

Corporate Customer Creation
Oracle FLEXCUBE Universal Banking
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1. Creation of Corporate Customer

1.1 Introduction

The process begins when a prospect/customer approaches the bank (via phone / net banking or by walking into the branch) with an account opening request or when the bank initiates the process by approaching a prospect-lead from its database. In case of a bank-initiated request, the process continues only if the prospect is interested. The process continues with the receipt of the required set of documents by the bank from the customer for savings account opening, which is followed by New Customer Due Diligence (NCDD) check. If the NCDD check is not passed for a customer, the application is rejected. For a customer who passes the NCDD check, the customer account is opened in Oracle FLEXCUBE and the kit is dispatched.

1.2 Stages in Customer Creation

In Oracle FLEXCUBE, the process for creating a corporate customer is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Appropriate web services will be called in at certain stages to complete the transaction.

The customer creation process comprises the following stages:

- Input Customer Details
- Identify Customer requirements
- Capture Details For IPCA Checks
- Capture Details for NCDD Checks
- Check Prospect for Credit History
- Analyze Prospects Credit Report
- Balance Sheet Analysis
- Prepare Note for InPrinciple Approval
- IPCA Decision
- Prospect Fit to Be a Customer
- Negotiation
- Obtain Customer relationship Form
- Input Details For Customer Creation
- Verify Details For Customer Creation

Step 1. Input Customer Details

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity.

If you have the required access rights, you can enter details for a new customer in the 'Input Details' screen. To invoke this screen, type 'STDCC001' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

You can capture the following details

Liability ID

Enter the liability id to which you wish to link the customer

Short Name

Enter a short name for the customer

Customer No

Specify the CIF of the customer

Address

Specify the address of the customer

Country

Specify the country in which the customer resides

Nationality

Specify the nationality of the customer

Language

Specify the language of the customer

Customer Category

The system displays the value as 'Corporate'

XRef

The system generates a unique identifier for the customer and displays it here

Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed.



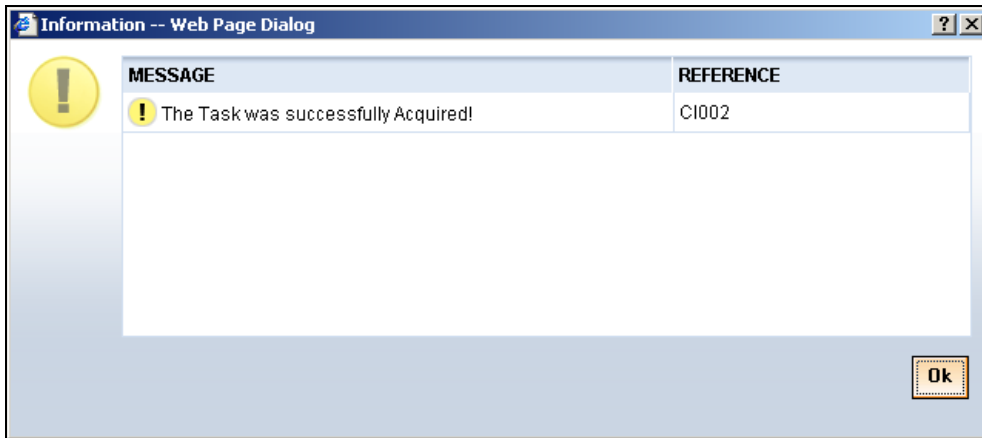
The system creates a task 'Identify Customer requirements' in the 'Pending' task list.

Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
CHO		InPrincipleCreditApproval200042	Check for Prospect Credit History						Mon Aug 04 15:23:36 GMT+05:30 2008	Acquire
CHO		OpenSavingsAccount200010	Check for any change in KYC-R Information						Fri Aug 08 11:17:31 GMT+05:30 2008	Acquire
CHO		OpenSavingsAccount220060	Check for any change in KYC-R Information						Fri Aug 08 11:30:08 GMT+05:30 2008	Acquire
CHO		OpenSavingsAccount220058	Check if Initial deposit required						Fri Aug 08 11:12:29 GMT+05:30 2008	Acquire
CHO		CreateCorporateCustomer220061	Identify Customer Requirements						Fri Aug 08 12:24:43 GMT+05:30 2008	Acquire

Step 2. Identify Customer requirements

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity. Go to your 'Pending' task list and acquire the task by clicking the corresponding 'Acquire' button. The following screen will be displayed.

