ASSEMBLE INSURANCE TANZANIA LTD

Software Requirements Specification

SAS Sales & Commission Management Module

Version: 1.0

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1 Document Information

Field	Value
Project Name	SAS Sales & Commission Management Module
Version	1.0
Date	2025-10-17
Project Manager	TBD
Tech Lead	TBD
Qa Lead	TBD
Platforms	['Web', 'Mobile']
Document Status	Comprehensive Draft
Module Code	SALES
Parent Project	SAS - Smart Assemble System

2 Project Overview

2.1 What Are We Building

2.1.1 System Function

Comprehensive sales and commission management system supporting multi-level sales hierarchy (agents, brokers, sales executives), lead management, quotation generation, sales performance tracking, commission calculation, and sales portal for field agents

2.1.2 Users

- Sales Executives (corporate sales)
- Sales Agents (field agents, direct sales)
- Brokers (intermediary sales)
- Sales Managers (regional, country, unit managers)
- Business Development Managers
- Sales Administration Staff
- Individual and Corporate Clients (self-service quotations)
- Management (sales analytics and reporting)

2.1.3 Problem Solved

Manual lead tracking, no centralized sales pipeline, lack of commission automation, no self-service quotation for clients, manual sales target tracking, no performance analytics, limited visibility into sales funnel

2.1.4 Key Success Metric

70% lead conversion rate, automated commission calculation within 24 hours of policy issuance, self-service quotation adoption by 50% of individual clients within 6 months, 99% accuracy in commission calculations, real-time sales performance dashboards

2.2 Scope

2.2.1 In Scope

- Multi-level sales hierarchy (Country > Region > Branch > Unit > Agent)
- Lead capture from multiple sources with assignment workflow
- Automated quotation generation for standard and custom products
- Sales agent portal and mobile app for field agents
- Commission structure configuration (brokers, direct agents, indirect agents)
- Commission override structure for management
- Automated commission calculation based on policy issuance
- Sales target setting (monthly, quarterly, annual) by business class
- Sales performance tracking and analytics
- Client self-service quotation portal
- Sales document generation (proposals, presentations, brochures)
- Sales funnel tracking (lead > quotation > application > underwriting > issuance)
- Integration with membership module for policy issuance
- Sales reporting and dashboards
- Role-based access control for sales hierarchy
- Live chat and inquiry forms for client engagement
- Marketing tools library for agents

2.2.2 Out Of Scope

- Third-party CRM system integration (future phase)
- AI-based lead scoring (future phase)
- Automated email marketing campaigns (future phase)
- Social media integration for lead generation (future phase)
- Advanced predictive analytics (future phase)

3 User Requirements

3.1 Sales Hierarchy

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-HIERARCHY-SETUP	Setup configurable sales agent hierarchy with multiple levels	Organize sales structure from country level down to individual agents	Must	5-level hierarchy: Country Sales Manager > Regional Sales Manager > Business Development Manager > Unit Manager > Sales Agent. Support for multiple hierarchies per country/region.
FT-SALES-AGENT-REGISTRATION	Register and manage sales agents with profile information	Maintain complete agent database with contact details and hierarchy assignment	Must	Agent profile: name, contact, email, hierarchy level, effective dates, status (active/inactive), assigned territory.
FT-SALES-INTERMEDIARY-TYPES	Configure different intermediary types (brokers, direct agents, indirect agents)	Apply different commission structures based on intermediary type	Must	Support for multiple intermediary types with configurable commission rates per type.
	Assign sales agent to policy	Track which agent originated	Must	Agent assignment

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-AGENT-ASSIGNMENT	holder at registration with effective date	each policy for commission purposes		recorded with effective date. Supports agent transfer with history tracking.
FT-SALES-TERRITORY-MANAGEMENT	Assign geographical territories to sales agents	Manage sales coverage and prevent territory conflicts	Should	Territory assignment by region/district. Lead auto-assignment based on territory.

3.2 Lead Management

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-LEAD-CAPTURE	Capture leads from multiple sources (web, phone, referral, walk-in)	Centralize all potential sales opportunities	Must	Lead capture form with source tracking. Basic client info: name, contact, business type (retail/SME/corporate), product interest.
FT-SALES-LEAD-INITIATE-TRACK	Allow sales agent to initiate and track leads through sales funnel	Monitor progress from lead to closed deal	Must	Lead stages: New > Contacted > Qualified > Quotation > Proposal > Negotiation > Won/Lost. Date tracking per stage.
FT-SALES-LEAD-ASSIGNMENT	Assign leads to appropriate sales agents	Ensure leads are followed up promptly	Must	Auto-assignment based on

Feature Code	I Want To	So That I Can	Priority	Notes
	based on territory or manual selection			territory or manual assignment by manager. Lead reassignment with approval.
FT-SALES-LEAD-APPROVAL-WORKFLOW	Allow manager to approve, reject, or re-channel leads with reason	Ensure lead quality and appropriate assignment	Must	Manager has visibility of all team leads. Can approve/reject/reassign with documented reason.
FT-SALES-LEAD-FOLLOW-UP	Schedule and track follow-up activities for leads	Ensure no leads are forgotten	Should	Follow-up reminders via SMS/email. Activity log per lead (calls, meetings, emails).
FT-SALES-LEAD-CONVERSION-TRACKING	Track lead conversion from initial contact to policy issuance	Measure sales effectiveness and identify bottlenecks	Must	Conversion metrics: lead-to-quotation, quotation-to-application, application-to-issuance. Conversion rate by agent/product/source.

3.3 Quotation Management

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-QUOTATION-GENERATE	Generate system quotation based on configured premium rates	Provide accurate pricing to clients quickly	Must	Auto-calculation based on: product, age bands, family

Feature Code	I Want To	So That I Can	Priority	Notes
				size, location, premium rates. Support for multi-currency (TZS, KES, USD).
FT-SALES-QUOTATION-QUICK	Allow clients to get quick quotes by entering age, location, and family size	Enable self-service quotation without agent assistance	Must	Public-facing quotation calculator. Minimal inputs required. Instant premium calculation.
FT-SALES-QUOTATION-AGENT-GENERATE	Allow field agents to generate quotation for standard retail and SME products	Empower agents to close deals on the spot	Must	Agent portal/ mobile app with quotation generation. Limited to pre-configured off-shelf products.
FT-SALES-QUOTATION-DISCOUNT	Apply discounts on quotations based on user permissions	Offer competitive pricing while controlling discount authority	Must	Discount percentage configurable per user role. Approval workflow for discounts exceeding threshold.
FT-SALES-QUOTATION-REVISE-CANCEL	Revise or cancel quotation with reason	Update pricing or withdraw invalid quotations	Must	Quotation versioning. Revision history maintained. Cancellation requires documented reason.
	Generate professional quotation	Present quotation to	Must	PDF format. Includes: quotation

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-QUOTATION-DOCUMENT	document with company branding	client in formal format		number, client details, product benefits, premium breakdown, validity period, terms and conditions.
FT-SALES-QUOTATION-VALIDITY	Set quotation validity period and track expiry	Ensure quotations are used within reasonable timeframe	Should	Default validity configurable (e.g., 30 days). Expiry tracking. Notification before expiry.
FT-SALES-QUOTATION-COMPARISON	Allow clients to view and compare multiple health plans and benefits	Help clients make informed decisions	Should	Side-by-side product comparison. Highlight key differences in benefits, limits, premiums.

3.4 Application Management

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-APPLICATION-TRACK	Track all stages of application from submission to policy issuance	Provide visibility into application progress	Must	Application stages: Application > Underwriting > Approval > Payment > Policy Issuance. Status tracking with timestamps.
FT-SALES-APPLICATION-ONLINE	Allow clients to complete membership	Enable self-service enrollment	Must	Online application form. Document

Feature Code	I Want To	So That I Can	Priority	Notes
	applications and upload documents online	without physical paperwork		upload (ID, birth certificate, etc.). Auto-save progress.
FT-SALES-APPLICATION-STATUS-CLIENT	Allow clients to track application status and receive updates via SMS/email	Provide transparency and reduce inquiries	Must	Client portal showing current status. Automated notifications at each stage change.
FT-SALES-APPLICATION-BULK-UPLOAD	Allow corporate clients to upload employee data and auto-calculate premiums	Simplify enrollment for large groups	Must	Excel upload template. Validation. Auto-premium calculation. Bulk communication to employees.
FT-SALES-APPLICATION-AGENT-ASSIST	Allow sales agents to assist clients with application completion	Provide support for clients needing assistance	Should	Agent can create application on behalf of client. Client receives SMS/email for verification.

