

Corporate Customer Creation
Oracle FLEXCUBE Universal Banking
Release 12.0
[May] [2012]
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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:

The screenshot shows the 'Input Details' window with the following fields and sections:

- Workflow Reference #:** CreateCorporateCustomer1277
- Priority:** Low
- Customer No:** 001005231
- Short Name:** *
- Customer Information:**
 - Full Name
 - External Reference
 - Country *
 - Nationality *
 - Language *
 - Customer Category *
- Contact Information:**
 - Address *
- Contact Person:**
 - Name
 - Telephone
- Document:**
 - Prev Remarks
 - Remarks
- Buttons:** Save, Hold, Audit, Exit

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

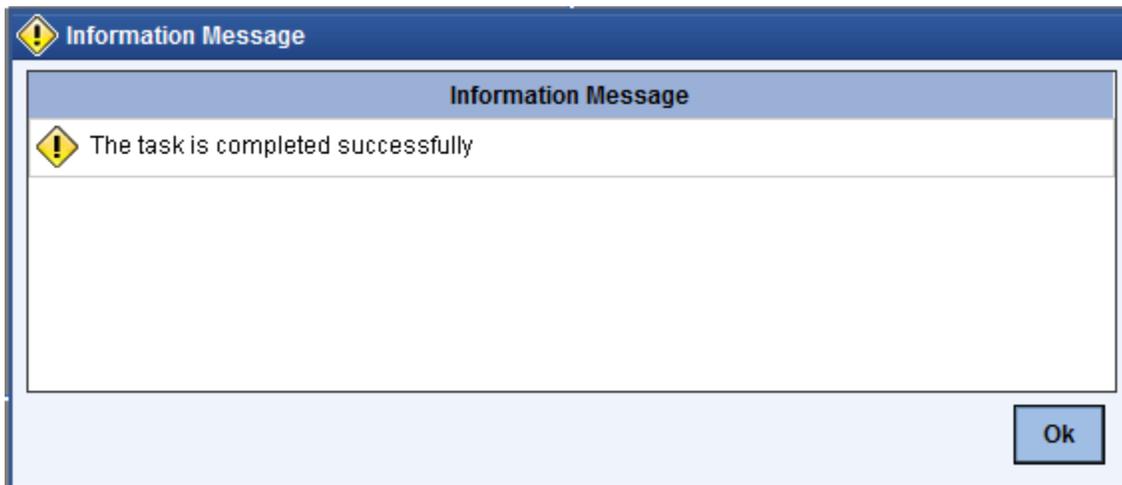
Customer Category

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.



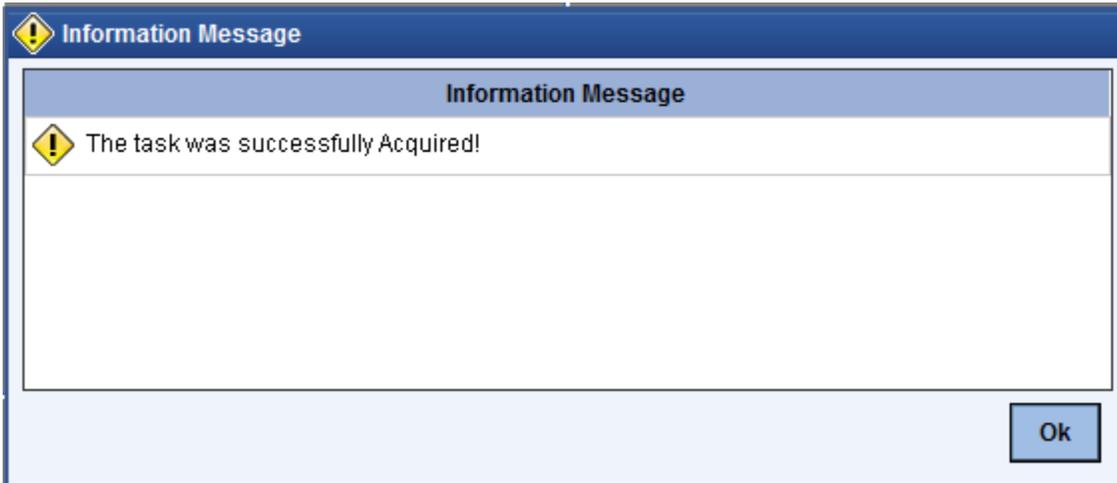
The system creates a task 'Identify Customer requirements' in the 'Pending' task list.

