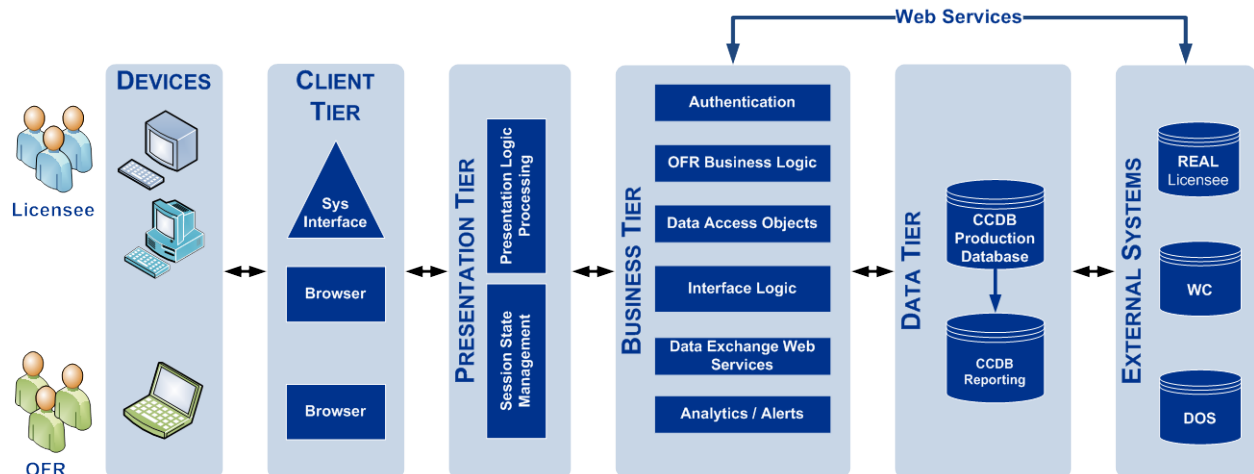


Figure 7 – CCDB Technical Architecture



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### CCDB Requirements

The following definitions are from International Standards Organization (ISO)/ Institute of Electrical and Electronics Engineers (IEEE) ISO/IEEE 29148:2011 Systems and software engineering -- Life cycle processes -- Requirements engineering specification.

#### What is a Requirement?

A requirement is defined as a statement which translates or expresses a need and its associated constraints and conditions.

For example: Need – We need transparency into the check casher’s operations of transactions over \$1000.

Requirement – The solution shall provide the ability for a Check Casher to transmit transactional information to the CCDB.

#### What is a Functional Requirement?

Functional requirements describe the system or system element functions or tasks to be performed.

For example: The solution shall provide the ability to sum individual transactions entered by the licensee.

#### What is a Technical Requirement?

Technical requirements are requirements under which the system is required to operate or exist or system properties. They define how a system is supposed to be.

For example: The solution shall encrypt transmissions of data between systems.

### Roles Based Security

The CCDB system is expected to include configurable role based security for the Licensees and the OFR users.

#### CCDB Licensee Role Based Security – Web

The following table provides the various types of users from a Licensee perspective and their corresponding security access:

Exhibit 2 – CCDB Licensee Role Based Security – Web

Function	Administrator	Supervisor	User
<b>Create User Profile</b>	Yes (ALL)	No	No
<b>Modify User Profile</b>	Yes (ALL)	Yes (SELF)	Yes (SELF)
<b>Inactivate User Profile</b>	Yes (ALL)	No	No
<b>Delete User</b>	Yes (ALL)	No	No
<b>Submit Transaction</b>	Yes	Yes	Yes



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Function	Administrator	Supervisor	User
<b>Query Transaction</b>	Yes (ALL)	Yes (ALL)	Yes (SELF)
<b>View Transaction</b>	Yes (ALL)	Yes (ALL)	Yes (SELF)
<b>Amend Transaction</b>	Yes (ALL)	Yes (SELF)	Yes (SELF)
<b>Void Transaction</b>	Yes (ALL)	Yes (SELF)	Yes (SELF)
<b>Delete Transaction</b>	No	No	No

### CCDB Licensee Role Based Security – System Interface

The following table provides the role based access details for transactions performed using the system interface.

Exhibit 3 – CCDB Licensee Role Based Security – System Interface

Function	User
<b>Create User Profile</b>	No
<b>Modify User Profile</b>	No
<b>Inactivate User Profile</b>	No
<b>Delete User</b>	No
<b>Submit Transaction</b>	Yes
<b>Query Transaction</b>	No
<b>View Transaction</b>	No
<b>Amend Transaction</b>	Yes (ALL)
<b>Void Transaction</b>	Yes (ALL)
<b>Delete Transaction</b>	No

### CCDB OFR Role Based Security

The following table provides the various types of users from an OFR perspective and their corresponding security access:

Exhibit 4 – CCDB OFR Role Based Security

Function	Administrator	User
<b>Create User</b>	Yes (ALL)	No
<b>Modify User</b>	Yes (ALL)	Yes (SELF)
<b>Inactivate User</b>	Yes (ALL)	No





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Function	Administrator	User
Delete User	Yes (ALL)	No
Submit Transaction	No	No
Query Transaction	Yes (ALL)	Yes (ALL)
View Transaction	Yes (ALL)	Yes (ALL)
Amend Transaction	No	No
Void Transaction	No	No
Delete Transaction	No	No
Generate Reports	Yes	Yes

### System security and user access requirements

- The system security and user access requirements for the CCDB system are documented in the requirements traceability matrix (see Exhibit 6 – Requirements Traceability Matrix, Requirement Sub Type = “Security” and “User Administration”).

### Agency required invoicing and billing requirements

The Office has not identified any invoicing and billing requirements for the CCDB system.

### Inventory of Correspondence, Forms and Reports

The Office has not identified any correspondence and forms for the CCDB system.

- The reporting requirements for the CCDB system are documented in the requirements traceability matrix (see Exhibit 6 – Requirements Traceability Matrix, Requirement Sub Type = “Reports”).

### System Interfaces

The CCDB system interfaces are documented in Exhibit 5 – CCDB Interfaces:

Exhibit 5 – CCDB Interfaces

Interface	Agency	Purpose
Regulatory Enforcement and Licensing (REAL) System	Florida Office of Financial Regulation	To validate if the Licensee has an Active license and provide a current status of a license.
Workers Compensation Proof of Coverage Database	Florida Department of Financial Services, Division of Workers Compensation	To validate if the Payee has a current workers compensation insurance policy or an exemption certificate (as applicable).
Corporate Registration System	Florida Department of State, Division of Corporation	To validate if the Payee is registered as a business with the Department of State and Articles of Incorporation are filed.



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- Additional specific interface requirements are documented in the Requirements Traceability Matrix (see Exhibit 6 – Requirements Traceability Matrix, Requirement Sub Type = “Interface”)

### Data Protection, Business Continuity and Data Recovery requirements

The data housed within CCDB is considered to be Personally Identifiable Information (PII).