3.5 Commission Management

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-COMMISSION-STRUCTURE	Configure commission structure for different intermediary types	Set appropriate commission rates for brokers, direct agents, and indirect agents	Must	Commission percentage or flat amount. Configure per intermediary type, product, or client segment.
			Must	

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-COMMISSION-OVERRIDE	Setup commission override structure for management hierarchy	Reward managers for their team's performance		Override percentage per hierarchy level. Manager earns override on team's commissions.
FT-SALES-COMMISSION-QUOTATION-WISE	Set up quotation-wise commission rates	Offer special commission rates for specific deals	Should	Override standard commission rate at quotation level. Requires approval.
FT-SALES-COMMISSION-AUTO-CALCULATE	Automatically calculate commissions upon policy issuance	Eliminate manual commission calculations	Must	Commission calculated based on policy premium and configured rates. Includes overrides for hierarchy.
FT-SALES-COMMISSION-TRACKING	Track agent commissions and provide commission statements	Give agents visibility into their earnings	Must	Commission dashboard per agent. Statement showing: policy, premium, commission rate, commission amount, payment status.
FT-SALES-COMMISSION-PAYMENT	Generate commission payment vouchers for disbursement	Process commission payments efficiently	Must	Commission window generates based on DBN flows. Integration with finance module for AP processing.

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-COMMISSION-RECONCILIATION	Reconcile commission payments with policy status changes	Handle reversals when policies are canceled	Must	Commission reversal if policy canceled within grace period. Debit note for agent to repay commission.

3.6 Sales Targets

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-TARGET-SET	Set monthly, quarterly, and annual production targets by sales agent	Drive performance with clear goals	Must	Targets by: premium volume, policy count, new clients. Categorize by business class (SME, Retail, Corporate).
FT-SALES-TARGET-APPROVAL	Allow manager to review and approve targets before activation	Ensure targets are realistic and aligned with business goals	Must	Target approval workflow. Targets not active until approved.
FT-SALES-TARGET-VS-ACTUAL	View reports on actual performance against set targets	Monitor achievement and identify underperformers	Must	Performance report: target vs actual (premium, policies, clients). Variance analysis. Achievement percentage.
	Adjust targets mid-period with	Respond to changing	Should	Target revision with approval. History

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-TARGET-ADJUSTMENT	documented reason	business conditions		maintained showing original and adjusted targets.

3.7 Sales Portal

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-PORTAL-DASHBOARD	Provide sales agent dashboard showing leads, quotations, and commissions	Give agents visibility into their sales pipeline	Must	Dashboard widgets: leads by stage, quotations pending, policies issued this month, commission earned.
FT-SALES-PORTAL-MOBILE	Provide mobile application for field agents to access sales tools	Enable agents to work from anywhere	Must	Mobile app (iOS/Android) with: lead entry, quotation generation, client communication, commission tracking.
FT-SALES-PORTAL-MARKETING-TOOLS	Provide marketing tools like brochures, presentations, and proposal templates	Equip agents with sales materials	Should	Document library. Downloadable marketing materials. Customizable proposal templates.
FT-SALES-PORTAL-CLIENT-CONTACT	Allow clients to contact assigned agents or brokers directly	Facilitate direct client-agent communication	Should	Client portal shows agent contact details. In-app

Feature Code	I Want To	So That I Can	Priority	Notes
				messaging or email through system.
FT-SALES-PORTAL-PRODUCT-CATALOG	Display standard product catalog with benefits and premiums	Help agents and clients browse available products	Must	Product listing with filters. Detailed benefit schedule. Premium range indication.

3.8 Client Self Service

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-CLIENT-PORTAL-POLICIES	Allow corporate clients to download policies, view enrolled members, and manage renewals	Provide self-service access to policy information	Must	Client portal with: policy documents download, member list view, renewal management, claims summary.
FT-SALES-CLIENT-PAYMENT	Allow clients to make payments through multiple channels	Facilitate convenient premium payment	Must	Payment channels: bank transfer, mobile money, credit card. Auto-policy issuance after payment confirmation.
FT-SALES-CLIENT-PAYMENT-CONFIRM	Automatically confirm payments and generate receipts	Eliminate manual payment reconciliation	Must	Payment gateway integration. Auto-receipt generation. SMS/email notification to client.

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-CLIENT-POLICY-STORAGE	Store policies securely and send to clients via email/SMS	Ensure clients receive policy documents promptly	Must	Secure document storage. Auto-email/SMS with policy download link. Unique policy number generation.
FT-SALES-CLIENT-INQUIRY	Provide live chat or online inquiry form for client questions	Enable clients to get quick answers from sales team	Should	Live chat during business hours. Inquiry form for offline requests. Ticketing system for inquiry tracking.
FT-SALES-CLIENT-FAQ	Provide FAQ document downloadable in PDF format	Answer common questions without human intervention	Should	Comprehensive FAQ covering products, enrollment, claims, renewals. Searchable online and downloadable.

3.9 Sales Reporting

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-REPORT-SALES-SUMMARY	Generate sales report showing sales volume, conversion rates, and onboarding progress	Monitor overall sales performance	Must	Report includes: total premium, policy count, conversion rates by stage, average deal size, onboarding progress.
	Generate commission	Track commission	Must	Commission summary and

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-REPORT-COMMISSION	report by agent, period, and product	payouts and agent earnings		detail reports. Filterable by agent, date range, product, payment status.
FT-SALES-REPORT-FILTERS	Filter sales reports by product, agent, broker, and sales channel	Analyze performance by different dimensions	Must	Multi-dimensional reporting. Filters: product, agent, broker, sales channel (direct, broker, MNO, online).
FT-SALES-REPORT-PRODUCTION-UNIT	View production per sales unit and per agent	Compare performance across units and agents	Must	Production report: premium, policy count, clients. Sortable by unit/agent. Ranking.
FT-SALES-REPORT-AGENT-LIST	Generate sales agent list with contact details and status	Maintain updated agent directory	Should	Agent list: name, contact, hierarchy, territory, status, performance metrics.
FT-SALES-REPORT-AGENT-PERFORMANCE	Monitor agent performance with analytics dashboards	Identify top performers and provide targeted support	Must	Performance dashboard: sales by agent, target achievement, conversion rates, commission earned. Leaderboard.

3.10 Sales Security

Feature Code	I Want To	So That I Can	Priority	Notes
FT-SALES-RBAC	Implement role-based access control for sales users	Ensure agents only access appropriate information	Must	Roles: Country Manager, Regional Manager, BDM, Unit Manager, Agent, Broker. Permissions per role.
FT-SALES-DOCUMENT-SECURITY	Secure document storage with encryption	Protect client and policy documents	Must	Document encryption at rest and in transit. Access logs maintained.
FT-SALES-AUDIT-LOG	Maintain full audit logs of sales activities	Track all changes and comply with audit requirements	Must	Audit log: user, action, timestamp, old/new values. Logs immutable. Searchable and exportable.

4 Detailed Feature Requirements

4.1 Ft Sales Hierarchy Setup

4.1.1 Priority

Must Have

4.1.2 User Story

As a sales administrator, I want to setup configurable sales agent hierarchy so that I can organize sales structure from country level down to individual agents

4.1.3 Preconditions

User has sales admin permissions, hierarchy configuration module accessible

4.1.4 Postconditions

Sales hierarchy configured with 5 levels, agents assigned to appropriate levels, reporting structure established

4.1.5 Test Cases

Id	Description	Weight
HIERARCHY-SETUP-TC-001	Verify 5-level hierarchy can be configured (Country > Region > Branch > Unit > Agent)	High
HIERARCHY-SETUP-TC-002	Verify multiple hierarchies can be configured per country	High
HIERARCHY-SETUP-TC-003	Verify hierarchy levels can be named/renamed	Medium
HIERARCHY-SETUP-TC-004	Verify agents can be assigned to specific hierarchy level	High
HIERARCHY-SETUP-TC-005		High

Id	Description	Weight
	Verify hierarchy changes tracked with effective dates	
HIERARCHY-SETUP-TC-006	Verify reporting rolls up through hierarchy levels	High
HIERARCHY-SETUP-TC-007	Verify manager can view all subordinates in hierarchy	High

4.2 Ft Sales Agent Registration

4.2.1 Priority

Must Have

4.2.2 User Story

As a sales administrator, I want to register and manage sales agents with profile information so that I can maintain complete agent database

4.2.3 Preconditions

Sales admin permissions granted, agent information available

4.2.4 Postconditions

Agent registered with complete profile, assigned to hierarchy, status active, ready for lead assignment

4.2.5 Test Cases

Id	Description	Weight
AGENT-REGISTRATION-TC-001	Verify agent can be registered with name, contact, email	High
AGENT-REGISTRATION-TC-002	Verify agent can be assigned to hierarchy level during registration	High
		High

Id	Description	Weight
AGENT-REGISTRATION-TC-003	Verify effective date and end date can be set for agent	
AGENT-REGISTRATION-TC-004	Verify agent status can be set (active/inactive/suspended)	High
AGENT-REGISTRATION-TC-005	Verify territory can be assigned to agent	High
AGENT-REGISTRATION-TC-006	Verify agent ID generated uniquely	High
AGENT-REGISTRATION-TC-007	Verify agent profile can be edited with audit trail	High

4.3 Ft Sales Intermediary Types

4.3.1 Priority

Must Have

4.3.2 User Story

As a sales administrator, I want to configure different intermediary types so that I can apply different commission structures

4.3.3 Preconditions

Sales admin permissions, commission structure requirements defined

4.3.4 Postconditions

Intermediary types configured (brokers, direct agents, indirect agents), commission rates set per type

4.3.5 Test Cases

Id	Description	Weight
INTERMEDIARY-TYPES-TC-001	Verify broker intermediary type can be configured	High

