oper

BA CASE STUDY

Resolve the identity once.
Show nothing the Bank does not need.
Never gate a branch on someone else’s uptime.

Customer identification and CRM integration · epic for the squad, spec for the Bank

Prepared by Chester Bella · BA case study · 2026-09-16 · fictional case, all assumptions labelled

THE PROBLEM

The advisor starts blind

> Right now, when an advisor starts a financing case in Oper, they begin from a blank screen. They cannot see whether the person in front of them is already a customer of the Bank.

Blank screen

Every case starts from scratch.

Duplicates in the CRM

The same person, twice.

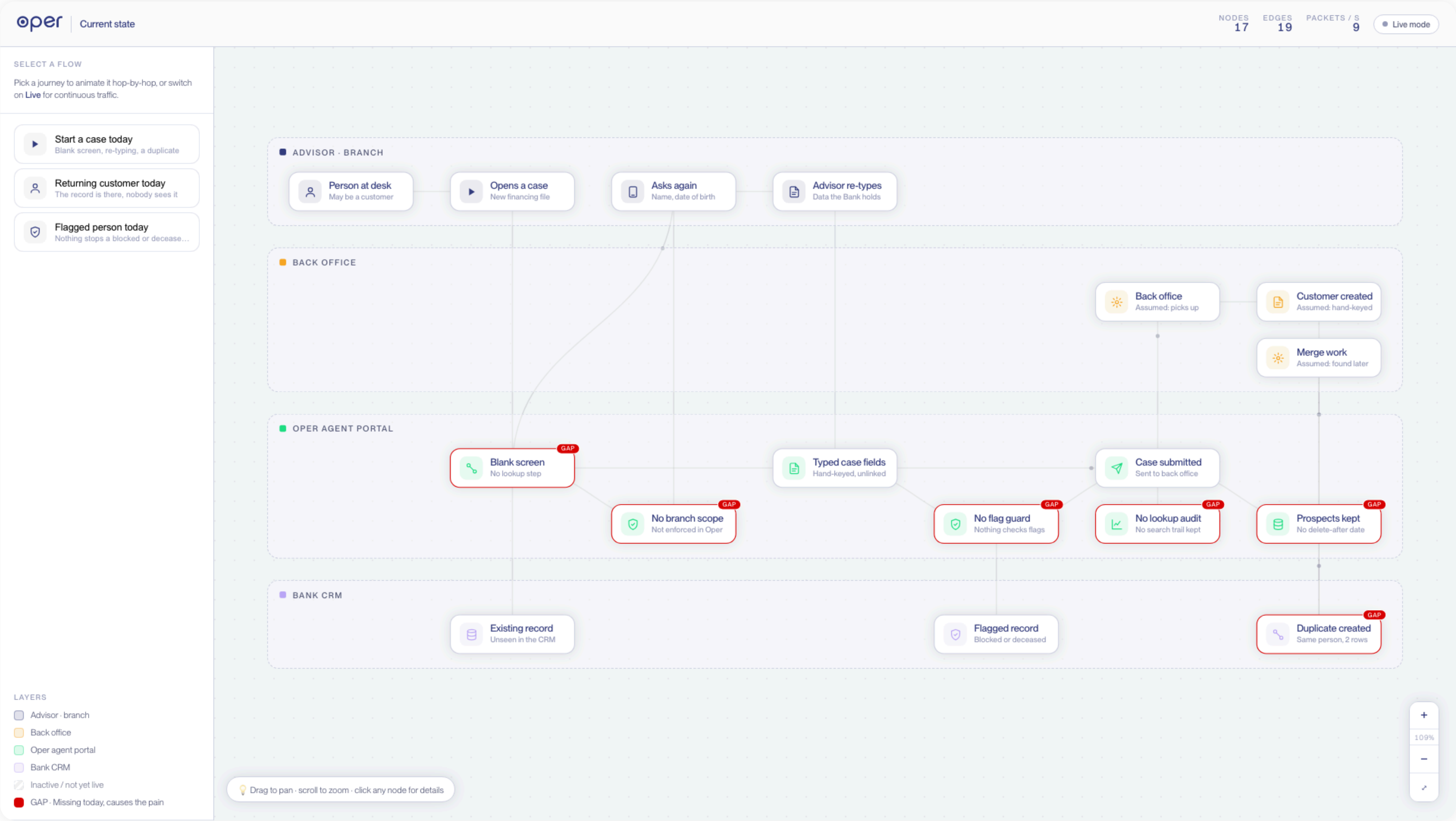
No guard, no log

Nothing checks flags, nothing is kept.

oper

CURRENT STATE

Today



3 flows, 6 gaps

oper

TWO DEFENSIBLE ANSWERS EACH

The three judgement calls

Branch scoping

DECISION

Other branches stay invisible to the advisor at go-live.

