

Change Request Template: Drop — Fintech Payment App

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“ **Project:** Drop — Remittance + QR Payments **Version:** 1.0 **Date:** 2026-02-23
Author: John (AI Director) **Status:** Approved (Template) **Reviewers:** Alem Bašić (CEO)

Document History

| Version | Date | Author | Changes |
|---------|------------|--------|--------------------------------------------|
| 0.1 | 2026-02-23 | John | Initial CR template — Drop fintech context |

How to Use This Template

A Change Request (CR) is submitted whenever a stakeholder wants to modify any approved project artifact — scope, timeline, budget, requirements, or design.

EVERY change must go through this process, no matter how "small" it seems. In fintech, one "small" change (e.g., adding a column to the `users` table) can violate PCI-DSS compliance and trigger a P0 incident.

Copy this template to `docs/CROSS-CUTTING/change-requests/CR-{XXX}-{short-title}.md` and fill in all fields.

Drop-Specific Rules:

- Any schema change to `users` or `cards` tables requires explicit compliance review — pass-through model (ADR-003) must not be violated
- Any change to fee rates (currently 0.5% remittance, 1% QR) requires CEO sign-off from Alem Bašić
- Any change affecting authentication, rate limiting, or JWT handling requires security review by John + Validator Agent
- Changes that affect Finanstilsynet registration scope must be reviewed before submission

Change Request Log

| CR ID | Title | Status | Submitted | Decision Date | Impact |
|--------|------------------------------------|----------|------------|---------------|------------------------------------------------|
| CR-001 | Phase 0.5 Security Hardening Scope | Approved | 2026-02-23 | 2026-02-23 | In-scope security fixes; no fee/schema changes |
| CR-002 | (use template below) | | | | |

[TEMPLATE STARTS HERE — Copy below for each new CR]

Change Request: {CR_TITLE}

1. Change Request Metadata

| Field | Value |
|----------------|--------------------------------------------|
| CR ID | CR-{XXX} (assigned by John as AI Director) |
| Date Submitted | {DATE} |
| Submitted By | {NAME} — {ROLE} |
| Project | Drop — Remittance + QR Payments |
| Priority | Critical / High / Medium / Low |

| Field | Value |
|--------------------------|---------------------------------------------------------------------------------------------------------|
| CR Type | Scope Change / Budget Change / Timeline Change / Requirements Change / Design Change / Technical Change |
| Current Phase | Phase 0.5 Security Hardening / Phase 1 BaaS Integration / Phase 2 Compliance |
| Decision Deadline | {DATE} (by when a decision must be made to avoid impact) |

2. Change Description

2.1 Summary of Change

{ONE_PARAGRAPH_SUMMARY_OF_WHAT_CHANGES}

2.2 Current State (Before)

{DESCRIPTION_OF_CURRENT_STATE}

Currently approved in: {DOCUMENT_NAME_AND_VERSION}, Section {X.X}

Drop compliance check — Current state:

- Does the current state involve the `users.balance` column? Yes / No — (Must remain: No)
- Does the current state involve `cards.card_number` or `cards.cvv`? Yes / No — (Must remain: No)
- Does the current state involve fee rates? Yes / No — (Current: remittance 0.5%, QR 1%)

2.3 Proposed State (After)

{DESCRIPTION_OF_PROPOSED_STATE}

Drop compliance check — Proposed state:

- Will the proposed state add a `balance` column to `users`? Yes / No — (If Yes: BLOCKED — violates ADR-003)
- Will the proposed state store `card_number` or `cvv` in full? Yes / No — (If Yes: BLOCKED — violates PCI-DSS)
- Does this change fee rates? Yes / No — (If Yes: CEO sign-off required)

2.4 Out of Scope for This Change

This CR does NOT include:

- {EXPLICITLY_EXCLUDED_ITEM_1}
- {EXPLICITLY_EXCLUDED_ITEM_2}

3. Reason & Justification

3.1 Reason for Change

| Reason Category | Applies? | Details |
|-------------------------------------------|----------|-----------------------------------------------------------|
| New business requirement discovered | Yes / No | {DETAILS} |
| Regulatory / compliance mandate | Yes / No | {DETAILS} |
| Client feedback from UAT / prototype | Yes / No | {DETAILS} |
| Technical blocker / infeasibility | Yes / No | {DETAILS} |
| Market opportunity / competitive pressure | Yes / No | {DETAILS} |
| Error/omission in original requirements | Yes / No | {DETAILS} |
| Performance / quality improvement | Yes / No | {DETAILS} |
| Security finding from audit | Yes / No | Reference: security/drop-security-rapport.md SEC- {ID} |

Primary Justification: {CLEAR_BUSINESS_JUSTIFICATION_WHY_THIS_CHANGE_IS_NECESSARY}