The screen appears as shown below:



The task will then be moved to the 'Assigned' task list.



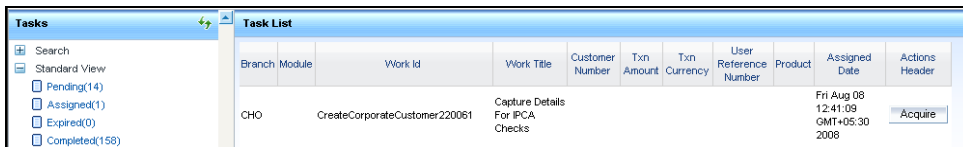
Go to the 'Assigned' task list and double click on the record to invoke the following screen.



The system displays all information captured in the "Input Details" screen. You can verify the details and also edit them if required. If the customer has requested for credit facility, select the action 'CREDITREQUIRED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed.



The system will create a task 'Capture Details For IPCA Checks' in the 'Pending' task list.

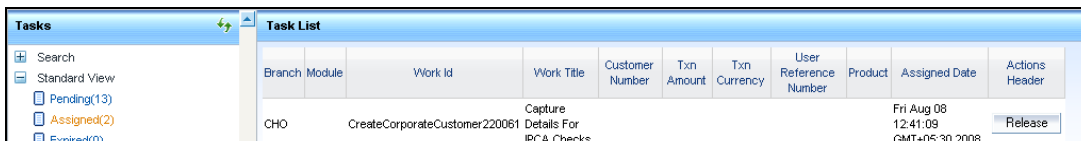


Step 3. Capture Details For IPCA Checks

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity. Go to your 'Pending' task list and acquire the task by clicking the corresponding the 'Acquire' button. The following screen will be displayed.



The task will then be moved to the 'Assigned' task list



Go to the 'Assigned' task list and double click on the record to invoke the following screen.

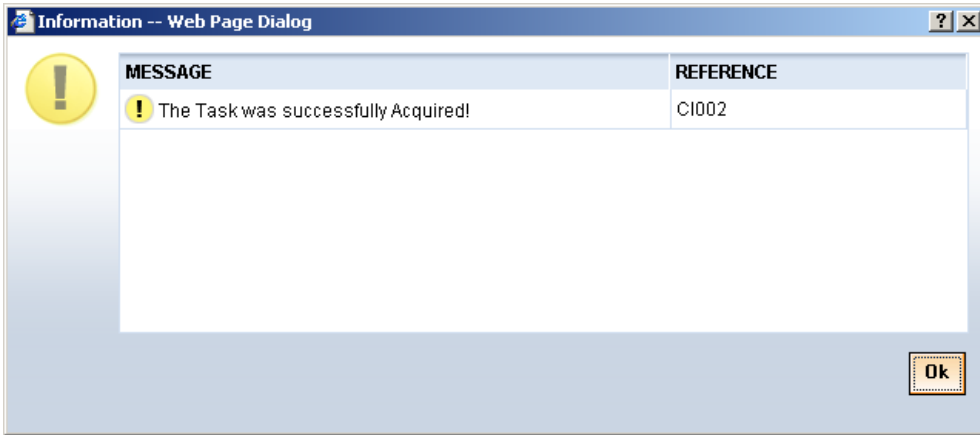
The system displays all information captured in the 'Check Requirements' screen. You can verify the details and also edit them if required. If all information is accurate and In Principal Credit Approval (IPCA) can be granted, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed.

The system will create a task 'Capture Details For NCDD Checks' in the 'Pending' task list

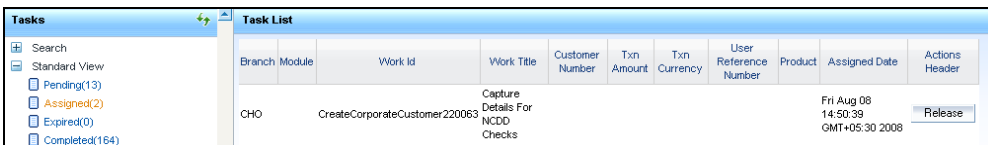
Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
CHO		CreateCorporateCustomer220061	Capture Details For NCDD Checks						Fri Aug 08 12:50:17 GMT+05:30 2008	Acquire

Step 4. Capture Details for NCDD Checks

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity. Go to you 'Pending' task list and acquire the task by clicking the corresponding the 'Acquire' button. The following screen will be displayed.