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 11:12:28 GMT+05:30 2008	Acquire
CHO		CreateCorporateCustomer220061	Identify Customer Requirements						Fri Aug 08 12:24:43 GMT+05:30 2008	Acquire

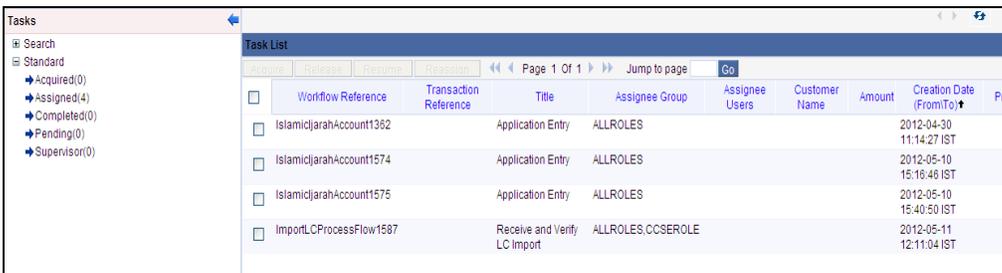
Step 2. Identify Customer requirements

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.

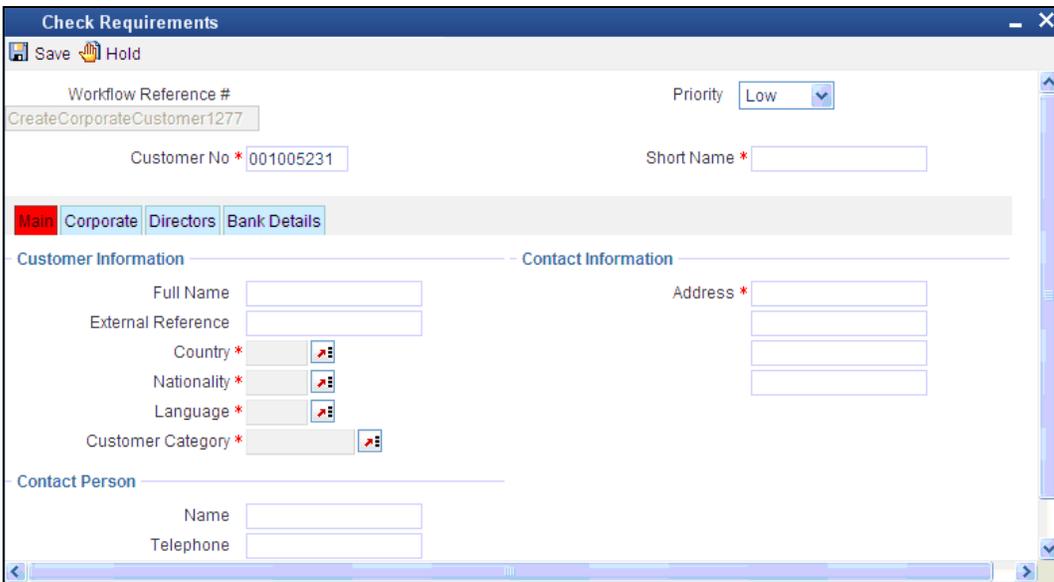
The screen appears as shown below:



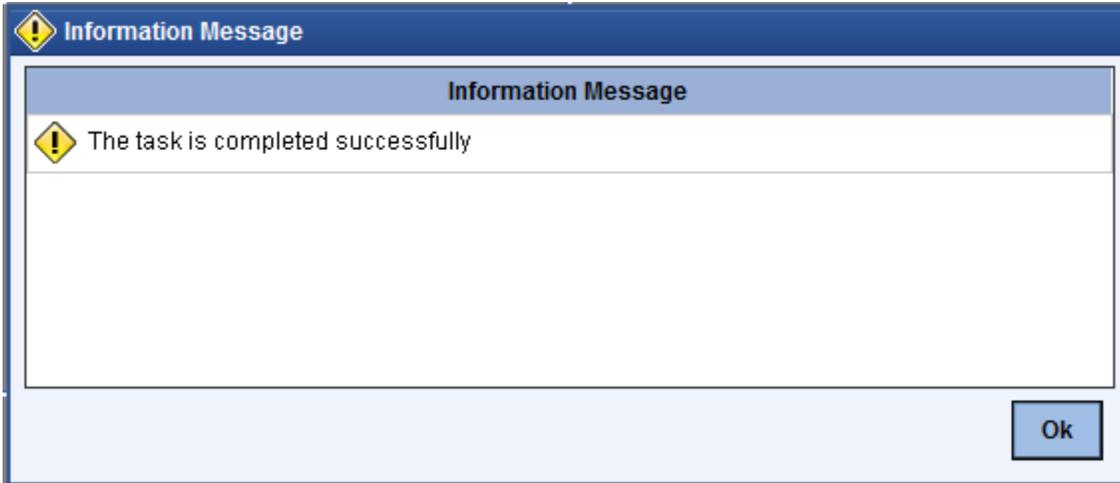
The task will then be moved to the 'Assigned' task list.



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 'Acquire' button. The following screen will be displayed.

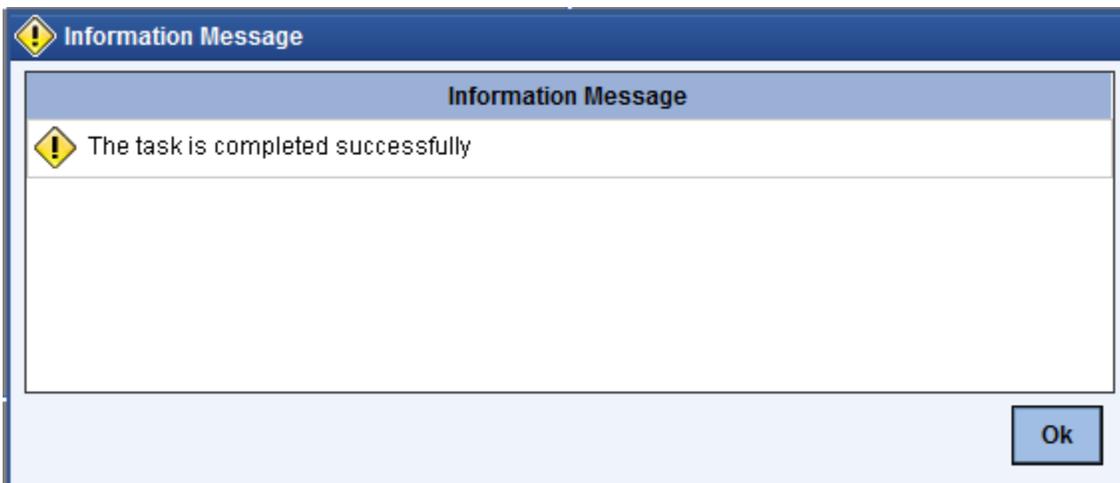


The task will then be moved to the 'Assigned' task list



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.

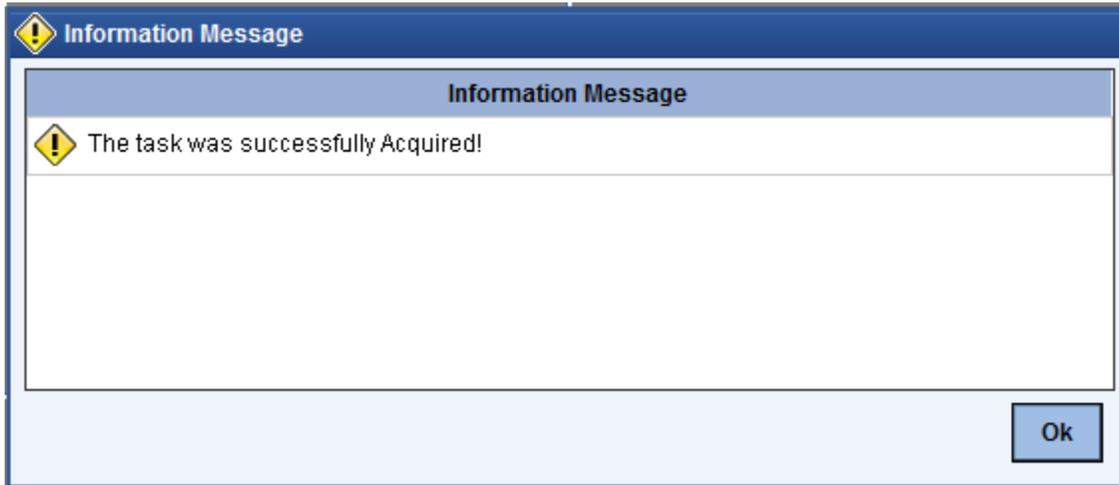


The system will create a task 'Capture Details For NCDD Checks' in the 'Pending' task list

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.

Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
CHO		CreateCorporateCustomer220063	Capture Details For NCDD Checks						Fri Aug 08 14:50:38 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:

The screenshot shows a software window titled 'Save Hold' with a 'Priority' dropdown set to 'Low'. The workflow reference is 'CreateCorporateCustomer1277'. The 'Customer No' is '001005231' and 'Short Name' is empty. A navigation bar includes 'Main', 'Corporate', 'Directors', and 'Bank Details'. The form is divided into 'Customer Information' and 'Contact Information' sections. 'Customer Information' includes fields for Full Name, External Reference, Country, Nationality, Language, and Customer Category, each with a dropdown arrow. 'Contact Information' includes an 'Address' field with three stacked input boxes. Below these is the 'Contact Person' section with 'Name' and 'Telephone' fields. At the bottom, there is a 'Document' section with 'Prev Remarks' and 'Remarks' labels, an 'Audit' button, and an 'Exit' button.

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.

The screenshot shows an 'Information Message' dialog box with a yellow warning icon. The message text reads: 'The task is completed successfully'. An 'Ok' button is located at the bottom right of the dialog.

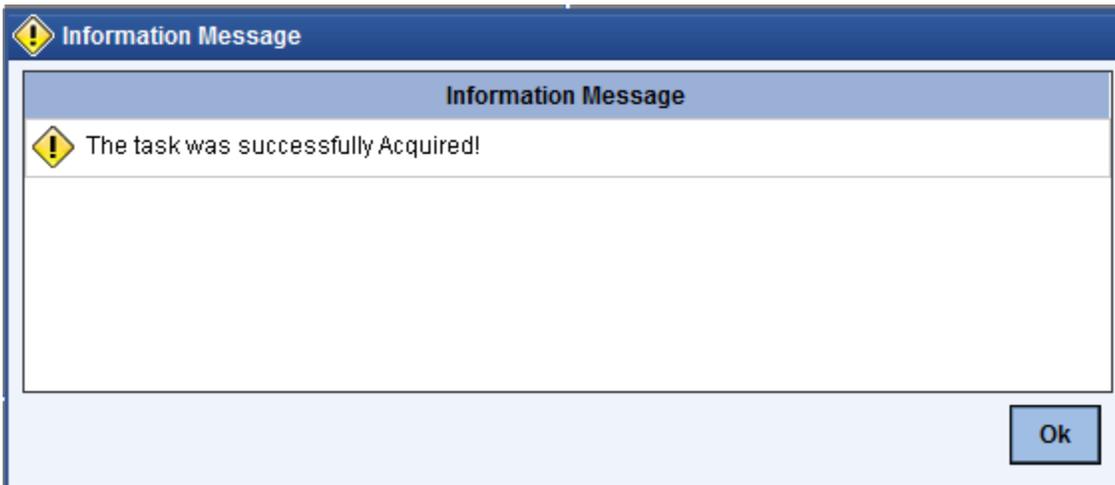
The system will create a task 'Check Prospect for Credit History' in the 'Pending' task list.

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 15:23:38 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.