- According to F.S. 817.568 (1) (f) “Personal identification information” means any name or number that may be used, alone or in conjunction with any other information, to identify a specific individual, including any:
  1. Name, postal or electronic mail address, telephone number, social security number, date of birth, mother’s maiden name, official state-issued or United States-issued driver’s license or identification number, alien registration number, government passport number, employer or taxpayer identification number, Medicaid or food assistance account number, bank account number, credit or debit card number, or personal identification number or code assigned to the holder of a debit card by the issuer to permit authorized electronic use of such card”.
  2. Unique biometric data, such as fingerprint, voice print, retina or iris image, or other unique physical representation;
  3. Unique electronic identification number, address, or routing code;
  4. Medical records;
  5. Telecommunication identifying information or access device; or
  6. Other number or information that can be used to access a person’s financial resources.
- The data protection, business continuity, and data recovery requirements for the CCDB system are documented in the requirements traceability matrix (see Exhibit 6 – Requirements Traceability Matrix, Requirement Sub Type = “Security” and “Availability”)



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### Requirements Traceability Matrix

The following table provides a requirements traceability matrix for the CCDB:

- Req ID – A unique identifier for the requirement
- CCDB System Area – Identifies the area of the system to which the requirement applies (i.e. Licensee –Web, Licensee – System Interface, OFR – Web, CCDB – Core, ALL)
- Requirement Type – Identifies the type of requirement (i.e. Regulatory, Functional, Technical)
- Requirements Sub-type – Identifies the sub type of requirement (e.g. Security, Usability)
- Requirement Description – Provides a description of the requirement

Exhibit 6 – Requirements Traceability Matrix

Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
1	ALL	Technical	Architecture	The system shall apply data validations, to ensure data integrity and minimize data entry errors.
2	ALL	Technical	Architecture	The system shall provide notification and reporting of errors, problems, unsuccessful processes, etc.
3	ALL	Technical	Architecture	The model-view-controller pattern shall be flexible for further specializations of this pattern such as page controller and front controller to achieve increased performance.
4	ALL	Technical	Architecture	The system architecture design shall utilize established naming standards for all database objects, scripts, and development tool objects.
5	ALL	Technical	Architecture	The system architecture for the licensee web portal shall support 500 concurrent users.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
6	ALL	Technical	Architecture	The system architecture for the Licensee System Interface shall support 500 concurrent users.
7	ALL	Technical	Architecture	The system architecture shall support distribution on separate physical tiers of the Web service interface code from the service implementation code.
8	ALL	Technical	Architecture	The system architecture shall be clearly documented and maintained through the life of the system (e.g., commented source code, class diagrams, process flows, entity relationship models, etc.)
9	ALL	Technical	Architecture	The system architecture shall be designed to include tools for monitoring performance and reliability.
10	ALL	Technical	Architecture	The system architecture shall be extensible to current and future trends in technology.
11	ALL	Technical	Architecture	The system architecture shall enforce structured framework for code deployment and change control.
12	ALL	Technical	Architecture	The system architecture shall ensure a separate and distinct production environment (PROD) where changes are applied via automated tools.
13	ALL	Technical	Architecture	The system architecture shall ensure that audit information (e.g., user login, date of transaction, type of transaction) is stored for each transaction.
14	ALL	Technical	Architecture	The system architecture shall ensure that planned hardware maintenance for CCDB is performed without impacting normal operations.
15	ALL	Technical	Architecture	The system architecture shall ensure the QA environment emulates the production environment (PROD).



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
16	ALL	Technical	Architecture	The system architecture shall include a development environment for coding and unit testing.
17	ALL	Technical	Architecture	The system architecture shall include a quality assurance (QA) environment where data load testing, stress testing and user-acceptance testing is performed.
18	ALL	Technical	Architecture	The system architecture shall include a system testing environment for integration and system testing.
19	ALL	Technical	Architecture	The system architecture shall provide for more user capacity by adding additional hardware/Database servers/network infrastructure and by making configuration changes.
20	ALL	Technical	Architecture	The system architecture shall support 100 concurrent OFR users.
21	ALL	Technical	Architecture	The system architecture shall support the need for reporting and decision support functionality without negatively impacting system response times.
22	ALL	Technical	Architecture	The system architecture shall utilize consistent user controls across the entire system.
23	ALL	Technical	Architecture	The system shall allow for additional interfaces to be added or existing interfaces to be removed without negatively impacting the layers.
24	ALL	Technical	Architecture	The system shall accommodate temporal maintenance of parameters.
25	ALL	Technical	Architecture	The system shall allow data to be backed up to a remote site periodically (TBD during design).
26	ALL	Technical	Architecture	The system shall allow for 20% annual growth for five years in all system capacity requirements.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
27	ALL	Technical	Architecture	The system shall allow near real time replication of data to another database (e.g. data warehouse) to be used for business intelligence, reporting, and ad-hoc queries.
28	ALL	Technical	Architecture	The system shall be based on a layered-system architecture where each layer of the architecture interacts with other layers through well-defined interfaces.
29	ALL	Technical	Architecture	The system shall be designed so that business rules are abstracted into common component(s).
30	ALL	Technical	Architecture	The system shall be designed without hard coding any parameter values that can be expected to change.
31	ALL	Technical	Architecture	The system shall enforce unique columns by defining unique indexes on those columns.
32	ALL	Technical	Architecture	The system shall facilitate a mechanism to deploy alternative implementations of a layer without significant disruption to other layers.
33	ALL	Technical	Architecture	The system shall implement check constraints whenever the database column should contain one of a list of predefined values.
34	ALL	Technical	Architecture	The system shall implement database integrity constraints to manage referential integrity.
35	ALL	Technical	Architecture	The system shall implement primary keys by using sequentially increasing numbers.
36	ALL	Technical	Architecture	The system shall maintain information necessary to determine whether or not service level expectations are being met.
37	ALL	Technical	Architecture	The system shall make use of deploy time configuration options available using the deployment platform targeted during design.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
38	ALL	Technical	Architecture	The system shall not use a cascade delete feature for any foreign key relationships.
39	ALL	Technical	Architecture	The system shall provide an administration module and tools to perform the application system maintenance tasks (e.g. security management, patching, upgrade, tuning, etc) and data management (e.g. purge, archive, data validity check etc.)
40	ALL	Technical	Architecture	The system shall provide an architecture that allows for standards based load balancing.
41	ALL	Technical	Architecture	The system shall provide APIs for .NET/C# or Java.
42	ALL	Technical	Architecture	The system shall provide functionality designed to prevent duplicate entry of users.
43	ALL	Technical	Architecture	The system shall provide standards based tools for building executables and code libraries.
44	ALL	Technical	Architecture	The system shall provide the ability to change parameter values (while maintaining audit trail) through a system administration user interface.
45	ALL	Technical	Architecture	The system shall provide virus protection on all layers of the architecture.
46	ALL	Technical	Architecture	The system shall return a view consisting of multiple records when the search criteria do not match one unique record in database.
47	ALL	Technical	Architecture	The system shall support modular architecture where functional modules can be added or removed as needed.
48	ALL	Technical	Architecture	The system shall support the following database technology: Preferred: Microsoft SQL Server 2008 Enterprise Edition (and later). Acceptable: IBM DB2-LUW10.1 Advanced Enterprise Server Edition



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
				(and later).
49	ALL	Technical	Architecture	The system shall support the following Operating System technology: Preferred: Microsoft Windows Server 2008-R2 (and later) Acceptable: Red Hat Enterprise Linux RHEL - 6.3.2 (and later).
50	ALL	Technical	Architecture	The system shall support the last two previous and the latest versions of the following web browsers: Internet Explorer, Mozilla Firefox, Google Chrome, and Safari.
51	ALL	Technical	Architecture	The system shall support the following Webserver technology: Preferred: Microsoft Internet Information Server IIS 7.5 (and later) Acceptable: JBOSS Application Server 5.2 (and later)
52	ALL	Technical	Architecture	The system shall support the following WINTEL Desktop technology: Preferred - Microsoft Windows 7.x (and later) Acceptable - Microsoft Windows XP (and later)
53	ALL	Technical	Architecture	The system shall support the model-view-controller pattern.
54	ALL	Technical	Architecture	The system shall utilize an n-tier thin client architecture using web browser technology.
55	ALL	Technical	Architecture	The system shall utilize CompuWare for stress testing.
56	ALL	Technical	Architecture	The system shall utilize Visual Studio Team System (VSTS) for unit testing.
57	ALL	Technical	Architecture	The system's reporting tool shall utilize Microsoft SQL Server Reporting Services (SSRS).
58	ALL	Technical	Architecture	Where applicable, the system shall adhere to DFS DIS Technical Standards.





