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FINANCIAL SERVICES

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1. About this Manual

1.1 <u>Introduction</u>

This manual is designed to help you quickly get acquainted with the basic features of the workflow layer of microfinance customer creation.

1.1.1 <u>Audience</u>

This manual is intended for the following User/User Roles:

Role	Function
Corporate Customer Service Executive	Collection of applications
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

1.1.2 <u>Abbreviations</u>

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
MFi	Micro Finance

1.1.3 <u>Organization</u>

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	*Microfinance Customer Creation* explains process of creation of microfinance customers in Oracle FLEXCUBE.

1.1.4 <u>Conventions Used in this Manual</u>

Important information is preceded with the **STOP** symbol.

1.1.5 <u>Related Documents</u>

Micro Finance User Manuals

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1.1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add
	Delete

Refer the Procedures User Manual for further details about the icons.

2. Microfinance Customer Creation

2.1 <u>Introduction</u>

The bank initiates the process of microfinance customer creation on request from the customer. This process involves three steps. In the first place, bank captures all mandatory information pertaining to the customer and forwards the request to pending approval stage. At this stage, the bank verifies the request details against a defined set of approval conditions. From pending approval stage, the customer creation request can be approved, cancelled or kept on hold. On approval, the system creates a new customer. This document explains the processes involved in the creation of a new microfinance customer.
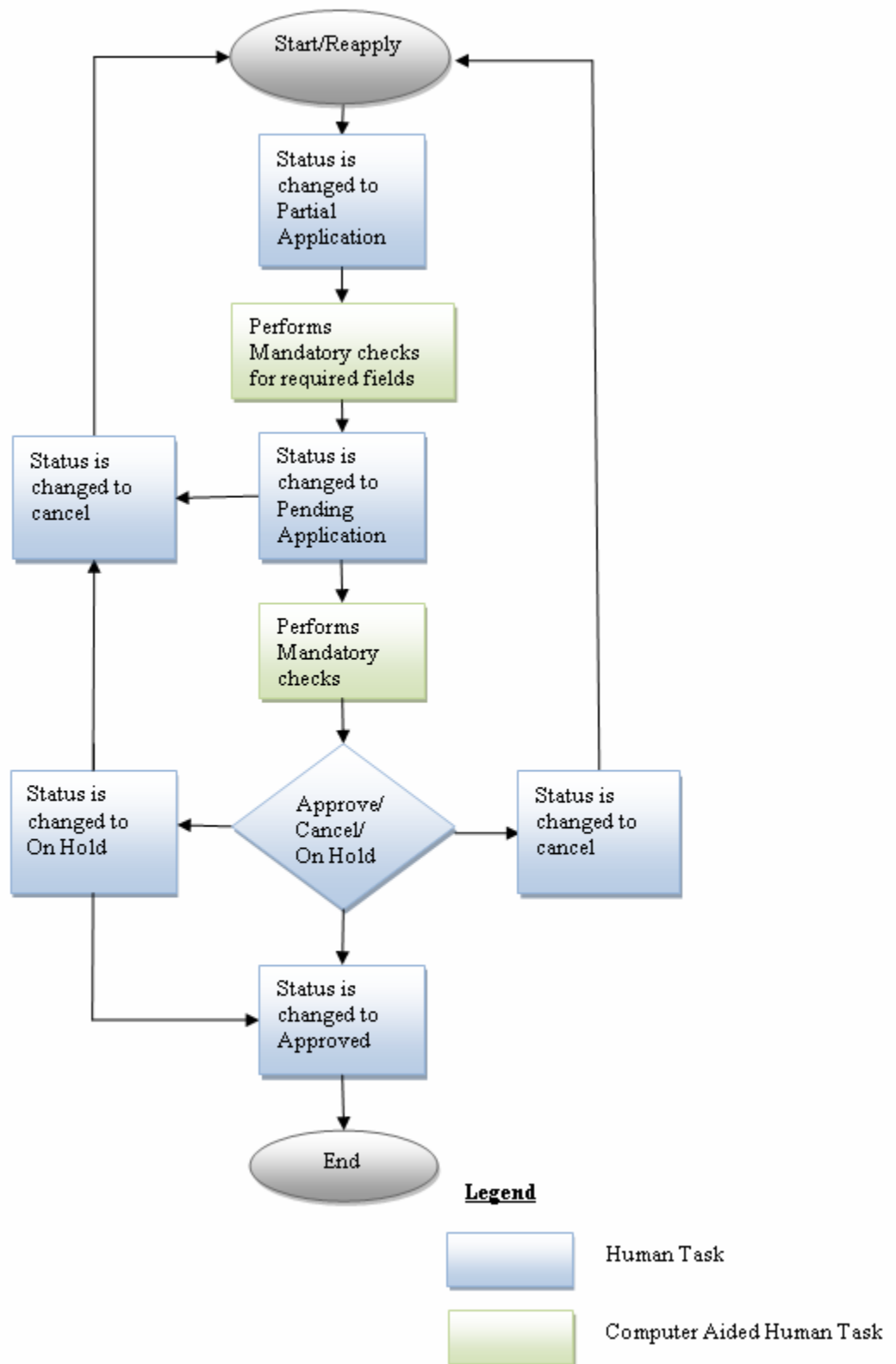
2.2 <u>Creation of Customers</u>