Id	Description	Weight
INTERMEDIARY-TYPES-TC-002	Verify direct agent intermediary type can be configured	High
INTERMEDIARY-TYPES-TC-003	Verify indirect agent intermediary type can be configured	High
INTERMEDIARY-TYPES-TC-004	Verify commission rates can be set per intermediary type	High
INTERMEDIARY-TYPES-TC-005	Verify agent can be assigned to intermediary type	High
INTERMEDIARY-TYPES-TC-006	Verify custom intermediary types can be added	Medium
INTERMEDIARY-TYPES-TC-007	Verify intermediary type displayed in agent profile	Medium

4.4 Ft Sales Agent Assignment

4.4.1 Priority

Must Have

4.4.2 User Story

As a sales administrator, I want to assign sales agent to policy holder with effective date so that I can track which agent originated each policy for commission purposes

4.4.3 Preconditions

Agent registered and active, policy holder registered

4.4.4 Postconditions

Agent assigned to policy holder with effective date recorded, commission tracking enabled

4.4.5 Test Cases

Id	Description	Weight
AGENT-ASSIGNMENT-TC-001	Verify agent can be assigned to policy holder during registration	High
AGENT-ASSIGNMENT-TC-002	Verify effective date is recorded for agent assignment	High
AGENT-ASSIGNMENT-TC-003	Verify agent assignment history is maintained	High
AGENT-ASSIGNMENT-TC-004	Verify agent can be transferred with reason and approval	High
AGENT-ASSIGNMENT-TC-005	Verify commission follows correct agent after transfer	High
AGENT-ASSIGNMENT-TC-006	Verify multiple policy holders can be assigned to same agent	Medium
AGENT-ASSIGNMENT-TC-007	Verify agent assignment audit trail is complete	High

4.5 Ft Sales Territory Management

4.5.1 Priority

Should Have

4.5.2 User Story

As a sales manager, I want to assign geographical territories to sales agents so that I can manage sales coverage and prevent territory conflicts

4.5.3 Preconditions

Territories defined in system, agents registered

4.5.4 Postconditions

Territories assigned to agents, lead auto-assignment configured by territory

4.5.5 Test Cases

Id	Description	Weight
TERRITORY-MANAGEMENT-TC-001	Verify territory can be created with name and boundaries	High
TERRITORY-MANAGEMENT-TC-002	Verify territory can be assigned to agent	High
TERRITORY-MANAGEMENT-TC-003	Verify agent can have multiple territories	Medium
TERRITORY-MANAGEMENT-TC-004	Verify system prevents territory overlap conflicts	Medium
TERRITORY-MANAGEMENT-TC-005	Verify leads auto-assigned based on territory	High
TERRITORY-MANAGEMENT-TC-006	Verify territory reassignment with effective dates	Medium
TERRITORY-MANAGEMENT-TC-007	Verify territory coverage map visualization	Low

4.6 Ft Sales Lead Capture

4.6.1 Priority

Must Have

4.6.2 User Story

As a sales agent, I want to capture leads from multiple sources so that I can centralize all potential sales opportunities

4.6.3 Preconditions

Sales agent logged in, lead capture form accessible

4.6.4 Postconditions

Lead captured with source tracking, basic client information stored, lead status set to 'New'

4.6.5 Test Cases

Id	Description	Weight
LEAD-CAPTURE-TC-001	Verify lead can be captured from web source	High
LEAD-CAPTURE-TC-002	Verify lead can be captured from phone inquiry	High
LEAD-CAPTURE-TC-003	Verify lead can be captured from referral	High
LEAD-CAPTURE-TC-004	Verify lead can be captured from walk-in	High
LEAD-CAPTURE-TC-005	Verify lead source is tracked and stored	High
LEAD-CAPTURE-TC-006	Verify basic client info captured (name, contact, business type, product interest)	High
LEAD-CAPTURE-TC-007	Verify duplicate lead detection based on phone/email	Medium
LEAD-CAPTURE-TC-008	Verify lead auto-assigned unique reference number	High

4.7 Ft Sales Lead Initiate Track

4.7.1 Priority

Must Have

4.7.2 User Story

As a sales agent, I want to initiate and track leads through sales funnel so that I can monitor progress from lead to closed deal

4.7.3 Preconditions

Lead captured in system, agent has access to lead

4.7.4 Postconditions

Lead progresses through stages with date tracking, activity log maintained

4.7.5 Test Cases

Id	Description	Weight
LEAD-INITIATE-TRACK-TC-001	Verify lead starts in 'New' stage	High
LEAD-INITIATE-TRACK-TC-002	Verify lead can progress to 'Contacted' stage	High
LEAD-INITIATE-TRACK-TC-003	Verify lead can progress through all stages (Qualified > Quotation > Proposal > Negotiation > Won/Lost)	High
LEAD-INITIATE-TRACK-TC-004	Verify date/timestamp recorded at each stage transition	High
LEAD-INITIATE-TRACK-TC-005	Verify lead can be marked 'Won' with policy number	High
LEAD-INITIATE-TRACK-TC-006	Verify lead can be marked 'Lost' with reason	High
LEAD-INITIATE-TRACK-TC-007	Verify stage history can be viewed	Medium
LEAD-INITIATE-TRACK-TC-008	Verify lead funnel visualization shows all leads by stage	Medium

4.8 Ft Sales Lead Assignment

4.8.1 Priority

Must Have

4.8.2 User Story

As a sales manager, I want to assign leads to appropriate sales agents so that I can ensure leads are followed up promptly

4.8.3 Preconditions

Leads captured, agents registered with territory assignments

4.8.4 Postconditions

Leads assigned to agents, notifications sent, assignment history recorded

4.8.5 Test Cases

Id	Description	Weight
LEAD-ASSIGNMENT-TC-001	Verify lead auto-assigned based on territory	High
LEAD-ASSIGNMENT-TC-002	Verify manager can manually assign lead to agent	High
LEAD-ASSIGNMENT-TC-003	Verify agent receives notification upon lead assignment	High
LEAD-ASSIGNMENT-TC-004	Verify lead can be reassigned to different agent	High
LEAD-ASSIGNMENT-TC-005	Verify reassignment requires manager approval	High
LEAD-ASSIGNMENT-TC-006	Verify assignment history is maintained	Medium
LEAD-ASSIGNMENT-TC-007	Verify workload balancing in auto-assignment	Medium

4.9 Ft Sales Lead Approval Workflow

4.9.1 Priority

Must Have

4.9.2 User Story

As a sales manager, I want to approve, reject, or re-channel leads so that I can ensure lead quality and appropriate assignment

4.9.3 Preconditions

Manager role permissions, leads submitted for approval

4.9.4 Postconditions

Leads approved/rejected/reassigned with documented reasons

4.9.5 Test Cases

Id	Description	Weight
LEAD-APPROVAL-WORKFLOW-TC-001	Verify manager can view all team leads	High
LEAD-APPROVAL-WORKFLOW-TC-002	Verify manager can approve lead	High
LEAD-APPROVAL-WORKFLOW-TC-003	Verify manager can reject lead with reason	High
LEAD-APPROVAL-WORKFLOW-TC-004	Verify manager can reassign lead to different agent	High
LEAD-APPROVAL-WORKFLOW-TC-005	Verify reason is mandatory for reject/reassign actions	High
LEAD-APPROVAL-WORKFLOW-TC-006	Verify agent notified of approval decision	Medium
LEAD-APPROVAL-WORKFLOW-TC-007	Verify approval workflow audit trail maintained	High

4.10 Ft Sales Lead Follow Up

4.10.1 Priority

Should Have

4.10.2 User Story

As a sales agent, I want to schedule and track follow-up activities for leads so that I can ensure no leads are forgotten

4.10.3 Preconditions

Lead assigned to agent, agent has access to lead details

4.10.4 Postconditions

Follow-up activities scheduled, reminders sent, activity log updated

4.10.5 Test Cases

Id	Description	Weight
LEAD-FOLLOW-UP-TC-001	Verify agent can schedule follow-up activity (call, meeting, email)	High
LEAD-FOLLOW-UP-TC-002	Verify follow-up reminder sent via SMS	High
LEAD-FOLLOW-UP-TC-003	Verify follow-up reminder sent via email	High
LEAD-FOLLOW-UP-TC-004	Verify activity log captures all interactions	High
LEAD-FOLLOW-UP-TC-005	Verify overdue follow-ups highlighted in dashboard	Medium
LEAD-FOLLOW-UP-TC-006	Verify follow-up completion can be marked	High
LEAD-FOLLOW-UP-TC-007	Verify manager can view team's follow-up activities	Medium

4.11 Ft Sales Lead Conversion Tracking

4.11.1 Priority

Must Have

4.11.2 User Story

As a sales manager, I want to track lead conversion from initial contact to policy issuance so that I can measure sales effectiveness and identify bottlenecks