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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
59	ALL	Technical	Auditing	All system errors shall be documented in a single centralized document or data store, with information including, but not limited to: Error identifier/message, Session ID, User ID, IP Address, Date/Time and Object(s) where error occurred, resolution provided.
60	ALL	Technical	Auditing	All code shall contain appropriate error trapping and handling procedures. Appropriate errors shall be logged into a database with the following information: Error identifier/message, Session ID, User ID, IP Address, Date/Time and Object(s) where error occurred.
61	ALL	Technical	Auditing	Changes to source code within the system architecture shall be documented, maintained, and controlled by using a source code management tool.
62	ALL	Technical	Auditing	The system shall provide data history to achieve auditability and controls and to aid in problem troubleshooting.
63	ALL	Technical	Auditing	The system shall provide capabilities to automatically report security audit information including but not limited to the capabilities to report audit information by user and to report audit information by record.
64	ALL	Technical	Auditing	The system shall provide the capability to collect security audit information, including but not limited to Security Administrator actions, user logins and logouts, and tracking the access of each user to each object, including but not limited to displays, fields within displays, forms, and reports.
65	ALL	Technical	Auditing	The system shall provide the capability to generate security audit information reports for each user on randomly selected records as well as the capability to view all the details for any user.
66	ALL	Technical	Auditing	The system shall provide the capability to retain security audit information for N years, where N's initial value is 10 and is specified in a configurable business rule changeable only by users assigned to the



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
				Security Administrator role.
67	ALL	Technical	Auditing	The system shall capture 'before' and 'after' values of all information as it changes.
68	ALL	Technical	Auditing	The system shall capture the user ID making the change and the date time of the change.
69	ALL	Technical	Auditing	The system shall have at least four levels of severity codes used in logging messages.
70	ALL	Technical	Auditing	The system shall provide standards based logging.
71	ALL	Technical	Auditing	The system shall provide the OFR user with an ability to access audit trail information.
72	ALL	Technical	Availability	Equipment availability shall equal to or exceed 99.99%. Equipment availability shall be calculated as follows: $UT * 100\% / (UT + DT)$ where: - UT (Up Time) is defined as the time the equipment is available to and staffed by the customer for productive work (i.e., the time the equipment is processing customer programs or awaiting the processing of such programs, but excluding Preventive Maintenance and Down Time); and - DT (Down Time) is defined as the time the equipment could have been processing customer programs but is being repaired or is awaiting repairs, or is awaiting changes to its control program(s) (excluding any time the Vendor must wait for the equipment to be released by the customer for repair).
73	ALL	Technical	Availability	The system shall provide warnings to users and operators of impending problems such as running out of storage space, length of time to accomplish substantive tasks, loss of network access, and other such conditions.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
74	ALL	Technical	Availability	The system operations procedures shall include recovery procedures for all the backups taken.
75	ALL	Technical	Availability	The system operations procedures shall include schedules and procedures of full backup, hot backup and backup retention period strategy. The backups shall include databases as well as other key files to be identified during design.
76	ALL	Technical	Availability	The system shall be available 24/7/365 except during scheduled downtimes.
77	ALL	Technical	Availability	The system shall be available and accessible 99.9 percent of the time.
78	ALL	Technical	Availability	The system shall implement a database that can be used in a fault tolerant configuration.
79	ALL	Technical	Availability	The system shall recover database data up to the last committed transaction following a system failure.
80	ALL	Technical	Availability	The system shall recover database data up to the last committed transaction in the event of a system failure.
81	ALL	Technical	Availability	The system shall support load balancing to ensure that peak times do not affect expected system response times.
82	ALL	Technical	Availability	The system shall provide full and incremental data backup and recovery capabilities.
83	ALL	Technical	Availability	The system shall include recovery procedures for all backups taken.
84	ALL	Technical	Availability	The system shall support, when recovery from the backup is being performed, restoration of data and services on a priority basis, such that priority data are accessible while the recovery is completed.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
85	ALL	Technical	Availability	The system shall ensure that no data (zero data loss) is lost through the service in any event.
86	ALL	Technical	Availability	The system shall include tools for system backups and restores (e.g., data backup, system configuration backup).
87	ALL	Technical	Availability	The system shall in the event of loss of service have a Recovery Time Objective (RTO) no greater than 2 hours.
88	ALL	Technical	Availability	The system shall in the event of loss of service have a Recovery Point Objective (RPO) no greater than 1 hour.
89	ALL	Technical	Interface	The system shall utilize web services (Service Oriented Architecture) for external interfaces.
90	ALL	Technical	Interface	Web Services shall be implemented using standard Internet protocols such as Hypertext Transfer Protocol (HTTP) and Simple Object Access Protocol (SOAP) to exchange information.
91	ALL	Technical	Interface	The system shall provide the ability to maintain external system information for interfaces (e.g., connection strings, file paths).
92	ALL	Technical	Interface	The system shall provide the ability to report on interface transmissions (e.g., total number of records loaded, date of interface transmission, amount of time to execute the interface transmission, errors, failures).
93	ALL	Technical	Interface	The system shall provide the ability to restart an interface transmission from a specific point (e.g., restart at failed record, restart from beginning).
94	ALL	Technical	Interface	The system shall associate information received via interface with the line-of-business record which generated the information request.
95	ALL	Technical	Organization	The system shall have an ability to designate licensee and OFR users as belonging to one of the hierarchy levels.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
96	ALL	Technical	Organization	The system shall implement a flexible hierarchical and geographic organization model representing licensees and OFR users.
97	ALL	Technical	Organization	The system shall implement capability to set up unlimited number of organizational levels and reporting structures for licensees and OFR users.
98	ALL	Technical	Security	The system shall ensure the use of sufficient levels of access control to allow "power users" to have more control over the data to make corrections and to "backout" processes, etc., while maintaining data integrity and avoiding the need for manual production "data fixes".
99	ALL	Technical	Security	The role based security shall be implemented all at levels of the system (e.g. module, function, web page, widget, data field etc)
100	ALL	Technical	Security	The system shall enforce the user access security requirements as per the DFS Enterprise Security Policy.
101	ALL	Technical	Security	The system shall follow all database connection security standards set by the DFS DIS.
102	ALL	Technical	Security	The system shall have ability to authenticate users using LDAP, Active Directory or database lookup.
103	ALL	Technical	Security	The system shall implement a role based security model for all users.
104	ALL	Technical	Security	The system shall not allow direct access to databases from any components that are not in the restricted (Application) zone.
105	ALL	Technical	Security	The system shall not store a user password in clear text. If needed an MD5 (or stronger) hash algorithm shall be used unless the password policy expressly states otherwise.
106	ALL	Technical	Security	The system shall not transmit PII data in clear text as part of the URL or