3.2 Consequence of Not Changing

If this change is **not** approved: {CONSEQUENCE_OF_REJECTION}

4. Impact Analysis

4.1 Scope Impact

| Deliverable Affected | Current Scope | Proposed Scope | Impact Type |
|----------------------|---------------|----------------|----------------------------|
| {DELIVERABLE} | {CURRENT} | {PROPOSED} | Added / Removed / Modified |

Scope Change Size: Small (< 1 day) / Medium (1-3 days) / Large (3-10 days) / Major (> 10 days)

4.2 Timeline Impact

| Milestone | Current Date | New Date (if approved) | Delay |
|------------------------------|--------------|------------------------|-------------|
| Phase 0.5 Security Hardening | 2026-02-28 | {NEW_DATE} | {DAYS} days |
| Phase 1 BaaS Integration | 2026-04-30 | {NEW_DATE} | {DAYS} days |
| Finanstilsynet Registration | 2026-05-31 | {NEW_DATE} | {DAYS} days |

Timeline Impact: None / Minor (≤ 3 days) / Moderate (4-14 days) / Major (> 14 days) **Critical**

Path Impact: Yes / No If yes: {WHICH_CRITICAL_PATH_ITEMS_AFFECTED}

4.3 Budget Impact

| Cost Category | Current Budget (NOK) | Additional Cost (NOK) | Notes |
|------------------------------|----------------------------------------|---------------------------|---------|
| Development | 150,000 (Innovasjon Norge + bootstrap) | {ADDITIONAL} | {NOTES} |
| Design | — | {ADDITIONAL} | |
| Testing | — | {ADDITIONAL} | |
| Infrastructure (Fly.io) | — | {ADDITIONAL} | |
| Total Additional Cost | | {TOTAL_ADDITIONAL} | |

Budget Impact: None / Minor ($< 5\%$) / Moderate (5-15%) / Major ($> 15\%$) **Total Drop budget:**

~250,000 NOK (150K Innovasjon Norge + bootstrap) **Funding Source for Additional Cost:**

{HOW_WILL_ADDITIONAL_COST_BE_COVERED}

4.4 Resource Impact

| Resource | Current Allocation | Required if Approved | Impact |
|---------------------------------|-----------------------------|----------------------|---------|
| Builder Agent (Claude Sonnet) | Per-task | {NEW_ALLOCATION} | {NOTES} |
| Validator Agent (Claude Sonnet) | Per-review | {NEW_ALLOCATION} | |
| John (AI Director) | Architecture + coordination | {NEW_ALLOCATION} | |

4.5 Risk Impact

| Risk | Probability | Impact | Notes |
|-----------------------------------|-----------------------|----------|----------------------------------|
| {NEW_RISK_INTRODUCED} | H/M/L | H/M/L | |
| Pass-through model violation risk | L (if schema touched) | Critical | Always assess for schema changes |

4.6 Quality Impact

- Test cases affected: {LIST_OF_TEST_CASES_NEEDING_UPDATE}
- Regression risk: {HIGH/MEDIUM/LOW} — {EXPLANATION}
- NFRs affected: {LIST_ANY_NFRs_IMPACTED}
- `db.test.ts` pass-through assertions: Will these still pass? Yes / Needs update — {EXPLANATION}
- `api-endpoints.test.ts`: Will existing 26 API endpoint tests still pass? Yes / Needs update

4.7 Affected Deliverables / Documents

| Document | Section | Type of Change | Owner |
|--------------------------------------------------------------------|-----------|-----------------------|---------------------------------|
| <code>docs/backend/API-REFERENCE.md</code> | {SECTION} | Update / Add / Remove | John |
| <code>docs/backend/DATABASE-SCHEMA.md</code> | {SECTION} | Update / Add / Remove | John |
| <code>CLAUDE.md</code> | {SECTION} | Update | John |
| <code>docs/BUSINESS-REQUIREMENTS/functional-requirements.md</code> | FR-{XXX} | Modify | John |
| Test cases | TC-{XXX} | Update | Builder Agent + Validator Agent |

5. Alternative Approaches Considered

| Alternative | Description | Why Rejected |
|-----------------------|-------------------|----------------------------|
| Option A (Proposed) | {THIS_CR} | <i>Recommended</i> |
| Option B | {ALTERNATIVE} | {WHY_NOT_CHOSEN} |
| Option C — Do Nothing | Reject the change | {CONSEQUENCE_OF_REJECTION} |