WHY

An existence signal is a disclosure; the unscoped match at push still stops duplicates.

CRM unavailable

DECISION

Typing continues in a draft marked identification pending; nothing can be submitted.

WHY

An outage that stops every branch is the incident that ends the pilot.

Purge timing

DECISION

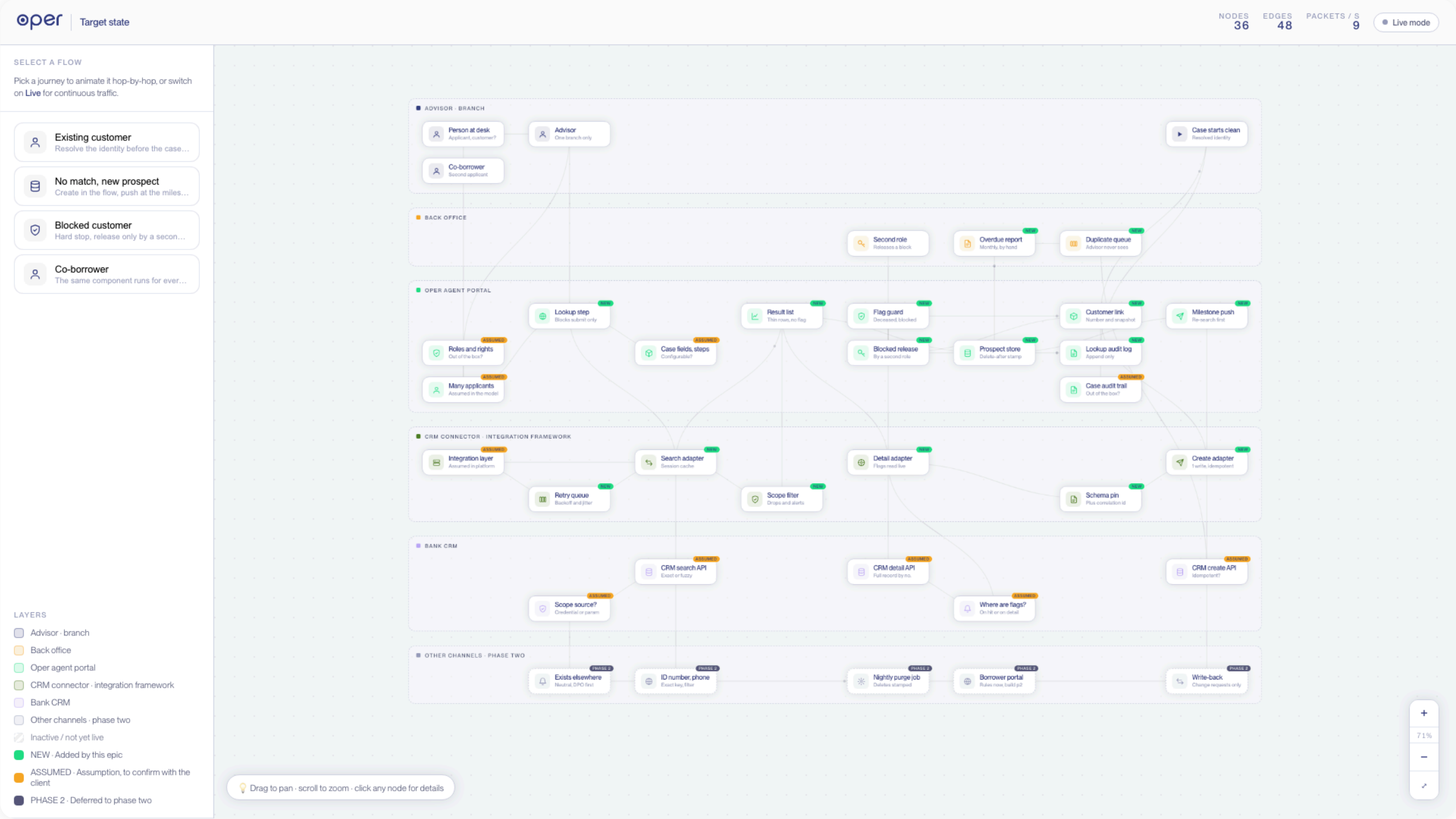
Stamp a delete-after date from go-live; the nightly purge job is phase two.

WHY

The stamp cannot be reconstructed later; the job has runway.