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
				any other communication.
107	ALL	Technical	Security	The system shall use firewalls to segregate system resources within secure zones.
108	ALL	Technical	Security	The system shall use SSL (Secured Socket Layer) for all communication that is within a user's session between login and logoff.
109	ALL	Technical	Security	The user interface shall adhere to SSL (i.e., data in transit for establishing an encrypted link between a server and a client.
110	ALL	Technical	Security	The system shall enforce the Principle of Least Privilege for security (i.e. .No access by default and permissions as required).
111	ALL	Technical	Security	The system shall support Secure Shell (SSH).
112	ALL	Technical	Security	The system shall support IP Protocol Security extension (IPSec).
113	ALL	Technical	Security	The system shall support at a minimum 256-bit cryptography.
114	ALL	Technical	Security	The system shall encrypt data transmission information (e.g., URLs, query strings, connection strings).
115	ALL	Technical	Security	PII data shall be encrypted in all layers of the system.
116	ALL	Technical	Security	The system shall maintain the integrity and confidentiality of information during aggregation, packaging, and transformation in preparation for transmission.
117	ALL	Technical	Security	The system shall prevent unauthorized information transfer.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
118	ALL	Technical	Security	The system shall protect the integrity and confidentiality of transmitted information.
119	ALL	Technical	Security	The system shall protect the integrity and confidentiality of information at rest.
120	ALL	Technical	Security	The system shall ensure transactions and messages are accurately received as they were sent and information is not altered.
121	ALL	Technical	Security	The system shall monitor and control communications at the external boundary of the system and at key internal boundaries within the system.
122	ALL	Technical	Security	The system shall route all access through a dedicated, managed interface for purposes of access control and auditing.
123	ALL	Technical	Security	The system shall prevent discovery of specific system components (or devices) composing a managed interface.
124	ALL	Technical	Security	The system shall implement host-based boundary protection mechanisms for servers and workstations.
125	ALL	Technical	Security	The system shall comply with NIST Special Publication 800-53 – Revision 4, Security and Privacy Controls for Federal Information Systems and Organizations
126	ALL	Technical	Security	The system shall comply with the Florida Accessible Electronic and Information Technology Act.
127	ALL	Technical	Usability	The multiple records view shall allow paging through the list of available records.
128	ALL	Technical	Usability	The multiple records view shall display enough information in order for a user to make a selection.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
129	ALL	Technical	Usability	The system shall comply with the Americans with Disabilities Act and Section 508 of the Rehabilitation Act of 1973. (See 36 CFR Part 1194 based on Section 508 of the Rehabilitation Act Amendments, 29 USC Sec.794.)
130	ALL	Technical	Usability	The system shall provide an application response time (not counting network delay) of 2 seconds or less for licensee web portal transactions.
131	ALL	Technical	Usability	The system shall provide an application response time (not counting network delay) of 2 seconds or less for OFR user key fields based searches.
132	ALL	Technical	Usability	The system shall provide an application response time (not counting network delay) of 3 seconds or less for licensee web portal transactions searches.
133	ALL	Technical	Usability	The system shall provide descriptive error messages using non-technical terms to the users.
134	ALL	Technical	Usability	The system shall provide online help for each process and each data field.
135	ALL	Technical	Usability	The online help shall be specific to the user role.
136	ALL	Technical	Usability	The system shall provide online help that includes step by step instructions for each process and for each user role for each CCDB functional area (i.e. licensee-web, licensee - system interface, OFR user).
137	ALL	Technical	Usability	The system shall provide online help that includes access to the OFR policy and procedures manual.
138	ALL	Technical	Usability	The online help shall be easily navigable across an entire set of information.





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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
139	ALL	Technical	Usability	The system shall provide context sensitive help as part of the online help.
140	ALL	Technical	Usability	The system shall provide online help that provides users a search capability which includes easy access to a search.
141	ALL	Technical	Usability	The search capability of the online help shall include search by keyword.
142	ALL	Technical	Usability	The search capability shall span all the information in the online help.
143	ALL	Technical	Usability	The system must provide online help that allows the user to print a single help topic or an entire document.
144	ALL	Technical	Usability	The system shall provide an ability to post training modules (e.g. videos) and associated procedure documents to the corresponding web portal (i.e. Licensee Web, OFR)
145	ALL	Technical	Usability	The system user interface shall be consistent across web pages and modules.
146	ALL	Technical	Usability	The user interface design shall be intuitive, easy to use, and consistent and adhere to current practices in human interaction with software.
147	ALL	Technical	Usability	The user interface shall utilize standard print object from the browser.
148	ALL	Technical	Usability	The system shall be accessible from a mobile device.
149	CCDB CORE	Functional	Advanced Search	The system shall provide the OFR user with an ability to query every field in the CCDB.
150	CCDB CORE	Functional	Advanced Search	The system shall require that the OFR user input at least one search criteria before executing the query function.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
151	CCDB CORE	Functional	Advanced Search	The system shall provide an ability to perform Boolean searching.
152	CCDB CORE	Functional	Advanced Search	The system shall provide an ability to perform truncation searching.
153	CCDB CORE	Functional	Advanced Search	Returned query results shall be limited to a maximum of 500 transactions or aggregated transactions.
154	CCDB CORE	Functional	Advanced Search	The system shall provide the OFR user with an ability to export retrieved transactions and aggregated transactions into a file (e.g. xls, csv, ASCII, pdf) with no limit on the number of transactions.
155	CCDB CORE	Functional	Analytics	The system shall have an ability to flag a transaction based on user configurable parameters (e.g. transaction amount, payee, payor, licensee, location)
156	CCDB CORE	Functional	Analytics	The system shall have an ability to generate an alert to designated OFR users for transactions that meet configured parameters (e.g. transaction amount, payee, payor, licensee, location)
157	CCDB CORE	Functional	Analytics	The system shall have an ability to track the number of calendar days for which no location address information is provided in a transaction submission.
158	CCDB CORE	Functional	Analytics	The system shall have an ability to flag licensee locations where no location address information has been provided for more than 60 calendar days.
159	CCDB CORE	Functional	Analytics	The system shall have an ability to send an email notification to a designated OFR user with licensee locations that have not provided location address information for more than 60 days.
160	CCDB CORE	Functional	Business Rules	The system shall maintain a cumulative ongoing total of payments made to each payee based on the payee's workers compensation policy year



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
				(i.e. Policy Start Date, Policy End Date).
161	CCDB CORE	Functional	Business Rules	The system shall check the cumulative ongoing total of payments made to the payee against the total amount of payroll reported on the workers compensation insurance policy by the payee.
162	CCDB CORE	Functional	Business Rules	The system shall provide an ability to flag a payee if the total payments exceed the amount of payroll reported on the workers compensation insurance application made by the payee.
163	CCDB CORE	Functional	Interface	The system shall maintain the workers compensation policy information (e.g. Policy Start Date, Policy End Date, Policy Amount) of the payee within the CCDB system.
164	CCDB CORE	Functional	Interface	The system shall provide an ability to periodically update the workers compensation policy information (e.g. Policy Start Date, Policy End Date, Policy Amount) of the payee within the CCDB system.
165	CCDB CORE	Functional	Reports	The system shall provide the OFR user with an ability to generate a report on transactions where the payee is not Active in the Department of State database.
166	CCDB CORE	Functional	Reports	The system shall provide the OFR user an ability to generate a report on transaction where the payees whose worker's compensation insurance policy numbers are not active in the Division of Workers Compensation database.
167	CCDB CORE	Functional	Reports	The system shall provide the OFR user an ability to generate a report on payees whose worker's compensation exemption certificate number are not active in the Division of Workers Compensation database.
168	CCDB CORE	Functional	Reports	The system shall provide the OFR user with an ability to generate reports on all transactions (with no limit on number of transactions).