4.11.3 Preconditions

Leads captured with stages tracked, policies issued

4.11.4 Postconditions

Conversion metrics calculated, reports available showing conversion rates

4.11.5 Test Cases

Id	Description	Weight
LEAD-CONVERSION-TRACKING-TC-001	Verify lead-to-quotation conversion rate calculated	High
LEAD-CONVERSION-TRACKING-TC-002	Verify quotation-to-application conversion rate calculated	High
LEAD-CONVERSION-TRACKING-TC-003	Verify application-to-issuance conversion rate calculated	High
LEAD-CONVERSION-TRACKING-TC-004	Verify conversion rate by agent	High
LEAD-CONVERSION-TRACKING-TC-005	Verify conversion rate by product	High
LEAD-CONVERSION-TRACKING-TC-006	Verify conversion rate by source	High
LEAD-CONVERSION-TRACKING-TC-007	Verify time-to-conversion metrics tracked	Medium
LEAD-CONVERSION-TRACKING-TC-008	Verify bottleneck analysis report available	Medium

4.12 Ft Sales Quotation Generate

4.12.1 Priority

Must Have

4.12.2 User Story

As a sales agent, I want to generate system quotation based on configured premium rates so that I can provide accurate pricing to clients quickly

4.12.3 Preconditions

Premium rates configured for products, client details captured

4.12.4 Postconditions

Quotation generated with accurate premium calculation, quotation number assigned

4.12.5 Test Cases

Id	Description	Weight
QUOTATION-GENERATE-TC-001	Verify quotation auto-calculates premium based on product selection	High
QUOTATION-GENERATE-TC-002	Verify age band pricing applied correctly	High
QUOTATION-GENERATE-TC-003	Verify family size affects premium calculation	High
QUOTATION-GENERATE-TC-004	Verify location-based pricing applied	High
QUOTATION-GENERATE-TC-005	Verify multi-currency support (TZS, KES, USD)	High
QUOTATION-GENERATE-TC-006	Verify quotation number generated uniquely	High
QUOTATION-GENERATE-TC-007	Verify premium breakdown shows components	Medium

4.13 Ft Sales Quotation Quick

4.13.1 Priority

Must Have

4.13.2 User Story

As a prospective client, I want to get quick quotes by entering age, location, and family size so that I can get pricing without agent assistance

4.13.3 Preconditions

Public quotation calculator accessible, premium rates configured

4.13.4 Postconditions

Instant quotation displayed with premium amount

4.13.5 Test Cases

Id	Description	Weight
QUOTATION-QUICK-TC-001	Verify public quotation calculator accessible without login	High
QUOTATION-QUICK-TC-002	Verify minimal inputs required (age, location, family size)	High
QUOTATION-QUICK-TC-003	Verify instant premium calculation	High
QUOTATION-QUICK-TC-004	Verify multiple product options displayed	High
QUOTATION-QUICK-TC-005	Verify client can save/email quotation	Medium
QUOTATION-QUICK-TC-006	Verify lead auto-created from quick quote	Medium
QUOTATION-QUICK-TC-007		High

Id	Description	Weight
	Verify mobile-responsive design	

4.14 Ft Sales Quotation Agent Generate

4.14.1 Priority

Must Have

4.14.2 User Story

As a field agent, I want to generate quotation for standard retail and SME products so that I can close deals on the spot

4.14.3 Preconditions

Agent logged into portal/mobile app, standard products configured

4.14.4 Postconditions

Quotation generated via mobile app, client receives quotation immediately

4.14.5 Test Cases

Id	Description	Weight
QUOTATION-AGENT-GENERATE-TC-001	Verify agent can generate quotation from web portal	High
QUOTATION-AGENT-GENERATE-TC-002	Verify agent can generate quotation from mobile app	High
QUOTATION-AGENT-GENERATE-TC-003	Verify agent limited to pre-configured off-shelf products	High
QUOTATION-AGENT-GENERATE-TC-004	Verify quotation can be shared via SMS/email from app	High
QUOTATION-AGENT-GENERATE-TC-005	Verify offline quotation generation support	Medium

Id	Description	Weight
QUOTATION-AGENT-GENERATE-TC-006	Verify quotation synced when connectivity restored	Medium
QUOTATION-AGENT-GENERATE-TC-007	Verify agent commission preview shown in quotation	Low

4.15 Ft Sales Quotation Discount

4.15.1 Priority

Must Have

4.15.2 User Story

As a sales agent, I want to apply discounts on quotations based on my permissions so that I can offer competitive pricing while controlling discount authority

4.15.3 Preconditions

User discount permissions configured, quotation created

4.15.4 Postconditions

Discount applied to quotation, approval obtained if exceeding threshold

4.15.5 Test Cases

Id	Description	Weight
QUOTATION-DISCOUNT-TC-001	Verify agent can apply discount within authorized limit	High
QUOTATION-DISCOUNT-TC-002	Verify discount percentage configurable per user role	High
QUOTATION-DISCOUNT-TC-003	Verify approval workflow triggered for discounts exceeding threshold	High

Id	Description	Weight
QUOTATION-DISCOUNT-TC-004	Verify manager can approve/reject discount requests	High
QUOTATION-DISCOUNT-TC-005	Verify discount reason must be documented	High
QUOTATION-DISCOUNT-TC-006	Verify premium recalculated after discount applied	High
QUOTATION-DISCOUNT-TC-007	Verify discount audit trail maintained	Medium

4.16 Ft Sales Quotation Revise Cancel

4.16.1 Priority

Must Have

4.16.2 User Story

As a sales agent, I want to revise or cancel quotation with reason so that I can update pricing or withdraw invalid quotations

4.16.3 Preconditions

Quotation exists in system

4.16.4 Postconditions

Quotation revised with version tracking, or canceled with documented reason

4.16.5 Test Cases

Id	Description	Weight
QUOTATION-REVISE-CANCEL-TC-001	Verify quotation can be revised	High
QUOTATION-REVISE-CANCEL-TC-002	Verify quotation versioning maintained	High

Id	Description	Weight
QUOTATION-REVISE-CANCEL-TC-003	Verify revision history viewable	Medium
QUOTATION-REVISE-CANCEL-TC-004	Verify quotation can be canceled	High
QUOTATION-REVISE-CANCEL-TC-005	Verify cancellation reason mandatory	High
QUOTATION-REVISE-CANCEL-TC-006	Verify canceled quotation cannot be reactivated	High
QUOTATION-REVISE-CANCEL-TC-007	Verify client notified of revision/cancellation	Medium

4.17 Ft Sales Quotation Document

4.17.1 Priority

Must Have

4.17.2 User Story

As a sales agent, I want to generate professional quotation document with company branding so that I can present quotation to client in formal format

4.17.3 Preconditions

Quotation generated, document template configured

4.17.4 Postconditions

PDF quotation document generated with branding, ready for client delivery

4.17.5 Test Cases

Id	Description	Weight
QUOTATION-DOCUMENT-TC-001	Verify quotation document generated in PDF format	High

Id	Description	Weight
QUOTATION-DOCUMENT-TC-002	Verify company branding (logo, colors) applied	High
QUOTATION-DOCUMENT-TC-003	Verify quotation number displayed	High
QUOTATION-DOCUMENT-TC-004	Verify client details included	High
QUOTATION-DOCUMENT-TC-005	Verify product benefits listed	High
QUOTATION-DOCUMENT-TC-006	Verify premium breakdown shown	High
QUOTATION-DOCUMENT-TC-007	Verify validity period displayed	High
QUOTATION-DOCUMENT-TC-008	Verify terms and conditions included	Medium

4.18 Ft Sales Quotation Validity

4.18.1 Priority

Should Have

4.18.2 User Story

As a sales manager, I want to set quotation validity period and track expiry so that I can ensure quotations are used within reasonable timeframe

4.18.3 Preconditions

Quotation generated, validity period configured

4.18.4 Postconditions

Quotation validity period set, expiry tracked, notifications sent before expiry

4.18.5 Test Cases

Id	Description	Weight
QUOTATION-VALIDITY-TC-001	Verify default validity period configurable (e.g., 30 days)	High
QUOTATION-VALIDITY-TC-002	Verify validity period can be customized per quotation	Medium
QUOTATION-VALIDITY-TC-003	Verify expiry date calculated automatically	High
QUOTATION-VALIDITY-TC-004	Verify expired quotations marked in system	High
QUOTATION-VALIDITY-TC-005	Verify notification sent to agent before expiry	Medium
QUOTATION-VALIDITY-TC-006	Verify notification sent to client before expiry	Medium
QUOTATION-VALIDITY-TC-007	Verify expired quotations require regeneration	High

4.19 Ft Sales Quotation Comparison

4.19.1 Priority

Should Have

4.19.2 User Story

As a prospective client, I want to view and compare multiple health plans and benefits so that I can make informed decisions

4.19.3 Preconditions

Multiple products configured with benefits

4.19.4 Postconditions

Product comparison view displayed showing side-by-side benefits and pricing

4.19.5 Test Cases

Id	Description	Weight
QUOTATION-COMPARISON-TC-001	Verify side-by-side product comparison view	High
QUOTATION-COMPARISON-TC-002	Verify benefits compared across products	High
QUOTATION-COMPARISON-TC-003	Verify limits compared across products	High
QUOTATION-COMPARISON-TC-004	Verify premiums compared across products	High
QUOTATION-COMPARISON-TC-005	Verify key differences highlighted	Medium
QUOTATION-COMPARISON-TC-006	Verify comparison table printable/downloadable	Low
QUOTATION-COMPARISON-TC-007	Verify mobile-friendly comparison view	Medium