The task will be moved to the 'Assigned' task list.



Go to the 'Assigned' task list and double click on the record to invoke the following screen.

The screen appears as shown below:

Here you can perform due diligence for the new customer. If all details and records are found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed.

MESSAGE	REFERENCE
! The task is completed successfully	LCIP-004

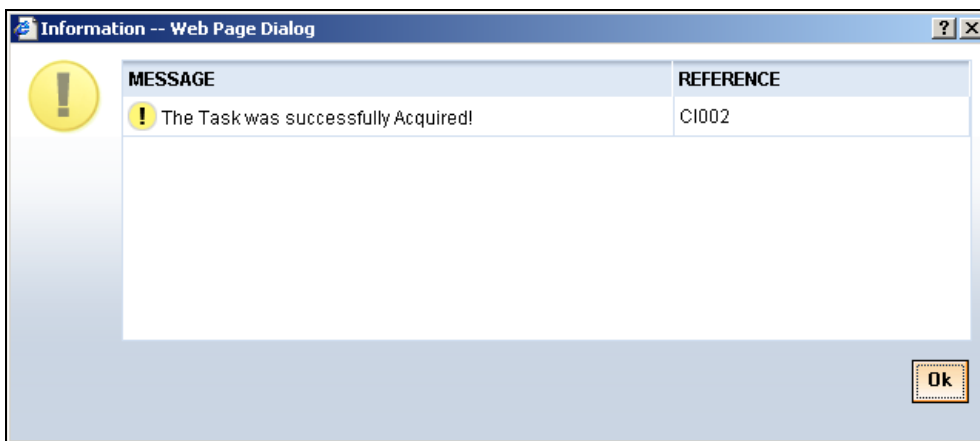
The system will create a task 'Check Prospect for Credit History' in the 'Pending' task list.

The screen appears as shown below:

Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
CHO		InPrincipleCreditApproval200042	Check for Prospect Credit History						Mon Aug 04 15:23:36 GMT+05:30 2008	Acquire
CHO		InPrincipleCreditApproval220065	Check for Prospect Credit History						Fri Aug 08 14:57:37 GMT+05:30 2008	Acquire

Step 5. Check Prospect for Credit History

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity. Go to your 'Pending' task list and acquire the task by clicking the corresponding 'Acquire' button. The following screen will be displayed.



The task will be moved to the 'Assigned' task list.

Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
CHO		InPrincipleCreditApproval220065	Check for Prospect Credit History						Fri Aug 08 14:57:37 GMT+05:30 2008	Release

Go to the 'Assigned' task list and double click on the record to invoke the following screen.

The screen appears as shown below:

Here all details captured in the 'Capture Details for NCDD Check' are displayed. You can check for credit history of the customer and also edit the defaulted details. If all details and records are found acceptable, select the action 'AVAILABLE' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. If details are not available, select the action 'UNAVAILABLE' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The system will move the task back to the 'Pending' task list for want of those details.

If you select 'AVAILABLE' and save the transaction, the following screen will be displayed.

MESSAGE	REFERENCE
! The task is completed successfully	LCIP-004

The 'Analyze Prospects Credit Report' task will be created in the 'Pending' task list

Step 6. Analyze Prospects Credit Report

Users belonging to the user role CAEROLE (Credit Appraisal Executive) can perform this activity. On acquiring it, the task will be moved to the 'Assigned' task list. Go to the assigned list and fetch the record.