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
169	CCDB CORE	Functional	Reports	The system shall provide the OFR user with an ability to generate adhoc reports.
170	CCDB CORE	Functional	Reports	The system shall provide the OFR user with an ability to set-up standard reports that can be generated by users.
171	CCDB CORE	Functional	Reports	The system shall provide the OFR user an ability to make changes to standard reports without extensive programming or third party software vendor support.
172	CCDB CORE	Functional	Reports	The system shall have an ability to configure dashboards (for senior management and users).
173	CCDB CORE	Functional	Reports	The system shall provide a "Trending" report.
174	CCDB CORE	Functional	Reports	The system shall provide the user with an ability to drill down into the query results to be able to view a transaction.
175	CCDB CORE	Functional	Reports	The system shall provide the user with an ability to print and export report results in various formats (e.g. csv, ASCII, pdf, xls) with no limit on the number of transactions.
176	CCDB CORE	Functional	Reports	The system shall provide a "Total Checks Cashed" report.
177	CCDB CORE	Functional	Reports	The system shall provide a "Risk Based Report" with details of licensees whose activities meet or exceed pre-set increases in volumes.
178	CCDB CORE	Functional	Reports	The system shall provide a "Missing Data" report.
179	CCDB CORE	Functional	Reports	The system shall provide a "Large Item" report.
180	CCDB CORE	Functional	Reports	The system shall provide a "Workers Compensation /Exemption Number" report.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
181	CCDB CORE	Functional	Reports	The system shall provide a "Regional Analysis" report.
182	CCDB CORE	Functional	Reports	The system shall provide a "Comparative" report.
183	CCDB CORE	Functional	Reports	The system shall provide a "Mapping" report.
184	CCDB CORE	Functional	Reports	The system shall provide a "Department of State Interface" report.
185	CCDB CORE	Functional	User Administration	The system shall provide the OFR user with an ability to access the system via a DFS/OFR web portal.
186	CCDB CORE	Functional	User Administration	The system shall provide the OFR user with an ability to create an administrator account with a user name and a password.
187	CCDB CORE	Functional	User Administration	There shall allow multiple administrator accounts.
188	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to create user accounts.
189	CCDB CORE	Functional	User Administration	Only the OFR user (administrator account) shall have an ability to create a user account.
190	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to create a user profile (e.g. user name, user password, user name recovery question and answer, password recovery question and answer, etc) for their own account.
191	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to create user profiles for a user account.
192	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to modify the user profile for their own account.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
193	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to modify the user profile of a user account.
194	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to inactivate a user account.
195	CCDB CORE	Functional	User Administration	Only the OFR user (administrator account) shall have an ability to inactivate a user account.
196	CCDB CORE	Functional	User Administration	The OFR user (administrator account) can be inactivated by another administrator.
197	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to delete a user account.
198	CCDB CORE	Functional	User Administration	Only the OFR user (administrator account) shall have an ability to delete a user account.
199	CCDB CORE	Functional	User Administration	The OFR user (administrator account) can be deleted by another administrator.
200	CCDB CORE	Functional	User Administration	The OFR user (administrator account) shall not have an ability to enter a transaction.
201	CCDB CORE	Functional	User Administration	The OFR user (administrator account) shall not have an ability to submit a transaction.
202	CCDB CORE	Functional	User Administration	The OFR user (administrator account) shall not have an ability to amend a transaction.
203	CCDB CORE	Functional	User Administration	The OFR user (administrator account) shall not have an ability to void a transaction.
204	CCDB CORE	Functional	User Administration	The OFR user (administrator account) shall not have an ability to delete a transaction.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
205	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to query all transactions.
206	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to query all aggregated transactions.
207	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to view all transactions.
208	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (user account) with an ability to modify user profiles for their own account.
209	CCDB CORE	Functional	User Administration	The OFR user (user account) shall not be able to modify user profiles for the administrator account.
210	CCDB CORE	Functional	User Administration	The OFR user (user account) shall not be able to modify user profiles for other user accounts.
211	CCDB CORE	Functional	User Administration	The OFR user (user account) shall not have an ability to enter a transaction.
212	CCDB CORE	Functional	User Administration	The OFR user (user account) shall not have an ability to submit a transaction.
213	CCDB CORE	Functional	User Administration	The OFR user (user account) shall not have an ability to amend a transaction.
214	CCDB CORE	Functional	User Administration	The OFR user (user account) shall not have an ability to void a transaction.
215	CCDB CORE	Functional	User Administration	The OFR user (user account) shall not have an ability to delete a transaction.
216	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (user account) with an ability to query all transactions.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
217	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (user account) with an ability to view all transactions.
218	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (user account) with an ability to generate reports on all transactions.
219	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to login to the DFS OFR web portal with a unique username and password.
220	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (user account) with an ability to login to the DFS OFR web portal with a unique username and password.
221	CCDB CORE	Functional	User Administration	The system shall have an ability to validate the user name and password entered by an OFR user via the DFS OFR web portal.
222	CCDB CORE	Functional	User Administration	The system shall have an ability to delay the login process (after 5 attempts) if a user incorrectly enters their access credentials.
223	CCDB CORE	Functional	User Administration	The system shall provide an ability to recover a user name by providing an answer to a user name recovery question that has been associated with the user profile.
224	CCDB CORE	Functional	User Administration	The system shall provide an ability to recover a password by providing an answer to a password recovery question that has been associated with the user profile.
225	CCDB CORE	Functional	User Administration	Upon successful validation of the answer to the password recovery question, the system shall prompt the user to enter and re-enter a new password.
226	CCDB CORE	Functional	User Administration	The system shall have an ability to compare the values entered for the password and re-entered password.