4.20 Ft Sales Application Track

4.20.1 Priority

Must Have

4.20.2 User Story

As a sales agent, I want to track all stages of application from submission to policy issuance so that I can provide visibility into application progress

4.20.3 Preconditions

Application submitted

4.20.4 Postconditions

Application stages tracked with timestamps, status visible to agent and client

4.20.5 Test Cases

Id	Description	Weight
APPLICATION-TRACK-TC-001	Verify application starts in 'Application' stage	High
APPLICATION-TRACK-TC-002	Verify application progresses to 'Underwriting' stage	High
APPLICATION-TRACK-TC-003	Verify application progresses to 'Approval' stage	High
APPLICATION-TRACK-TC-004	Verify application progresses to 'Payment' stage	High
APPLICATION-TRACK-TC-005	Verify application progresses to 'Policy Issuance' stage	High
APPLICATION-TRACK-TC-006	Verify timestamp recorded at each stage	High
APPLICATION-TRACK-TC-007	Verify stage history viewable	Medium
APPLICATION-TRACK-TC-008	Verify rejection/hold status supported	High

4.21 Ft Sales Application Online

4.21.1 Priority

Must Have

4.21.2 User Story

As a prospective client, I want to complete membership applications and upload documents online so that I can enroll without physical paperwork

4.21.3 Preconditions

Client portal accessible, online application form configured

4.21.4 Postconditions

Application submitted online, documents uploaded, client receives confirmation

4.21.5 Test Cases

Id	Description	Weight
APPLICATION-ONLINE-TC-001	Verify online application form accessible from portal	High
APPLICATION-ONLINE-TC-002	Verify all required fields captured	High
APPLICATION-ONLINE-TC-003	Verify document upload supported (ID, birth certificate, etc.)	High
APPLICATION-ONLINE-TC-004	Verify progress auto-saved	High
APPLICATION-ONLINE-TC-005	Verify application can be completed in multiple sessions	Medium
APPLICATION-ONLINE-TC-006	Verify submission confirmation sent via SMS/email	High
APPLICATION-ONLINE-TC-007	Verify application number generated upon submission	High

4.22 Ft Sales Application Status Client

4.22.1 Priority

Must Have

4.22.2 User Story

As a client, I want to track application status and receive updates via SMS/email so that I can stay informed about my application progress

4.22.3 Preconditions

Application submitted, client portal accessible

4.22.4 Postconditions

Client can view current status, receives automated notifications at stage changes

4.22.5 Test Cases

Id	Description	Weight
APPLICATION-STATUS-CLIENT-TC-001	Verify client portal shows current application status	High
APPLICATION-STATUS-CLIENT-TC-002	Verify status tracking page shows progress bar	Medium
APPLICATION-STATUS-CLIENT-TC-003	Verify automated SMS notification sent at stage changes	High
APPLICATION-STATUS-CLIENT-TC-004	Verify automated email notification sent at stage changes	High
APPLICATION-STATUS-CLIENT-TC-005	Verify client can view estimated completion date	Medium
APPLICATION-STATUS-CLIENT-TC-006	Verify rejection reason communicated to client	High
APPLICATION-STATUS-CLIENT-TC-007	Verify mobile app shows application status	High

4.23 Ft Sales Application Bulk Upload

4.23.1 Priority

Must Have

4.23.2 User Story

As a corporate client, I want to upload employee data and auto-calculate premiums so that I can simplify enrollment for large groups

4.23.3 Preconditions

Corporate client account created, bulk upload template available

4.23.4 Postconditions

Employee data uploaded, premiums calculated, bulk application created

4.23.5 Test Cases

Id	Description	Weight
APPLICATION-BULK-UPLOAD-TC-001	Verify Excel upload template available for download	High
APPLICATION-BULK-UPLOAD-TC-002	Verify employee data validated upon upload	High
APPLICATION-BULK-UPLOAD-TC-003	Verify premiums auto-calculated for all employees	High
APPLICATION-BULK-UPLOAD-TC-004	Verify validation errors displayed with row numbers	High
APPLICATION-BULK-UPLOAD-TC-005	Verify bulk application created upon successful upload	High
APPLICATION-BULK-UPLOAD-TC-006	Verify bulk communication sent to employees	High
APPLICATION-BULK-UPLOAD-TC-007	Verify upload history maintained	Medium

4.24 Ft Sales Application Agent Assist

4.24.1 Priority

Should Have

4.24.2 User Story

As a sales agent, I want to assist clients with application completion so that I can provide support for clients needing assistance

4.24.3 Preconditions

Agent logged in, client details captured

4.24.4 Postconditions

Agent creates application on behalf of client, client receives verification notification

4.24.5 Test Cases

Id	Description	Weight
APPLICATION-AGENT-ASSIST-TC-001	Verify agent can create application on behalf of client	High
APPLICATION-AGENT-ASSIST-TC-002	Verify all application fields accessible to agent	High
APPLICATION-AGENT-ASSIST-TC-003	Verify client receives SMS for verification	High
APPLICATION-AGENT-ASSIST-TC-004	Verify client receives email for verification	High
APPLICATION-AGENT-ASSIST-TC-005	Verify client can review and approve application	High
APPLICATION-AGENT-ASSIST-TC-006	Verify agent-assisted applications tracked separately	Medium
APPLICATION-AGENT-ASSIST-TC-007	Verify agent audit trail maintained	High

4.25 Ft Sales Commission Structure

4.25.1 Priority

Must Have

4.25.2 User Story

As a sales administrator, I want to configure commission structure for different intermediary types so that I can set appropriate commission rates

4.25.3 Preconditions

Sales admin permissions, intermediary types defined

4.25.4 Postconditions

Commission structure configured per intermediary type, rates set

4.25.5 Test Cases

Id	Description	Weight
COMMISSION-STRUCTURE-TC-001	Verify commission percentage configurable per intermediary type	High
COMMISSION-STRUCTURE-TC-002	Verify flat amount commission configurable	High
COMMISSION-STRUCTURE-TC-003	Verify commission configurable per product	High
COMMISSION-STRUCTURE-TC-004	Verify commission configurable per client segment	Medium
COMMISSION-STRUCTURE-TC-005	Verify commission structure effective dates supported	High
COMMISSION-STRUCTURE-TC-006	Verify commission history maintained	Medium
COMMISSION-STRUCTURE-TC-007	Verify commission changes require approval	High

4.26 Ft Sales Commission Override

4.26.1 Priority

Must Have

4.26.2 User Story

As a sales administrator, I want to setup commission override structure for management hierarchy so that I can reward managers for their team's performance

4.26.3 Preconditions

Sales hierarchy configured, commission structure defined

4.26.4 Postconditions

Override percentages set per hierarchy level, override calculation automated

4.26.5 Test Cases

Id	Description	Weight
COMMISSION-OVERRIDE-TC-001	Verify override percentage configurable per hierarchy level	High
COMMISSION-OVERRIDE-TC-002	Verify unit manager receives override on agent commissions	High
COMMISSION-OVERRIDE-TC-003	Verify regional manager receives override on unit manager's team	High
COMMISSION-OVERRIDE-TC-004	Verify country manager receives override on all regional teams	High
COMMISSION-OVERRIDE-TC-005	Verify override calculation automated	High
COMMISSION-OVERRIDE-TC-006		High

Id	Description	Weight
	Verify override structure changes tracked with effective dates	
COMMISSION-OVERRIDE-TC-007	Verify manager commission statement shows override details	Medium

4.27 Ft Sales Commission Quotation Wise

4.27.1 Priority

Should Have

4.27.2 User Story

As a sales manager, I want to set up quotation-wise commission rates so that I can offer special commission rates for specific deals

4.27.3 Preconditions

Standard commission structure configured, quotation created

4.27.4 Postconditions

Special commission rate set at quotation level, approval obtained

4.27.5 Test Cases

Id	Description	Weight
COMMISSION-QUOTATION-WISE-TC-001	Verify commission rate can be overridden at quotation level	High
COMMISSION-QUOTATION-WISE-TC-002	Verify override requires manager approval	High
COMMISSION-QUOTATION-WISE-TC-003	Verify reason must be documented for override	High

Id	Description	Weight
COMMISSION-QUOTATION-WISE-TC-004	Verify special rate applied upon policy issuance	High
COMMISSION-QUOTATION-WISE-TC-005	Verify quotation-wise commission tracked separately	Medium
COMMISSION-QUOTATION-WISE-TC-006	Verify approval workflow audit trail maintained	High

4.28 Ft Sales Commission Auto Calculate

4.28.1 Priority

Must Have

4.28.2 User Story

As a sales administrator, I want to automatically calculate commissions upon policy issuance so that I can eliminate manual commission calculations

4.28.3 Preconditions

Policy issued, commission structure configured, agent assigned to policy

4.28.4 Postconditions

Commission calculated automatically, commission records created for agent and hierarchy

4.28.5 Test Cases

Id	Description	Weight
COMMISSION-AUTO-CALCULATE-TC-001	Verify commission calculated upon policy issuance	High
COMMISSION-AUTO-CALCULATE-TC-002	Verify commission based on policy premium	High
COMMISSION-AUTO-CALCULATE-TC-003	Verify correct commission rate applied per agent type	High