Recommendation: Option {A/B/C} **Rationale:** {WHY_THIS_IS_THE_BEST_OPTION}

6. Implementation Plan

6.1 Implementation Steps

| # | Task | Owner | Effort | Target Date |
|---|-------------------------------------------------------------------------------------|---------------------------------|----------|-------------|
| 1 | {TASK} | Builder Agent | {EFFORT} | {DATE} |
| 2 | Update <code>db.test.ts</code> if schema changes | Builder Agent | S | {DATE} |
| 3 | Update test cases for affected features | Builder Agent + Validator Agent | {EFFORT} | {DATE} |
| 4 | Update requirements and API reference docs | John | {EFFORT} | {DATE} |
| 5 | Regression testing (<code>npm run test</code> + <code>npx playwright test</code>) | Validator Agent | M | {DATE} |
| 6 | Deploy to staging (<code>https://drop-staging.fly.dev/</code>) and verify | Builder Agent | S | {DATE} |

6.2 Dependencies

| Dependency | Type | Blocking? |
|-------------------------------------------------|---------------------|-------------------------------|
| {DEPENDENCY} | Internal / External | Yes / No |
| Fly.io staging environment | Infrastructure | No (always available) |
| BaaS partner confirmation (for Phase 2 changes) | External | Yes (for live money movement) |

6.3 Test Plan for This Change

- Unit tests: {WHICH_UNITS_NEED_NEW/UPDATED_TESTS} — add to relevant `__tests__/*.test.ts`
 - Integration tests: {WHAT_INTEGRATIONS_TO_RETEST} — `api-endpoints.test.ts`
 - DB compliance: `db.test.ts` must still pass (no balance, no CVV)
 - Regression scope: Full `npm run test` (40+ tests) + `npx playwright test` (3 projects)
 - UAT: {DOES_THIS_REQUIRE_CEO_UAT? Y/N — WHICH_SCENARIOS}
-

7. Rollback Plan

Rollback Trigger: {WHAT_CONDITION_TRIGGERS_ROLLBACK} (e.g., error rate > 1% post-deploy, smoke tests failing, pass-through model violation detected)

Rollback Steps:

- `flyctl deploy --app drop-app --image registry.fly.io/drop-app:{PREVIOUS_VERSION}` (2-5 min)
- Verify health: `curl https://drop-staging.fly.dev/api/health`
- Run smoke tests: `npx playwright test --project=user-flows`
- If DB migrations ran: assess whether down migration is safe (Phase 0.5 migrations are all additive — generally safe to leave tables in place)
- Update Mission Control incident task with rollback details

Rollback Owner: John (AI Director) **Rollback Time Required:** 5-10 minutes **Data Recovery Needed:** No (mock BaaS — no real transactions in Phase 0.5)

8. Approval Workflow

8.1 Approval Matrix — Drop

| Impact Type | Required Approvals | Target Decision Time |
|-------------------------------------------|-----------------------------------------|----------------------|
| No budget/timeline impact | John (AI Director) | 1 business day |
| Schema change (any) | John + Validator Agent compliance check | 1 business day |
| Fee rate change | John + Alem Bašić (CEO) | 2 business days |
| Budget impact < 5% OR timeline < 3 days | John + Alem Bašić | 2 business days |
| Budget impact 5-15% OR timeline 3-14 days | John + Alem Bašić (CEO) | 3 business days |
| Budget impact > 15% OR timeline > 14 days | John + Alem Bašić (CEO) + Board | 5 business days |
| Finanstilsynet registration scope change | John + Alem Bašić + Legal review | 5 business days |

8.2 This Change Requires

- Tech Lead Review** — Technical feasibility and effort confirmed (John)
- Validator Agent Review** — DB compliance check: no balance/CVV violation
- John (AI Director)** — Architecture accountability + Mission Control task created
- Alem Bašić (CEO)** — Fee rate changes, budget > 5%, or scope changes affecting BaaS/Finanstilsynet

8.3 Decision Record

| Level | Reviewer | Decision | Date | Comments |
|-----------------|------------|--------------------------------|--------|------------------------------------------------|
| Tech Lead | John | Approved / Rejected / Deferred | {DATE} | {COMMENTS} |
| Validator Agent | Validator | Approved / Rejected | {DATE} | DB compliance: pass-through model intact? |
| AI Director | John | Approved / Rejected | {DATE} | |
| CEO (Alem) | Alem Bašić | Approved / Rejected | {DATE} | <i>(required for fee/budget/scope changes)</i> |

Final Decision: APPROVED / REJECTED / DEFERRED **Decision Date:** {DATE} **Effective From Sprint:** Phase {X.X} / Sprint {X}

9. Change Log

| Date | Changed By | What Changed |
|--------|------------|----------------|
| {DATE} | {NAME} | {WHAT_CHANGED} |

Approval

| Role | Name | Date | Signature |
|------------|--------------------|------------|---------------|
| Author | John (AI Director) | 2026-02-23 | Approved (AI) |
| Tech Lead | John | 2026-02-23 | Approved |
| CEO (Alem) | Alem Bašić | TBD | |

Revision #5

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