Creation of microfinance customer involves three stages. At every stage of customer creation, the users (with requisite rights) need to acquire the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction.
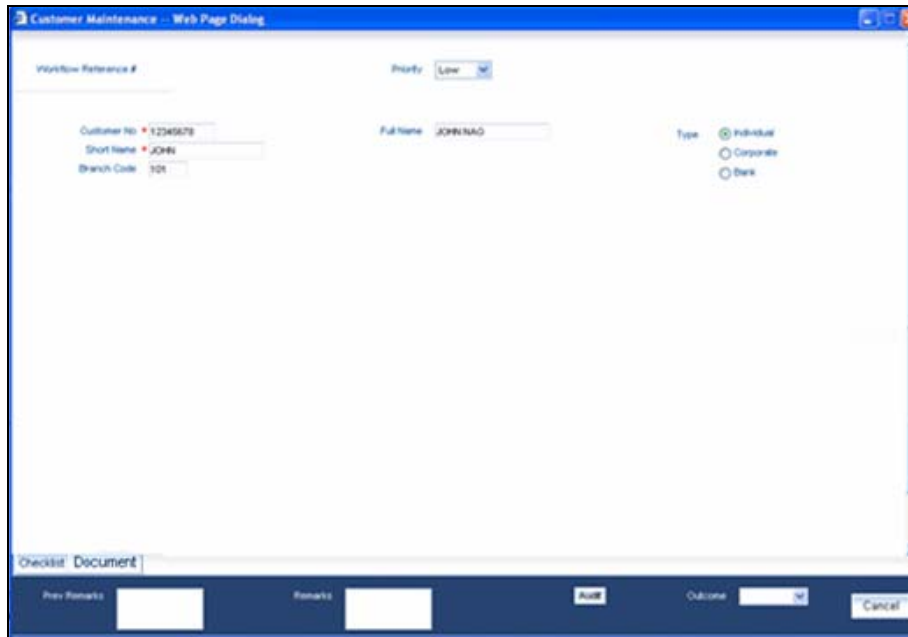
2.2.1 <u>Process Flow Diagram</u>

The following diagram shows the flow and the stages for creating a customer:

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Step 1. Input Basic Details of Microfinance Customer

The process of customer creation begins with partial application stage. At this stage, you have to maintain the minimum information required for the creation of a microfinance customer. You can capture specific details pertaining to the customer using 'Customer Maintenance Stage' screen. To invoke the screen, type 'MFDCIF01' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the following details on this screen:

Workflow Reference

The system displays the workflow reference number.

Priority

Set the priority of the customer account creation request. The dropdown list displays the following values:

- Low
- Medium
- High

Choose the appropriate one.

Customer No

The customer no is the code you assign to identify a customer. It is referred to as the customer CIF Number. This code should be unique across branches.

Full Name

Specify the full name of the customer.

Short Name

Specify the short name of the customer.

Branch Code

Specify the branch code.

Type

You have to indicate the Type to which the customer whose details you are capturing belongs. The options available are:

- Individual
- Corporate
- Bank

At this stage, you need to choose 'Partial Application' as the status. This will be updated in the later stages.

One you have captured the details, save the maintenance. The partial application will be moved to pending approval stage, where another user will review the information provided and add further details of the customer.

Step 2. Capturing Other Details of Microfinance Customer

On saving the information entered on 'MF Group – Input Details Stage' screen, the process will be moved to pending approval stage. At this stage, the system displays 'MFDCIF02' screen. This screen contains all user input fields.

At pending approval stage, the user needs to either move it to the approval stage or cancel the process.

Step 3. customer Creation Approval

Once the user input data has been saved at pending approval stage, the process continues to the approval stage. This is the final stage of microfinance customer creation. Following actions can be taken at this stage:

- Approval: If the saved information has been approved, the customer will be eligible to open a savings account or apply for a loan or other products offered by the MFi.

- Cancel: If Approver cancels the record then record will go to stage1 where user can modify and save data as partial application.

- On hold: The records can either be approved or cancelled

All approved customers will be listed in the screen 'STDCIF' with status as 'Authorized'. You can query the records and perform various operations from this screen.

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