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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
227	CCDB CORE	Functional	User Administration	The system shall have ability to display an appropriate error message if the password and re-entered password are not the same.
228	CCDB CORE	Functional	User Administration	The system shall update the licensee status information in CCDB and inactivate all licensee user accounts (administrator, supervisor, user) if the licensee's status is not "Active".
229	CCDB CORE	Functional	User Administration	The system shall provide the system administrator with an ability to schedule batch processes.
230	CCDB CORE	Functional	User Administration	The system shall provide the OFR user with an ability to schedule report generation.
231	CCDB CORE	Functional	User Administration	The system shall provide the OFR user with an ability to assign role-based access to reporting.
232	CCDB CORE	Functional	User Administration	The system shall provide an ability to set the record retention period policy based on configurable parameters.
233	CCDB CORE	Functional	User Administration	The system shall provide an ability to archive the records based on configurable parameters.
234	CCDB CORE	Functional	User Administration	The system shall provide the OFR user (administrator account) with an ability to view all aggregated transactions.
235	CCDB CORE	Regulatory	Interface	The system shall have an ability to interface with the Department of State database.
236	CCDB CORE	Regulatory	Interface	The system shall have an ability to verify that a payee associated with each payment instrument is "Active" in the Department of State database.
237	CCDB CORE	Regulatory	Interface	The system shall only validate the payee information against the Department of State database if a payee has been reported as a business.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
238	CCDB CORE	Regulatory	Interface	The system shall have an ability to flag a payee that is not "Active" in the Department of State database.
239	CCDB CORE	Regulatory	Interface	The system shall have an ability to interface with the Division of Workers Compensation database.
240	CCDB CORE	Regulatory	Interface	The system shall have an ability to verify that a payee's worker's compensation insurance policy number provided in a submitted transaction is active in the Division of Workers Compensation database.
241	CCDB CORE	Regulatory	Interface	The system shall have an ability to flag a payee whose worker's compensation insurance policy number is not active in the Division of Workers Compensation database.
242	CCDB CORE	Regulatory	Interface	The system shall have an ability to verify that the payee's worker's compensation exemption certificate number provided in a submitted transaction is active in the Division of Workers Compensation database.
243	CCDB CORE	Regulatory	Interface	The system shall have an ability to flag a payee whose worker's compensation exemption certificate number is not active in the Division of Workers Compensation database.
244	CCDB CORE	Regulatory	Interface	The system shall only validate the payee information against the Division of Workers Compensation database if a payee has been reported as a business.
245	CCDB CORE	Regulatory	Interface	The system shall provide an ability to interface with the OFR REAL system.
246	CCDB CORE	Regulatory	Interface	The system shall have an ability to verify that a licensee is in Active status within the REAL system.
247	CCDB CORE	Regulatory	Interface	The system shall provide a message to the check casher if the Department of State information (e.g. Document Number, Name) for the Payee cannot be validated by the CCDB system.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
248	CCDB CORE	Regulatory	Interface	The system shall provide a message to the check casher if the Workers Compensation Policy information (e.g. Policy Number, Exemption Certificate Number) for the Payee cannot be validated by the CCDB system.
249	CCDB CORE	Technical	Interface	The system shall support File Transfer Protocol (FTP), File Transfer Protocol Secure (FTPS), Secure Shell File Transfer Protocol (SSH FTP) for import and export of information.
250	CCDB CORE	Technical	Interface	The system shall maintain the Department of State (e.g. Document Number, Name) of the payee within the CCDB system.
251	CCDB CORE	Technical	Interface	The system shall provide an ability to periodically update the Department of State (e.g. Document Number, Name) of the payee within the CCDB system.
252	Licensee - System Interface	Functional	Business Rules	The system shall enforce the same business rules for submitting transactions via the system interface as the web portal (e.g. mandatory fields, transaction amounts, calendar days, past dates, future dates etc.)
253	Licensee - System Interface	Functional	Business Rules	The system shall have an ability to generate a submission status report to the licensee outlining successful or unsuccessful submission for each transaction.
254	Licensee - System Interface	Functional	Business Rules	The system shall have an ability to generate a submission status report to the licensee outlining successful or unsuccessful submission for each aggregated transaction.
255	Licensee - System Interface	Functional	Business Rules	The submission status report shall outline the reason for each unsuccessful transmission.
256	Licensee - System Interface	Functional	Business Rules	The submission status report shall provide a unique transaction number for each successful transaction submission.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
257	Licensee - System Interface	Functional	Business Rules	The submission status report shall provide a unique transaction number for each successful aggregated transaction submission.
258	Licensee - System Interface	Functional	Business Rules	When processing aggregated transactions, the system shall reject all line items if a particular line item does not meet the business rules.
259	Licensee - System Interface	Functional	Business Rules	The system shall not allow any user administration functions using the system interface (e.g. create, amend, delete, and inactivate user profile)
260	Licensee - System Interface	Functional	Business Rules	The system shall not allow transactions to be submitted if the Licensee does not have an Active license (within the REAL system).
261	Licensee - System Interface	Functional	Transaction Management	The system shall utilize web services to facilitate transmissions from the licensees Point of Sale system.
262	Licensee - System Interface	Functional	Transaction Management	The system shall provide the licensee user with an ability to submit transactions via a system interface.
263	Licensee - System Interface	Functional	Transaction Management	The system shall provide the licensee user with an ability to submit aggregated transactions via a system interface.
264	Licensee - System Interface	Functional	Transaction Management	The system shall provide an ability to amend any transaction.
265	Licensee - System Interface	Functional	Transaction Management	The system shall provide an ability to amend any aggregated transaction.
266	Licensee - System Interface	Functional	Transaction Management	The system shall provide an ability to void any transaction.
267	Licensee - System Interface	Functional	Transaction Management	The system shall provide an ability to void any aggregated transaction.
268	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (administrator account) with an ability to query all transactions of the licensee.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
269	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (administrator account) with an ability to query all aggregated transactions of the licensee.
270	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (administrator account) with an ability to view all transactions of the licensee.
271	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (administrator account) with an ability to view all aggregated transactions of the licensee.
272	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (supervisor account) with an ability to query transactions.
273	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (supervisor account) with an ability to query aggregated transactions.
274	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (supervisor account) with an ability to view transactions.
275	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (supervisor account) with an ability to view aggregated transactions.
276	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (user account) an ability to query transactions.
277	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (user account) an ability to query aggregated transactions.
278	Licensee - Web	Functional	Advanced Search	The licensees (user account) shall only have an ability to query transactions that they have entered.
279	Licensee - Web	Functional	Advanced Search	The licensees (user account) shall only have an ability to query aggregated transactions that they have entered.
280	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (user account) with an ability to view transactions.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
281	Licensee - Web	Functional	Advanced Search	The system shall provide the licensees (user account) with an ability to view aggregated transactions.
282	Licensee - Web	Functional	Advanced Search	The licensees (user account) shall only have an ability to view transactions that they have entered.
283	Licensee - Web	Functional	Advanced Search	The licensees (user account) shall only have an ability to view aggregated transactions that they have entered.
284	Licensee - Web	Functional	Advanced Search	The system shall require that the licensee user input at least two search criteria before executing the query function.
285	Licensee - Web	Functional	Advanced Search	The system shall provide an ability to perform boolean searching.
286	Licensee - Web	Functional	Advanced Search	The system shall provide an ability to perform truncation searching.
287	Licensee - Web	Functional	Advanced Search	The system shall limit the query results to a maximum of 500 transactions or aggregated transactions.
288	Licensee - Web	Functional	Business Rules	The system shall have an ability to pre-populate information for defined fields.
289	Licensee - Web	Functional	Business Rules	The system shall provide an ability to default the branch or location information based on the location information associated with the user profile.
290	Licensee - Web	Functional	Business Rules	The system shall provide an ability to define different types of identification (e.g. drivers license number, passport number)
291	Licensee - Web	Functional	Business Rules	The system shall provide an ability to define different types of payment instruments (e.g. personal, payroll, government, corporate, third party, bank draft, certified check, counter check)