Id	Description	Weight
COMMISSION-AUTO-CALCULATE-TC-004	Verify override commissions calculated for hierarchy	High
COMMISSION-AUTO-CALCULATE-TC-005	Verify special quotation-wise rates applied when configured	High
COMMISSION-AUTO-CALCULATE-TC-006	Verify commission records created for all recipients	High
COMMISSION-AUTO-CALCULATE-TC-007	Verify calculation accuracy 100%	High

4.29 Ft Sales Commission Tracking

4.29.1 Priority

Must Have

4.29.2 User Story

As a sales agent, I want to track my commissions and view commission statements so that I can have visibility into my earnings

4.29.3 Preconditions

Agent has active commissions, commission dashboard accessible

4.29.4 Postconditions

Agent can view commission dashboard and detailed statements

4.29.5 Test Cases

Id	Description	Weight
COMMISSION-TRACKING-TC-001	Verify commission dashboard accessible to agent	High
COMMISSION-TRACKING-TC-002	Verify dashboard shows total commission earned	High

Id	Description	Weight
COMMISSION-TRACKING-TC-003	Verify dashboard shows commission by period	High
COMMISSION-TRACKING-TC-004	Verify commission statement shows policy details	High
COMMISSION-TRACKING-TC-005	Verify commission statement shows premium amount	High
COMMISSION-TRACKING-TC-006	Verify commission statement shows commission rate	High
COMMISSION-TRACKING-TC-007	Verify commission statement shows commission amount	High
COMMISSION-TRACKING-TC-008	Verify commission statement shows payment status	High

4.30 Ft Sales Commission Payment

4.30.1 Priority

Must Have

4.30.2 User Story

As a finance officer, I want to generate commission payment vouchers for disbursement so that I can process commission payments efficiently

4.30.3 Preconditions

Commissions calculated, commission window defined

4.30.4 Postconditions

Payment vouchers generated, integrated with finance module for AP processing

4.30.5 Test Cases

Id	Description	Weight
COMMISSION-PAYMENT-TC-001	Verify commission payment vouchers generated based on window	High
COMMISSION-PAYMENT-TC-002	Verify voucher includes agent details	High
COMMISSION-PAYMENT-TC-003	Verify voucher includes commission breakdown	High
COMMISSION-PAYMENT-TC-004	Verify integration with finance module (AP)	High
COMMISSION-PAYMENT-TC-005	Verify payment status updated after disbursement	High
COMMISSION-PAYMENT-TC-006	Verify payment history maintained	Medium
COMMISSION-PAYMENT-TC-007	Verify agent notified upon payment	Medium

4.31 Ft Sales Commission Reconciliation

4.31.1 Priority

Must Have

4.31.2 User Story

As a finance officer, I want to reconcile commission payments with policy status changes so that I can handle reversals when policies are canceled

4.31.3 Preconditions

Commissions paid, policy canceled within grace period

4.31.4 Postconditions

Commission reversed, debit note generated for agent

4.31.5 Test Cases

Id	Description	Weight
COMMISSION-RECONCILIATION-TC-001	Verify commission reversal triggered by policy cancellation	High
COMMISSION-RECONCILIATION-TC-002	Verify reversal only applies if within grace period	High
COMMISSION-RECONCILIATION-TC-003	Verify debit note generated for agent	High
COMMISSION-RECONCILIATION-TC-004	Verify hierarchy overrides also reversed	High
COMMISSION-RECONCILIATION-TC-005	Verify agent notified of reversal	High
COMMISSION-RECONCILIATION-TC-006	Verify reconciliation report available	Medium
COMMISSION-RECONCILIATION-TC-007	Verify audit trail for all reversals maintained	High

4.32 Ft Sales Target Set

4.32.1 Priority

Must Have

4.32.2 User Story

As a sales manager, I want to set monthly, quarterly, and annual production targets by sales agent so that I can drive performance with clear goals

4.32.3 Preconditions

Sales agents registered, target-setting module accessible

4.32.4 Postconditions

Targets set for agents by period and business class

4.32.5 Test Cases

Id	Description	Weight
TARGET-SET-TC-001	Verify monthly targets can be set per agent	High
TARGET-SET-TC-002	Verify quarterly targets can be set per agent	High
TARGET-SET-TC-003	Verify annual targets can be set per agent	High
TARGET-SET-TC-004	Verify targets by premium volume	High
TARGET-SET-TC-005	Verify targets by policy count	High
TARGET-SET-TC-006	Verify targets by new client count	High
TARGET-SET-TC-007	Verify targets categorized by business class (SME, Retail, Corporate)	High

4.33 Ft Sales Target Approval

4.33.1 Priority

Must Have

4.33.2 User Story

As a sales manager, I want to review and approve targets before activation so that I can ensure targets are realistic and aligned with business goals

4.33.3 Preconditions

Targets defined, approval workflow configured

4.33.4 Postconditions

Targets approved, activated for tracking

4.33.5 Test Cases

Id	Description	Weight
TARGET-APPROVAL-TC-001	Verify target approval workflow configured	High
TARGET-APPROVAL-TC-002	Verify manager can review proposed targets	High
TARGET-APPROVAL-TC-003	Verify manager can approve targets	High
TARGET-APPROVAL-TC-004	Verify manager can reject targets with reason	High
TARGET-APPROVAL-TC-005	Verify targets not active until approved	High
TARGET-APPROVAL-TC-006	Verify agent notified of approval/rejection	Medium
TARGET-APPROVAL-TC-007	Verify approval audit trail maintained	High

4.34 Ft Sales Target Vs Actual

4.34.1 Priority

Must Have

4.34.2 User Story

As a sales manager, I want to view reports on actual performance against set targets so that I can monitor achievement and identify underperformers

4.34.3 Preconditions

Targets set and approved, actual performance data available

4.34.4 Postconditions

Performance reports generated showing target vs actual with variance analysis

4.34.5 Test Cases

Id	Description	Weight
TARGET-VS-ACTUAL-TC-001	Verify target vs actual report by agent	High
TARGET-VS-ACTUAL-TC-002	Verify report shows target premium	High
TARGET-VS-ACTUAL-TC-003	Verify report shows actual premium	High
TARGET-VS-ACTUAL-TC-004	Verify report shows variance (amount and percentage)	High
TARGET-VS-ACTUAL-TC-005	Verify achievement percentage calculated	High
TARGET-VS-ACTUAL-TC-006	Verify performance color-coded (green/yellow/red)	Medium
TARGET-VS-ACTUAL-TC-007	Verify report filterable by period and business class	High

4.35 Ft Sales Target Adjustment

4.35.1 Priority

Should Have

4.35.2 User Story

As a sales manager, I want to adjust targets mid-period with documented reason so that I can respond to changing business conditions

4.35.3 Preconditions

Targets set and active

4.35.4 Postconditions

Targets adjusted, history maintained, approval obtained

4.35.5 Test Cases

Id	Description	Weight
TARGET-ADJUSTMENT-TC-001	Verify targets can be adjusted mid-period	High
TARGET-ADJUSTMENT-TC-002	Verify adjustment requires documented reason	High
TARGET-ADJUSTMENT-TC-003	Verify adjustment requires manager approval	High
TARGET-ADJUSTMENT-TC-004	Verify original target preserved in history	High
TARGET-ADJUSTMENT-TC-005	Verify adjusted target displayed in reports	High
TARGET-ADJUSTMENT-TC-006	Verify adjustment history viewable	Medium
TARGET-ADJUSTMENT-TC-007	Verify agent notified of adjustment	Medium

4.36 Ft Sales Portal Dashboard

4.36.1 Priority

Must Have

4.36.2 User Story

As a sales agent, I want a dashboard showing my leads, quotations, and commissions so that I can have visibility into my sales pipeline

4.36.3 Preconditions

Agent logged into sales portal

4.36.4 Postconditions

Dashboard displayed with key metrics and widgets

4.36.5 Test Cases

Id	Description	Weight
PORTAL-DASHBOARD-TC-001	Verify dashboard accessible to agent	High
PORTAL-DASHBOARD-TC-002	Verify widget shows leads by stage	High
PORTAL-DASHBOARD-TC-003	Verify widget shows quotations pending	High
PORTAL-DASHBOARD-TC-004	Verify widget shows policies issued this month	High
PORTAL-DASHBOARD-TC-005	Verify widget shows commission earned	High
PORTAL-DASHBOARD-TC-006	Verify widgets refreshed in real-time	Medium
PORTAL-DASHBOARD-TC-007	Verify dashboard responsive on all devices	High

4.37 Ft Sales Portal Mobile

4.37.1 Priority

Must Have

4.37.2 User Story

As a field agent, I want a mobile application to access sales tools so that I can work from anywhere

4.37.3 Preconditions

Mobile app installed on iOS/Android device, agent credentials configured

4.37.4 Postconditions

Agent can access all sales functions from mobile app

4.37.5 Test Cases

Id	Description	Weight
PORTAL-MOBILE-TC-001	Verify mobile app available on iOS	High
PORTAL-MOBILE-TC-002	Verify mobile app available on Android	High
PORTAL-MOBILE-TC-003	Verify lead entry accessible from mobile	High
PORTAL-MOBILE-TC-004	Verify quotation generation accessible from mobile	High
PORTAL-MOBILE-TC-005	Verify client communication accessible from mobile	High
PORTAL-MOBILE-TC-006	Verify commission tracking accessible from mobile	High
PORTAL-MOBILE-TC-007	Verify offline mode support with sync	High