Credit Summary					
Public Records	1	Collections	5	Negative Trade	3
Hist Neg Trade	2	No Of Trades	4	Revolving	4
Hist Neg Occur	2	Instalment	3	Mortgage	2
Open Trade	3	Inquires	1		

The credit report of the customer will be displayed here. You can analyze it. If all details and records are found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The 'Balance Sheet Analysis' task will be created in the 'Pending' task list

Step 7. Balance Sheet Analysis

Users belonging to the user role CAEROLE (Credit Appraisal Executive) can perform this activity. On acquiring it, the task will be moved to the 'Assigned' task list. Go to the assigned list and fetch the record.

The screen appears as shown below:

The screenshot shows a web application window titled "Balance Sheet Analysis - Web Page Dialog". The main content area is divided into several sections:

- Main:** Customer No: 1111169, Liability Number: 1111169, Short Name: SWATI, Full Name: [empty], Branch Code: CHO.
- Address For Correspondence:** Name: [empty], Address: DELHI, Swift Code: [empty], Fax: [empty].
- Unique Identifier:** Name: [empty], Value: [empty].
- Geographic:** Country: USA, Nationality: USA, Language: ENG, Exposure: [empty], Location: [empty].
- Customer Classification:** Xref: 1111169, Customer Category: CORPORATE, Customer Classification: [empty], Exposure Category: [empty], FX nettt. Customer: 1111169.
- Documents:** A section with a "Documents" button.
- Bottom Bar:** Includes tabs for MIS, Standing Instructions, Linked Entities, Text, Image, Group, Limits, CLS Restrictions, Fields, Issuer. A "Remarks" field, an "Audit" button, a "PROCEED" dropdown menu, and an "Exit" button.

The Balance sheet of the customer which will be uploaded into DMS and attached with the transaction will be displayed here. If all details and records are found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The 'Prepare Note for InPrinciple Approval' task will be created in the 'Pending' task list

Step 8. Prepare Note for InPrinciple Approval

Users belonging to the user role CAEROLE (Credit Appraisal Executive) can perform this activity. On acquiring it, the task will be moved to the 'Assigned' task list. Go to the assigned list and fetch the record.

The screen appears as shown below:

Main	
Customer No	1111169
Short Name	SNATI
Branch Code	CHO
Liability Number	1111169
Full Name	

Credit Summary					
Public Records	1	Collections	5	Negative Trade	3
Hist Neg Trade	2	No Of Trades	4	Revolving	4
Hist Neg Occur	2	Instalment	3	Mortgage	2
Open Trade	3	Inquires	1		

In-Principle Note

In-Principle Note

You can enter the following information:

In-principle note

Specify the approval note for the customer

Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The 'IPCA Decision' task will be created in the 'Pending' task list

Step 9. IPCA Decision

Users belonging to the user role CAMROLE (Credit Appraisal Manager) can perform this activity. On acquiring it, the task will be moved to the 'Assigned' task list. Go to the assigned list and fetch the record.

The screen appears as shown below:

The screenshot displays a web application window titled "Analyze Prospects Credit Report -- Web Page Dialog". The main area is divided into sections. At the top, there are input fields for "Customer No" (1111169), "Short Name" (SNATI), "Branch Code" (CHO), "Liability Number" (1111169), and "Full Name". Below this is a "Credit Summary" section with a grid of statistics: Public Records (1), Hist Neg Trade (2), Hist Neg Occur (2), Open Trade (3), Collections (5), No Of Trades (4), Instalment (3), Inquires (1), Negative Trade (3), Revolving (4), and Mortgage (2). A red arrow points to the "In-Principle Note" field, which is currently empty. At the bottom, there is a toolbar with buttons for "MIS", "Standing Instructions", "Linked Entities", "Text", "Image", "Group", "Limits", "CLS Restrictions", "Fields", "Issuer", "Remarks", "Audit", "PROCEED", and "Exit".

Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

If IPCA and NCDD checks have been successfully passed, the 'Prospect Fit to Be a Customer' task will be created in the 'Pending' task list

Step 10. Prospect Fit to Be a Customer

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity. On acquiring it, the task will be moved to the 'Assigned' task list. Go to the assigned list and fetch the record. If the prospect is eligible for becoming a customer, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The task 'Receive Customer Response' will be created in the 'Pending task list'. On acquiring it, the task will move to the 'Assigned' list. If the customer has accepted the offer letter, select the action 'OFFERACCEPTED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. If the offer is not accepted, you can re-negotiate on the features of the products/facilities mentioned in the offer letter. Select the action 'OFFERNOTACCEPTED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The system will create a task 'Negotiate' IN THE 'Pending' task list

Step 11. Negotiation

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity. On acquiring it, the task will move to the 'Assigned' list. Fetch the record from the 'Assigned' list. The following screen will be displayed.