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
292	Licensee - Web	Functional	Business Rules	Where 'counter check' has been selected as the type of payment instrument for a transaction, the user shall not be required to enter payor information.
293	Licensee - Web	Functional	Business Rules	Where 'counter check' has been selected as the type of payment instrument for an aggregated transaction, the user shall not be required to enter payor information for that particular line item.
294	Licensee - Web	Functional	Business Rules	The system shall provide the licensee user with an ability to exit the transaction submission process at any point of time before the submission.
295	Licensee - Web	Functional	Business Rules	The system shall provide the licensee user an ability to exit the aggregated transaction submission process at any point of time before the submission.
296	Licensee - Web	Functional	Business Rules	The system shall have an ability to validate that all mandatory fields have been submitted for a transaction.
297	Licensee - Web	Functional	Business Rules	The system shall have an ability to validate that all mandatory fields have been submitted for an aggregated transaction.
298	Licensee - Web	Functional	Business Rules	The system shall have an ability to return an error message to the licensee user when all mandatory fields have not been entered.
299	Licensee - Web	Functional	Business Rules	The system shall provide an ability to validate the address information for the licensee location.
300	Licensee - Web	Functional	Business Rules	The system shall have an ability to return an error message to the licensee user when the licensee address cannot be validated.
301	Licensee - Web	Functional	Business Rules	The system shall have an ability to validate the transaction amount that is being submitted.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
302	Licensee - Web	Functional	Business Rules	The system shall have an ability to calculate the sum of all payment instruments that comprise an aggregated transaction.
303	Licensee - Web	Functional	Business Rules	The system shall have an ability to validate the aggregated transaction amount that is being submitted.
304	Licensee - Web	Functional	Business Rules	The system shall have an ability to restrict submission of a transaction if the transaction amount is less than or equal to \$1000.
305	Licensee - Web	Functional	Business Rules	The system shall have an ability to restrict submission of an aggregated transaction if the transaction amount is less than or equal to \$1000.
306	Licensee - Web	Functional	Business Rules	The system shall have an ability to return an error message to the licensee user if the transaction amount is less than or equal to \$1000.
307	Licensee - Web	Functional	Business Rules	The system shall have an ability to return an error message to the licensee user if the aggregated transaction amount is less than or equal to \$1000.
308	Licensee - Web	Functional	Business Rules	The system shall provide an ability to submit transactions that have a transaction date in the past.
309	Licensee - Web	Functional	Business Rules	The system shall provide an ability to submit aggregated transactions that have a transaction date in the past.
310	Licensee - Web	Functional	Business Rules	The system shall not allow transactions with a date in the future.
311	Licensee - Web	Functional	Business Rules	The system shall not allow aggregated transactions with a date in the future.
312	Licensee - Web	Functional	Business Rules	The system shall have an ability to return an error message to the licensee user if the transaction date is in the future.
313	Licensee - Web	Functional	Business Rules	The system shall have an ability to return an error message to the licensee user if the aggregated transaction date is in the future.





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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
314	Licensee - Web	Functional	Business Rules	The system shall allow the licensee to print the transaction screen prior to submitting a transaction.
315	Licensee - Web	Functional	Business Rules	The system shall allow the licensee to print the transaction screen prior to submitting an aggregated transaction.
316	Licensee - Web	Functional	Business Rules	The system shall have an ability to display a transaction submission progress indicator.
317	Licensee - Web	Functional	Business Rules	The system shall have an ability to display a message to the licensee with the status of the transaction submission (i.e. successful or unsuccessful)
318	Licensee - Web	Functional	Business Rules	The system shall have an ability to display a message to the licensee with the status of the aggregated transaction submission (i.e. successful or unsuccessful)
319	Licensee - Web	Functional	Business Rules	The system shall have an ability to provide the unique transaction number to the licensee.
320	Licensee - Web	Functional	Business Rules	The system shall have an ability to provide the unique aggregated transaction number to the licensee.
321	Licensee - Web	Functional	Business Rules	The system shall provide the licensee user with an ability to print the transaction confirmation message and the unique transaction number.
322	Licensee - Web	Functional	Business Rules	The system shall only allow retrieval of transactions that have been submitted via the web portal.
323	Licensee - Web	Functional	Business Rules	The system shall only allow retrieval of aggregated transactions that have been submitted via the web portal.
324	Licensee - Web	Functional	Business Rules	The system shall provide the licensee with an ability to export retrieved transactions and aggregated transactions into a file (e.g. xls, csv, ASCII, pdf) with no limit on the number of transactions.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
325	Licensee - Web	Functional	Business Rules	The system shall allow the licensee user with an ability to edit all transaction data fields that they have entered (and submitted).
326	Licensee - Web	Functional	Business Rules	The system allow the licensee user an ability to edit all aggregated transaction data fields that they have entered (and submitted).
327	Licensee - Web	Functional	Business Rules	The system shall allow amendment of transactions for five calendar days.
328	Licensee - Web	Functional	Business Rules	The system shall allow amendment of aggregated transactions for five calendar days.
329	Licensee - Web	Functional	Business Rules	When amending a transaction, if the amount is changed to less than or equal to \$1000, the system shall allow submission of the transaction.
330	Licensee - Web	Functional	Business Rules	When amending an aggregated transaction, if the amount is changed to less than or equal to \$1000, the system shall allow submission of the transaction.
331	Licensee - Web	Functional	Business Rules	The system shall allow voiding of transactions for five calendar days.
332	Licensee - Web	Functional	Business Rules	The system shall allow voiding of aggregated transactions for five calendar days.
333	Licensee - Web	Functional	Business Rules	The system shall not allow transactions to be submitted if the Licensee does not have an Active license (within the REAL system).
334	Licensee - Web	Functional	Reports	The system shall provide the licensee (master account) with an ability to generate reports.
335	Licensee - Web	Functional	Reports	The system shall provide the licensee user with an ability to print and export reports results in various formats (e.g. csv, excel, ascii, pdf) with no limit on the number of transactions.