4.38 Ft Sales Portal Marketing Tools

4.38.1 Priority

Should Have

4.38.2 User Story

As a sales agent, I want access to marketing tools like brochures and presentations so that I can be equipped with sales materials

4.38.3 Preconditions

Marketing materials uploaded to system, agent logged in

4.38.4 Postconditions

Agent can access, download, and customize marketing materials

4.38.5 Test Cases

Id	Description	Weight
PORTAL-MARKETING-TOOLS-TC-001	Verify document library accessible to agents	High
PORTAL-MARKETING-TOOLS-TC-002	Verify brochures downloadable	High
PORTAL-MARKETING-TOOLS-TC-003	Verify presentations downloadable	High
PORTAL-MARKETING-TOOLS-TC-004	Verify proposal templates available	High
PORTAL-MARKETING-TOOLS-TC-005	Verify templates customizable with client details	Medium
PORTAL-MARKETING-TOOLS-TC-006	Verify search functionality in document library	Medium
PORTAL-MARKETING-TOOLS-TC-007	Verify materials accessible from mobile app	High

4.39 Ft Sales Portal Client Contact

4.39.1 Priority

Should Have

4.39.2 User Story

As a client, I want to contact my assigned agent or broker directly so that I can facilitate direct communication

4.39.3 Preconditions

Client logged into portal, agent assigned to client

4.39.4 Postconditions

Client can view agent details and send messages

4.39.5 Test Cases

Id	Description	Weight
PORTAL-CLIENT-CONTACT-TC-001	Verify client portal shows assigned agent details	High
PORTAL-CLIENT-CONTACT-TC-002	Verify agent contact number displayed	High
PORTAL-CLIENT-CONTACT-TC-003	Verify agent email displayed	High
PORTAL-CLIENT-CONTACT-TC-004	Verify in-app messaging available	High
PORTAL-CLIENT-CONTACT-TC-005	Verify email through system available	High
PORTAL-CLIENT-CONTACT-TC-006	Verify communication history maintained	Medium
PORTAL-CLIENT-CONTACT-TC-007	Verify agent notified of client messages	High

4.40 Ft Sales Portal Product Catalog

4.40.1 Priority

Must Have

4.40.2 User Story

As a sales agent or client, I want to view standard product catalog with benefits and premiums so that I can browse available products

4.40.3 Preconditions

Products configured in system, catalog accessible

4.40.4 Postconditions

Product catalog displayed with filters and detailed information

4.40.5 Test Cases

Id	Description	Weight
PORTAL-PRODUCT-CATALOG-TC-001	Verify product catalog accessible from portal	High
PORTAL-PRODUCT-CATALOG-TC-002	Verify product listing with filters (category, premium range)	High
PORTAL-PRODUCT-CATALOG-TC-003	Verify detailed benefit schedule displayed per product	High
PORTAL-PRODUCT-CATALOG-TC-004	Verify premium range indication shown	High
PORTAL-PRODUCT-CATALOG-TC-005	Verify product comparison feature available	Medium
PORTAL-PRODUCT-CATALOG-TC-006	Verify product brochure downloadable	Medium
PORTAL-PRODUCT-CATALOG-TC-007	Verify catalog accessible from mobile app	High

4.41 Ft Sales Client Portal Policies

4.41.1 Priority

Must Have

4.41.2 User Story

As a corporate client, I want to download policies, view enrolled members, and manage renewals so that I can have self-service access to policy information

4.41.3 Preconditions

Corporate client logged into portal, policies issued

4.41.4 Postconditions

Client can access all policy information and perform self-service actions

4.41.5 Test Cases

Id	Description	Weight
CLIENT-PORTAL-POLICIES-TC-001	Verify corporate client portal accessible	High
CLIENT-PORTAL-POLICIES-TC-002	Verify policy documents downloadable	High
CLIENT-PORTAL-POLICIES-TC-003	Verify enrolled member list viewable	High
CLIENT-PORTAL-POLICIES-TC-004	Verify member list exportable to Excel	Medium
CLIENT-PORTAL-POLICIES-TC-005	Verify renewal management accessible	High
CLIENT-PORTAL-POLICIES-TC-006	Verify claims summary viewable	High
CLIENT-PORTAL-POLICIES-TC-007	Verify portal accessible from mobile devices	High

4.42 Ft Sales Client Payment

4.42.1 Priority

Must Have

4.42.2 User Story

As a client, I want to make payments through multiple channels so that I can conveniently pay my premiums

4.42.3 Preconditions

Policy issued or quotation accepted, payment due

4.42.4 Postconditions

Payment completed, policy issued automatically after confirmation

4.42.5 Test Cases

Id	Description	Weight
CLIENT-PAYMENT-TC-001	Verify bank transfer payment channel available	High
CLIENT-PAYMENT-TC-002	Verify mobile money payment channel available	High
CLIENT-PAYMENT-TC-003	Verify credit card payment channel available	High
CLIENT-PAYMENT-TC-004	Verify payment instructions displayed clearly	High
CLIENT-PAYMENT-TC-005	Verify payment reference generated uniquely	High
CLIENT-PAYMENT-TC-006	Verify auto-policy issuance after payment confirmation	High
CLIENT-PAYMENT-TC-007	Verify payment status tracked and displayed	High

4.43 Ft Sales Client Payment Confirm

4.43.1 Priority

Must Have

4.43.2 User Story

As a finance officer, I want to automatically confirm payments and generate receipts so that I can eliminate manual payment reconciliation

4.43.3 Preconditions

Payment gateway integrated, payment completed by client

4.43.4 Postconditions

Payment auto-confirmed, receipt generated and sent to client

4.43.5 Test Cases

Id	Description	Weight
CLIENT-PAYMENT-CONFIRM-TC-001	Verify payment gateway integration active	High
CLIENT-PAYMENT-CONFIRM-TC-002	Verify payment auto-confirmed upon gateway callback	High
CLIENT-PAYMENT-CONFIRM-TC-003	Verify receipt auto-generated in PDF format	High
CLIENT-PAYMENT-CONFIRM-TC-004	Verify receipt includes payment details and breakdown	High
CLIENT-PAYMENT-CONFIRM-TC-005	Verify SMS notification sent to client with receipt link	High
CLIENT-PAYMENT-CONFIRM-TC-006	Verify email notification sent to client with receipt attachment	High
CLIENT-PAYMENT-CONFIRM-TC-007	Verify payment recorded in finance module	High

4.44 Ft Sales Client Policy Storage

4.44.1 Priority

Must Have

4.44.2 User Story

As a client, I want my policies stored securely and sent to me via email/SMS so that I can receive policy documents promptly

4.44.3 Preconditions

Policy issued

4.44.4 Postconditions

Policy stored securely, sent to client via email/SMS with download link

4.44.5 Test Cases

Id	Description	Weight
CLIENT-POLICY-STORAGE-TC-001	Verify secure document storage configured	High
CLIENT-POLICY-STORAGE-TC-002	Verify policy document encrypted at rest	High
CLIENT-POLICY-STORAGE-TC-003	Verify auto-email sent with policy document	High
CLIENT-POLICY-STORAGE-TC-004	Verify auto-SMS sent with policy download link	High
CLIENT-POLICY-STORAGE-TC-005	Verify unique policy number generated	High
CLIENT-POLICY-STORAGE-TC-006	Verify policy accessible from client portal	High
CLIENT-POLICY-STORAGE-TC-007	Verify policy download link expires after period	Medium

4.45 Ft Sales Client Inquiry

4.45.1 Priority

Should Have

4.45.2 User Story

As a client, I want to use live chat or online inquiry form so that I can get quick answers from sales team

4.45.3 Preconditions

Client portal accessible, sales team available

4.45.4 Postconditions

Client inquiry submitted, response provided via chat or ticketing system

4.45.5 Test Cases

Id	Description	Weight
CLIENT-INQUIRY-TC-001	Verify live chat available during business hours	High
CLIENT-INQUIRY-TC-002	Verify inquiry form available 24/7	High
CLIENT-INQUIRY-TC-003	Verify inquiry form captures contact details and question	High
CLIENT-INQUIRY-TC-004	Verify ticket generated for inquiry tracking	High
CLIENT-INQUIRY-TC-005	Verify client receives inquiry reference number	High
CLIENT-INQUIRY-TC-006	Verify sales team notified of new inquiry	High
CLIENT-INQUIRY-TC-007	Verify client notified when response provided	High

4.46 Ft Sales Client Faq

4.46.1 Priority

Should Have

4.46.2 User Story

As a client, I want to access FAQ document in PDF format so that I can get answers to common questions without human intervention