The screenshot shows a web application window titled "Negotiation - Web Page Dialog". The form is divided into several sections:

- Main:** Fields for Customer No (1111169), Short Name (SWATI), Branch Code (CHO), Liability Number (1111169), Full Name, and Follow Up Date (with a red arrow pointing to it).
- Address For Correspondence:** Fields for Name, Address (DELHI), Swift Code, and Fax.
- Unique Identifier:** Fields for Name and Value.
- Geographic:** Fields for Country (USA), Nationality (USA), Language (ENG), Exposure, and Location.
- Status:** Checkboxes for CRM Customer, Makers Required, CLS Participant, Issuer Customer, and Treasury Customer. A Media field is also present.
- Other Fields:** Group Code, Charge Group, Clearing Group, Tax Group, Xref (1111169), Customer Category (CORPORATE), Customer Classification, Exposure Category, and FX net Customer (1111169).

At the bottom, there is a toolbar with buttons for "MIS", "Standing Instructions", "Linked Entities", "Text", "Image", "Group", "Limits", "CLS Restrictions", "Fields", and "Issuer". Below the toolbar is a "Remarks" field, an "Audit" button, a dropdown menu with "REJECT" selected, and an "Exit" button.

If the customer agrees on the negotiated terms and conditions, select the action 'AGREES' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. If her/she postpones the decision to a later date, capture date for the next decision making day in the 'Follow-up Date' field. Then select the action 'POSTPONEDECISION' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. If he/she rejects the offer, select the action 'REJECT' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

In case of customer accepting the offer, the system will create a task 'Obtain Customer relationship Form' IN THE 'Pending' task list.

Step 12. Obtain Customer relationship Form

Users belonging to the user role CRMROLE (Corporate Relationship Manager) can perform this activity. On acquiring it, the task will move to the 'Assigned' list. Fetch the record from the 'Assigned' list. The following screen will be displayed.

The screen appears as shown below:

The screenshot shows a web form titled "Obtain Customer Relationship Form -- Web Page Dialog". The form is divided into several sections: "Main" with fields for Customer No (1111169), Liability Number (1111169), Short Name (SWATI), Full Name, and Branch Code (CHO); "Address For Correspondence" with Name, Address (DELHI), Swift Code, and Fax; "Unique Identifier" with Name and Value; "Geographic" with Country (USA), Nationality (USA), Language (ENG), Exposure, and Location; "Status" with checkboxes for CRM Customer, Makers Required, CLS Participant, Issuer Customer, and Treasury Customer; and a "Documents" section with Group Code, Charge Group, Clearing Group, Tax Group, Xref (1111169), Customer Category (CORPORATE), Customer Classification, Exposure Category, and FX.net Customer (1111169). A red arrow points to the "Documents" button. The bottom toolbar contains "MIS", "Standing Instructions", "Linked Entities", "Test", "Image", "Group", "Limits", "CLS Restrictions", "Fields", "Issuer", "Audit", "PROCEED", and "Exit".

Click the 'Documents' button to upload documents. Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The task 'Input Details For Customer Creation' will be created in the 'Pending' task list

Step 13. Input Details For Customer Creation

Users belonging to the user role COEROLE (Corporate Operations Executive) can perform this activity. On acquiring it, the task will move to the 'Assigned' list. On fetching it from the 'Assigned' list, the following screen will be displayed.

Insert screen

Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The task 'Verify Details For Customer Creation' will be created in the 'Pending' task list.

Step 14. Verify Details For Customer Creation

Users belonging to the user role COMROLE (Corporate Operations Manager) can perform this activity. On acquiring it, the task will move to the 'Assigned' list. On fetching it from the 'Assigned' list, the following screen will be displayed.

Insert screen

If everything is found acceptable, Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The system will display the following message:

Customer has been created successfully.

2. Screen Glossary

2.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
STDCC001	Input Details



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