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Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
336	Licensee - Web	Functional	Reports	The system shall have an ability to generate reports on all transactions (with no limit on number of transactions).
337	Licensee - Web	Functional	Reports	The system shall have an ability to generate reports on all aggregated transactions (with no limit on number of transactions).
338	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (administrator account) with an ability to submit transactions.
339	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (administrator account) with an ability to submit aggregated transactions.
340	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (administrator account) with an ability to amend all transactions of the licensee.
341	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (administrator account) with an ability to amend all aggregated transactions of the licensee.
342	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (administrator account) with an ability to void all transactions of the licensee.
343	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (administrator account) an ability to void all aggregated transactions of the licensee.
344	Licensee - Web	Functional	Transaction Management	The licensees (administrator account) shall not have an ability to delete transactions.
345	Licensee - Web	Functional	Transaction Management	The licensees (administrator account) shall not have an ability to delete aggregated transactions.
346	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (supervisor account) with an ability to submit transactions.
347	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (supervisor account) with an ability to submit aggregated transactions.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
348	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (supervisor account) with an ability to amend transactions.
349	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (supervisor account) with an ability to amend aggregated transactions.
350	Licensee - Web	Functional	Transaction Management	The licensees (supervisor account) shall only have an ability to amend transactions that they have entered.
351	Licensee - Web	Functional	Transaction Management	The licensees (supervisor account) shall only have an ability to amend aggregated transactions that they have entered.
352	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (supervisor account) with an ability to void transactions.
353	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (supervisor account) with an ability to void aggregated transactions.
354	Licensee - Web	Functional	Transaction Management	The licensees (supervisor account) shall only have an ability to void transactions that they have entered.
355	Licensee - Web	Functional	Transaction Management	The licensees (supervisor account) shall only have an ability to void aggregated transactions that they have entered.
356	Licensee - Web	Functional	Transaction Management	The licensees (supervisor account) shall not be able to delete transactions.
357	Licensee - Web	Functional	Transaction Management	The licensees (supervisor account) shall not be able to delete aggregated transactions.
358	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (user account) an ability to submit transactions.
359	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (user account) an ability to submit aggregated transactions.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
360	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (user account) with an ability to amend transactions.
361	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (user account) with an ability to amend aggregated transactions.
362	Licensee - Web	Functional	Transaction Management	The licensees (user account) shall only have an ability to amend transactions that they have entered.
363	Licensee - Web	Functional	Transaction Management	The licensees (user account) shall only have an ability to amend aggregated transactions that they have entered.
364	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (user account) with an ability to void transactions that they have entered.
365	Licensee - Web	Functional	Transaction Management	The system shall provide the licensees (user account) with an ability to void aggregated transactions that they have entered.
366	Licensee - Web	Functional	Transaction Management	The licensees (user account) shall only have an ability to void transactions that they have entered.
367	Licensee - Web	Functional	Transaction Management	The licensees (user account) shall only have an ability to void aggregated transactions that they have entered.
368	Licensee - Web	Functional	Transaction Management	The licensees (user account) shall not be able to delete transactions.
369	Licensee - Web	Functional	Transaction Management	The licensees (user account) shall not be able to delete aggregated transactions.
370	Licensee - Web	Functional	Transaction Management	The system shall provide an ability to define mandatory fields for a transaction submission.
371	Licensee - Web	Functional	Transaction Management	The system shall provide an ability to define mandatory fields for an aggregated transaction submission.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
372	Licensee - Web	Functional	Transaction Management	The system shall have an ability to generate a unique transaction number for each successful transaction submission.
373	Licensee - Web	Functional	Transaction Management	The system shall have an ability to generate a unique aggregated transaction number for each successful aggregated transaction submission.
374	Licensee - Web	Functional	Transaction Management	The system shall record the history of all changes made to a transaction with the profile information of that particular licensee (Administrator/Supervisor/User).
375	Licensee - Web	Functional	Transaction Management	The system shall record the history of all changes made to an aggregated transaction with the profile information of that particular licensee (Administrator/Supervisor/Sub).
376	Licensee - Web	Functional	Usability	The system shall support Spanish language.
377	Licensee - Web	Functional	User Administration	The system shall provide licensees with an ability to access the system via a DFS/OFR web portal.
378	Licensee - Web	Functional	User Administration	The system shall provide the licensees with an ability to create an administrator account with a user name and a password.
379	Licensee - Web	Functional	User Administration	There shall be only one administrator account per licensee.
380	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to create supervisor accounts.
381	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to create user accounts. User accounts can be set up as locations/branches when using the licensee's point of sale systems to connect to CCDB via a system interface or as individual user accounts when using the web portal.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
382	Licensee - Web	Functional	User Administration	Only the licensees (administrator account) shall have an ability to create a supervisor account.
383	Licensee - Web	Functional	User Administration	Only the licensees (administrator account) shall have an ability to create a user account.
384	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to create a user profile (e.g. user name, user password, user location, location ID (e.g. VIN number if it is a mobile licensee), user name recovery question and answer, password recovery question and answer, etc) for their own account.
385	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to create user profiles for the supervisor account.
386	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to create user profiles for the user account.
387	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to modify the user profile for their own account.
388	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to modify the user profile of the supervisor account.
389	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to modify the user profile of the user account.
390	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to deactivate the supervisor account.
391	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to deactivate the user account.
392	Licensee - Web	Functional	User Administration	Only the licensees (administrator account) shall have an ability deactivate the supervisor account.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
393	Licensee - Web	Functional	User Administration	Only the licensees (administrator account) shall have an ability to deactivate the user account.
394	Licensee - Web	Functional	User Administration	The licensees (administrator account) shall not be made inactive.
395	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to delete the supervisor account.
396	Licensee - Web	Functional	User Administration	The system shall provide the licensees (administrator account) with an ability to delete the user account.
397	Licensee - Web	Functional	User Administration	Only the licensees (administrator account) shall have an ability to delete the supervisor account.
398	Licensee - Web	Functional	User Administration	Only the licensees (administrator account) shall have an ability to delete the user account.
399	Licensee - Web	Functional	User Administration	The licensees (administrator account) shall not be deleted.
400	Licensee - Web	Functional	User Administration	The licensees (supervisor account) shall only be deleted if there are no associated transactions.
401	Licensee - Web	Functional	User Administration	The licensees (user account) shall only be deleted if there are no associated transactions.
402	Licensee - Web	Functional	User Administration	The system shall provide the licensees (supervisor account) with an ability to modify user profile for their own account.
403	Licensee - Web	Functional	User Administration	The licensees (supervisor account) shall not be able to modify user profiles for the administrator account.
404	Licensee - Web	Functional	User Administration	The licensees (supervisor account) shall not be able to modify user profile for the user account.





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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
405	Licensee - Web	Functional	User Administration	The licensees (supervisor account) shall be tied to a location (i.e. branch).
406	Licensee - Web	Functional	User Administration	The licensees (user account) shall be tied to a location (i.e. branch)
407	Licensee - Web	Functional	User Administration	The system shall provide the licensees (user account) with an ability to modify user profiles for their own account.
408	Licensee - Web	Functional	User Administration	The licensees (user account) shall not be able to modify user profiles for the administrator account.
409	Licensee - Web	Functional	User Administration	The licensees (user account) shall not be able to modify user profiles for the supervisor account.
410	Licensee - Web	Functional	User Administration	The licensees (user account) shall not be able to modify user profiles for other user accounts.
411	Licensee - Web	Functional	User Administration	The system shall provide the licensee (administrator account) with an ability to login to the DFS OFR web portal with a unique username and password.
412	Licensee - Web	Functional	User Administration	The system shall provide the licensee (supervisor account) an ability to login to the DFS OFR web portal with a unique username and password.
413	Licensee - Web	Functional	User Administration	The system shall provide the licensee (user account) an ability to login to the DFS OFR web portal with a unique username and password.
414	Licensee - Web	Functional	User Administration	The system shall have an ability to validate the user name and password entered by a licensee user via the DFS OFR web portal.
415	Licensee - Web	Functional	User Administration	The system shall have an ability to delay the login process (after 5 attempts) if a user incorrectly enters their access credentials.



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
416	Licensee - Web	Functional	User Administration	The system shall provide an ability to recover a user name by providing an answer to a user name recovery question associated with the user profile.
417	Licensee - Web	Functional	User Administration	The system shall provide an ability to recover a password by providing an answer to a password recovery question that has been associated with the user profile.
418	Licensee - Web	Functional	User Administration	Upon successful validation of the answer to the password recovery question, the system shall prompt the user to enter and re-enter a new password.
419	Licensee - Web	Functional	User Administration	The system shall have an ability to compare the values entered for the password and re-entered password.
420	Licensee - Web	Functional	User Administration	The system shall have an ability to display an appropriate error message if the password and re-entered password are not the same.
421	Licensee - Web	Functional	User Administration	The licensees (supervisor account) system operations shall be limited to the location.
422	Licensee - Web	Functional	User Administration	The licensees (user account) system operations shall be limited to the specific user.
423	Licensee - Web	Regulatory	Transaction Management	The system shall provide an ability to enter the following for a transaction: transaction date, payor name, conductor name, amount of payment instrument, amount of currency, type of payment instrument, amount of check cashing fee charged, branch or location information, type of ID provided, ID number, payee's workers compensation insurance policy number, exemption certificate number. (Additional data fields may be added during the design phase of the project).
424	Licensee - Web	Regulatory	Transaction Management	The system shall provide an ability to enter the following for an aggregated transaction: transaction date, payor name, conductor name, amount of payment instrument, amount of currency, type of payment



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## Check Cashing Database



Req ID	CCDB System Area	Requirement Type	Requirement Sub-type	Requirement Description
				instrument, amount of check cashing fee charged, branch or location information, type of ID provided, ID number, payee's workers compensation insurance policy number, exemption certificate number. (Additional data fields may be added during the design phase of the project).



# Florida Office of Financial Regulation

## Check Cashing Database



### Assumptions

The project team made the following assumptions while creating the RSR.

- The future state conceptual system architecture and future state technical system architecture presented in this document are not intended to be a final representation of the architecture. The final architectures will be developed during the functional and technical design phases of the project based on the technologies, hardware and software products proposed by the system integration vendor.
- The selected system integration vendor will validate and refine the system requirements.
- Additional requirements specific to the hosting options (e.g. data co-mingling, hardware sharing, software sharing, controls reviews etc.) shall be documented in the procurement document.