4.46.3 Preconditions

FAQ document created and uploaded

4.46.4 Postconditions

FAQ accessible online and downloadable in PDF format

4.46.5 Test Cases

Id	Description	Weight
CLIENT-FAQ-TC-001	Verify FAQ document accessible from client portal	High
CLIENT-FAQ-TC-002	Verify FAQ covers products, enrollment, claims, renewals	High
CLIENT-FAQ-TC-003	Verify FAQ searchable online	High
CLIENT-FAQ-TC-004	Verify FAQ downloadable in PDF format	High
CLIENT-FAQ-TC-005	Verify FAQ organized by category	Medium
CLIENT-FAQ-TC-006	Verify FAQ regularly updated	Low
CLIENT-FAQ-TC-007	Verify FAQ accessible without login	Medium

4.47 Ft Sales Report Sales Summary

4.47.1 Priority

Must Have

4.47.2 User Story

As a sales manager, I want to generate sales report showing volume, conversion rates, and onboarding progress so that I can monitor overall sales performance

4.47.3 Preconditions

Sales data available, reporting module accessible

4.47.4 Postconditions

Sales summary report generated with key performance metrics

4.47.5 Test Cases

Id	Description	Weight
REPORT-SALES-SUMMARY-TC-001	Verify sales summary report accessible	High
REPORT-SALES-SUMMARY-TC-002	Verify report shows total premium	High
REPORT-SALES-SUMMARY-TC-003	Verify report shows policy count	High
REPORT-SALES-SUMMARY-TC-004	Verify report shows conversion rates by stage	High
REPORT-SALES-SUMMARY-TC-005	Verify report shows average deal size	High
REPORT-SALES-SUMMARY-TC-006	Verify report shows onboarding progress	High
REPORT-SALES-SUMMARY-TC-007	Verify report filterable by date range	High

4.48 Ft Sales Report Commission

4.48.1 Priority

Must Have

4.48.2 User Story

As a finance officer, I want to generate commission report by agent, period, and product so that I can track commission payouts and agent earnings

4.48.3 Preconditions

Commissions calculated, reporting module accessible

4.48.4 Postconditions

Commission report generated with summary and detail views

4.48.5 Test Cases

Id	Description	Weight
REPORT-COMMISSION-TC-001	Verify commission summary report available	High
REPORT-COMMISSION-TC-002	Verify commission detail report available	High
REPORT-COMMISSION-TC-003	Verify report filterable by agent	High
REPORT-COMMISSION-TC-004	Verify report filterable by date range	High
REPORT-COMMISSION-TC-005	Verify report filterable by product	High
REPORT-COMMISSION-TC-006	Verify report filterable by payment status	High
REPORT-COMMISSION-TC-007	Verify report exportable to Excel	Medium

4.49 Ft Sales Report Filters

4.49.1 Priority

Must Have

4.49.2 User Story

As a sales manager, I want to filter sales reports by product, agent, broker, and sales channel so that I can analyze performance by different dimensions

4.49.3 Preconditions

Sales data available, multi-dimensional reporting configured

4.49.4 Postconditions

Reports filterable by multiple dimensions

4.49.5 Test Cases

Id	Description	Weight
REPORT-FILTERS-TC-001	Verify filter by product available	High
REPORT-FILTERS-TC-002	Verify filter by agent available	High
REPORT-FILTERS-TC-003	Verify filter by broker available	High
REPORT-FILTERS-TC-004	Verify filter by sales channel (direct, broker, MNO, online)	High
REPORT-FILTERS-TC-005	Verify multiple filters can be applied simultaneously	High
REPORT-FILTERS-TC-006	Verify filter selections saved for future sessions	Medium
REPORT-FILTERS-TC-007	Verify filter reset function available	Low

4.50 Ft Sales Report Production Unit

4.50.1 Priority

Must Have

4.50.2 User Story

As a sales manager, I want to view production per sales unit and per agent so that I can compare performance across units and agents

4.50.3 Preconditions

Sales hierarchy configured, production data available

4.50.4 Postconditions

Production report generated showing performance by unit and agent

4.50.5 Test Cases

Id	Description	Weight
REPORT-PRODUCTION-UNIT-TC-001	Verify production report by unit available	High
REPORT-PRODUCTION-UNIT-TC-002	Verify production report by agent available	High
REPORT-PRODUCTION-UNIT-TC-003	Verify report shows premium by unit/agent	High
REPORT-PRODUCTION-UNIT-TC-004	Verify report shows policy count by unit/agent	High
REPORT-PRODUCTION-UNIT-TC-005	Verify report shows client count by unit/agent	High
REPORT-PRODUCTION-UNIT-TC-006	Verify report sortable by performance metrics	High
REPORT-PRODUCTION-UNIT-TC-007	Verify ranking displayed	Medium

4.51 Ft Sales Report Agent List

4.51.1 Priority

Should Have

4.51.2 User Story

As a sales administrator, I want to generate sales agent list with contact details and status so that I can maintain updated agent directory

4.51.3 Preconditions

Sales agents registered in system

4.51.4 Postconditions

Agent list report generated with complete information

4.51.5 Test Cases

Id	Description	Weight
REPORT-AGENT-LIST-TC-001	Verify agent list report accessible	High
REPORT-AGENT-LIST-TC-002	Verify report shows agent name	High
REPORT-AGENT-LIST-TC-003	Verify report shows agent contact details	High
REPORT-AGENT-LIST-TC-004	Verify report shows hierarchy assignment	High
REPORT-AGENT-LIST-TC-005	Verify report shows territory assignment	High
REPORT-AGENT-LIST-TC-006	Verify report shows status (active/inactive)	High
REPORT-AGENT-LIST-TC-007	Verify report shows performance metrics	Medium

4.52 Ft Sales Report Agent Performance

4.52.1 Priority

Must Have

4.52.2 User Story

As a sales manager, I want to monitor agent performance with analytics dashboards so that I can identify top performers and provide targeted support

4.52.3 Preconditions

Sales data available, performance dashboard configured

4.52.4 Postconditions

Performance dashboard accessible showing agent metrics and leaderboard

4.52.5 Test Cases

Id	Description	Weight
REPORT-AGENT-PERFORMANCE-TC-001	Verify performance dashboard accessible	High
REPORT-AGENT-PERFORMANCE-TC-002	Verify dashboard shows sales by agent	High
REPORT-AGENT-PERFORMANCE-TC-003	Verify dashboard shows target achievement	High
REPORT-AGENT-PERFORMANCE-TC-004	Verify dashboard shows conversion rates	High
REPORT-AGENT-PERFORMANCE-TC-005	Verify dashboard shows commission earned	High
REPORT-AGENT-PERFORMANCE-TC-006	Verify leaderboard displayed	High
REPORT-AGENT-PERFORMANCE-TC-007	Verify dashboard refreshed in real-time	Medium

4.53 Ft Sales Rbac

4.53.1 Priority

Must Have

4.53.2 User Story

As a system administrator, I want to implement role-based access control for sales users so that agents only access appropriate information

4.53.3 Preconditions

Roles defined in system, users registered

4.53.4 Postconditions

RBAC implemented, permissions enforced per role

4.53.5 Test Cases

Id	Description	Weight
RBAC-TC-001	Verify Country Manager role configured with permissions	High
RBAC-TC-002	Verify Regional Manager role configured with permissions	High
RBAC-TC-003	Verify BDM role configured with permissions	High
RBAC-TC-004	Verify Unit Manager role configured with permissions	High
RBAC-TC-005	Verify Agent role configured with permissions	High
RBAC-TC-006	Verify Broker role configured with permissions	High
RBAC-TC-007	Verify permissions enforced at UI and API level	High

4.54 Ft Sales Document Security

4.54.1 Priority

Must Have

4.54.2 User Story

As a security officer, I want secure document storage with encryption so that client and policy documents are protected

4.54.3 Preconditions

Document storage configured, encryption enabled

4.54.4 Postconditions

Documents encrypted at rest and in transit, access logs maintained

4.54.5 Test Cases

Id	Description	Weight
DOCUMENT-SECURITY-TC-001	Verify document encryption at rest	High
DOCUMENT-SECURITY-TC-002	Verify document encryption in transit (HTTPS/TLS)	High
DOCUMENT-SECURITY-TC-003	Verify access control enforced on documents	High
DOCUMENT-SECURITY-TC-004	Verify access logs maintained for all document access	High
DOCUMENT-SECURITY-TC-005	Verify access logs include user, timestamp, action	High
DOCUMENT-SECURITY-TC-006	Verify unauthorized access blocked	High
DOCUMENT-SECURITY-TC-007	Verify document retention policy enforced	Medium

4.55 Ft Sales Audit Log

4.55.1 Priority

Must Have

4.55.2 User Story

As an auditor, I want full audit logs of sales activities so that I can track all changes and comply with audit requirements

4.55.3 Preconditions

Audit logging enabled, sales activities occurring

4.55.4 Postconditions

Comprehensive audit logs maintained, searchable and exportable

4.55.5 Test Cases

Id	Description	Weight
AUDIT-LOG-TC-001	Verify audit log captures user for each action	High
AUDIT-LOG-TC-002	Verify audit log captures action performed	High
AUDIT-LOG-TC-003	Verify audit log captures timestamp	High
AUDIT-LOG-TC-004	Verify audit log captures old and new values for changes	High
AUDIT-LOG-TC-005	Verify audit logs immutable (cannot be modified)	High
AUDIT-LOG-TC-006	Verify audit logs searchable by user, date, action	High
AUDIT-LOG-TC-007	Verify audit logs exportable for compliance reporting	High