TARGET STATE

After the epic



36 nodes · 16 new · 10 assumptions, each with its question · 5 phase two

Live map: walk it hop by hop (link in the submission email)

oper

TWELVE STORIES

What the squad builds

S1	Look up the customer first	Phase 1
S2	Pick the right person	Phase 1
S3	Keep branches invisible	Phase 1
S4	Stop flagged customers	Phase 1
S5	Create and push	Phase 1
S6	Log every lookup	Phase 1
S7	Survive CRM outages	Phase 1
S8	Search by ID document number	Phase 2
S9	Signal existence elsewhere	Phase 2
S10	Purge due prospects	Phase 2
S11	Route corrections back	Phase 2
S12	Resolve portal sign-ups	Phase 2

Phase rule (D12): phase one only if, without it, an advisor cannot identify the person, or go-live creates wrong, duplicated or non-compliant customer data.

ONE STORY IN FULL

S1 · Look up the customer first

As an advisor, I want an unskippable lookup, so that re-typing stops.

Given any unresolved party, **when** the case moves to the next configured step, **then** progression refuses; typing continues.

Given a customer number or IBAN, or name and date of birth, optionally place of birth, **when** the advisor submits the form, **then** 1 search runs.

Given break-glass, **when** an advisor tries, **then** refused; only the named bypass role passes.

PRODUCT — OOTB: roles, steps, integration framework · Config: gate flag, 5 fields · Engineering: CRM connector, lookup component, break-glass capture

Assumption: the case model holds several applicants with roles; each party resolves separately (Oper platform team); the CRM search takes IBAN as an exact key and the CRM holds place of birth (CRM team, CRM question 11); the legal basis is pre-contractual steps at the person's request, not consent, no consent screen (Bank DPO, Bank question 1).

oper

THREE CALLS

Integration in one picture

	ADVISOR	OPER + CONNECTOR	BANK CRM
Search Read	Types the customer number or IBAN, or name and date of birth, optionally place of birth.	One call, branch scoped, re-filtered, logged.	Thin rows, cap 10, no flags.
Detail Read	Selects one row.	Flags read live, dated snapshot written.	Full record by number.
Create The one write	No match, keeps working.	Prospect stored, re-matched unscoped at the milestone.	One idempotent create.

1 write Read, read, then a single idempotent create at the milestone. Oper never updates an existing customer.

oper

DESIGNED FOR THE BAD DAY

Failure modes

FAILURE	ADVISOR SEES	SYSTEM DOES
CRM down an hour	Lookup unavailable, keep typing	Degraded capture, lookup re-runs later, gate holds
429 rate limited	Short wait, then results	Retry-After honoured, else base 1 s doubling to 30 s, jitter, 5 attempts
Out-of-scope record	Nothing renders	Dropped, alerted without name or number
Unknown flag value	Contact back office	Fails closed, mapped within 1 working day
Create times out	Finishing, do not retype	Search by key, wait 60 s, search again, then queue

oper

PHASE TWO WAITS FOR A REASON

Priorities and triggers

PHASE TWO STORY	TRIGGER THAT PULLS IT FORWARD
S8 · Search by ID document number	CRM question 11 answered yes for at least one key, or advisors hit the refine wall on hit-rate data
S9 · Signal existence elsewhere	A written DPO yes
S10 · Purge due prospects	First stamped date nears, or legal sets under 3 months
S11 · Route corrections back	Field ownership agreed, CRM question 9 yes
S12 · Resolve portal sign-ups	Borrower portal enters a go-live

Phase rule (D12): anything that only makes the path faster or richer is phase two.

oper

NOTHING FILLED IN BY A MODEL

Assumptions and questions

28
assumptions, each with an owner

11
questions for the CRM team

8
questions for the Bank

CRM 1	Is branch scope taken from the credential or from a request parameter?	CRM TEAM
CRM 5	Are deceased and blocked on the search hit or only on detail?	CRM TEAM
Bank 2	Retention period for a non-converted prospect and for an abandoned draft.	BANK

oper

PART B

How this was produced

1 The brief went in verbatim; every note was read for the need behind it.

2 14 decisions were answered blind by three AI lenses: delivery, the Bank, the architect.

3 11 answers were unanimous; a human decided the three splits on branch-day scenarios.

4 Every artefact passed a conformance review by a fresh reviewer, blind to the author.

5 Three hostile reviewers attacked 55 acceptance criteria: 115 findings, 64 fixed, 5 escalated.

6 Where AI was not trusted: every gap is a labelled assumption with an owner, never a guess.

Every assumption is labelled. Every decision has a why. The rest is yours to push on.