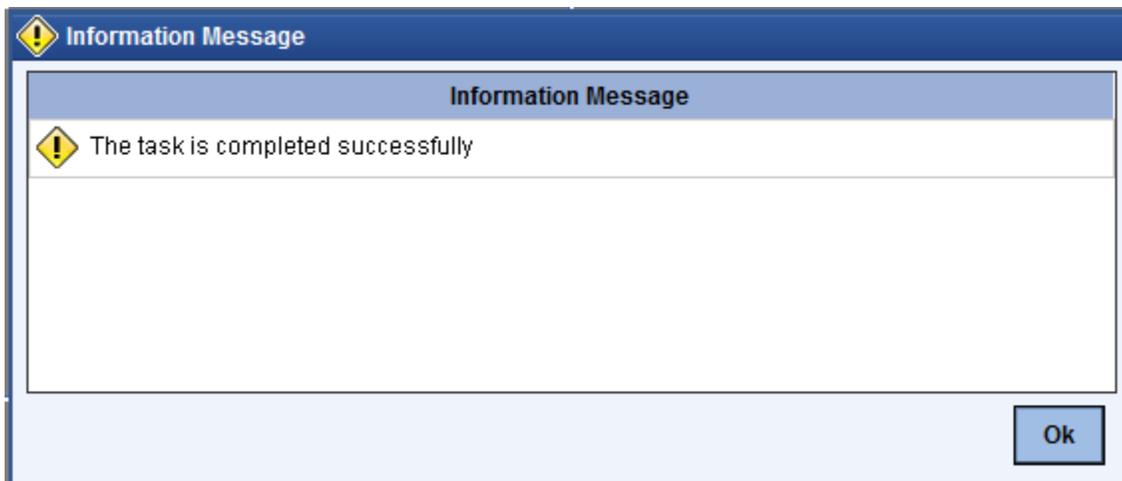
The screen appears as shown below:

The screenshot shows a software application window with the following elements:

- Toolbar:** Save (floppy disk icon), Hold (hand icon).
- Workflow Reference #:** CreateCorporateCustomer1277
- Priority:** Low (dropdown menu)
- Customer No *:** 001005231
- Short Name *:** (empty text box)
- Navigation Tabs:** Main (highlighted), Corporate, Directors, Bank Details.
- Customer Information Section:**
 - Full Name (text box)
 - External Reference (text box)
 - Country * (dropdown with selection icon)
 - Nationality * (dropdown with selection icon)
 - Language * (dropdown with selection icon)
 - Customer Category * (dropdown with selection icon)
- Contact Information Section:**
 - Address * (text box)
 - (Empty text box)
 - (Empty text box)
 - (Empty text box)
- Contact Person Section:**
 - Name (text box)
 - Telephone (text box)
- Document Section:**
 - Prev Remarks
 - Remarks
 - Audit (button)
 - Exit (button)

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.



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.

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 'New' form with the following fields and sections:

- Workflow Reference #**: Text input field.
- Priority**: Dropdown menu set to 'Low'.
- Customer No ***: Text input field with a 'Search' button and 'P' in a box.
- Short Name ***: Text input field.
- Navigation Bar**: 'Main' (highlighted), 'Corporate', 'Directors', 'Bank Details', 'Credit Report'.
- Customer Information**:
 - Full Name: Text input field.
 - External Reference: Text input field.
 - Country *: Text input field.
 - Nationality *: Text input field.
 - Language *: Text input field.
 - Customer Category *: Text input field.
- Contact Information**:
 - Address *: Text input field.
- Contact Person**:
 - Name: Text input field.
 - Telephone: Text input field.
 - Email: Text input field.
- Document**: Section header.
- Bottom Bar**:
 - Prev Remarks: Text input field.
 - Remarks: Text input field.
 - Audit: Button.
 - Outcome: Dropdown menu.
 - 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:

The screenshot shows a web application window titled 'New'. At the top, there are input fields for 'Workflow Reference #' and 'Priority' (set to 'Low'). Below these are 'Customer No *' with a 'Search' button and 'P', and 'Short Name *'. A navigation bar contains tabs: 'Main', 'Corporate', 'Directors', 'Bank Details', and 'Credit Report' (which is highlighted in red). The main content area is divided into sections: 'Credit Summary' with two columns of input fields for metrics like 'Public records', 'Past Negative Trades', 'Open Trade', 'Collections', 'No. of Trades', 'Installment', 'Inquires', 'Negative Trade', 'Revolving', 'Mortgage', and 'Credit Rating'; 'In Principle Note' with a text area; and 'Document' with 'Prev Remarks' and 'Remarks' fields. At the bottom, there is an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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 shows a web application interface for a 'Credit Report'. At the top, there's a blue header with a 'New' icon. Below it, there are input fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Customer No *' (with 'Search' and 'P' buttons), and 'Short Name *'. A navigation bar contains tabs for 'Main', 'Corporate', 'Directors', 'Bank Details', and 'Credit Report' (which is highlighted in red). The main content area is divided into sections: 'Credit Summary' with fields for Public records, Past Negative Trades, Past Negative Occurrences, Open Trade, Collections, No of Trades, Installment, Inquires, Negative Trade, Revolving, Mortgage, and Credit Rating; 'In Principle Note' with an 'In Principle Note' field; and a 'Document' section with 'Prev Remarks' and 'Remarks' fields. At the bottom, there is an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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 'New'. At the top, there are input fields for 'Workflow Reference #' and 'Priority' (set to 'Low'). Below these are 'Customer No *' with a 'Search' button and 'Short Name *'. A navigation bar includes 'Main' (highlighted), 'Corporate', 'Directors', 'Bank Details', and 'Credit Report'. The form is divided into sections: 'Customer Information' (Full Name, External Reference, Country *, Nationality *, Language *, Customer Category *) and 'Contact Information' (Address *). Below these is the 'Contact Person' section (Name, Telephone, Email). At the bottom, there is a 'Document' section with 'Prev Remarks' and 'Remarks' fields, an 'Audit' button, an 'Outcome' dropdown, 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 software application window titled "New". At the top, there are input fields for "Workflow Reference #" and "Priority" (set to "Low"). Below these are "Customer No" with a "Search" button and "P", and "Short Name". A navigation bar contains buttons for "Main", "Corporate", "Directors", "Bank Details", and "Credit Report". The form is divided into three sections: "Customer Information" (Full Name, External Reference, Country, Nationality, Language, Customer Category), "Contact Information" (Address), and "Contact Person" (Name, Telephone, Email). At the bottom, there is a "Document" button, "Prev Remarks" and "Remarks" labels, an "Audit" button, an "Outcome" dropdown, and an "Exit" button.

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

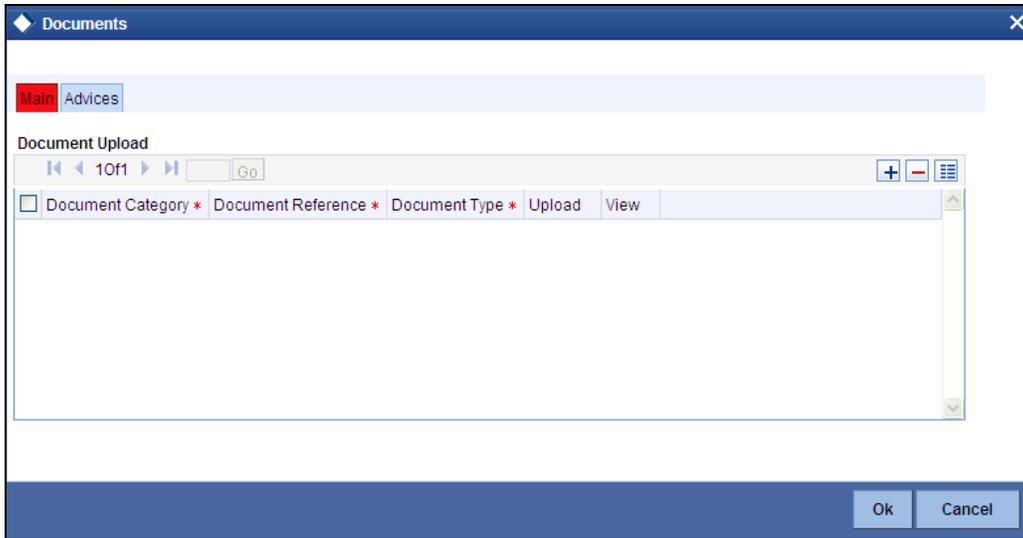
If everything is found acceptable, Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The system will display the following message:

Customer has been created successfully.

1.2.1 Capturing Document Details

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



The screenshot shows a web application window titled 'Documents'. At the top, there is a navigation bar with 'Main' and 'Advices' tabs. Below this is a 'Document Upload' section. It features a toolbar with navigation icons (back, forward, search) and a 'Go' button. Below the toolbar is a table with columns: 'Document Category *', 'Document Reference *', 'Document Type *', 'Upload', and 'View'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

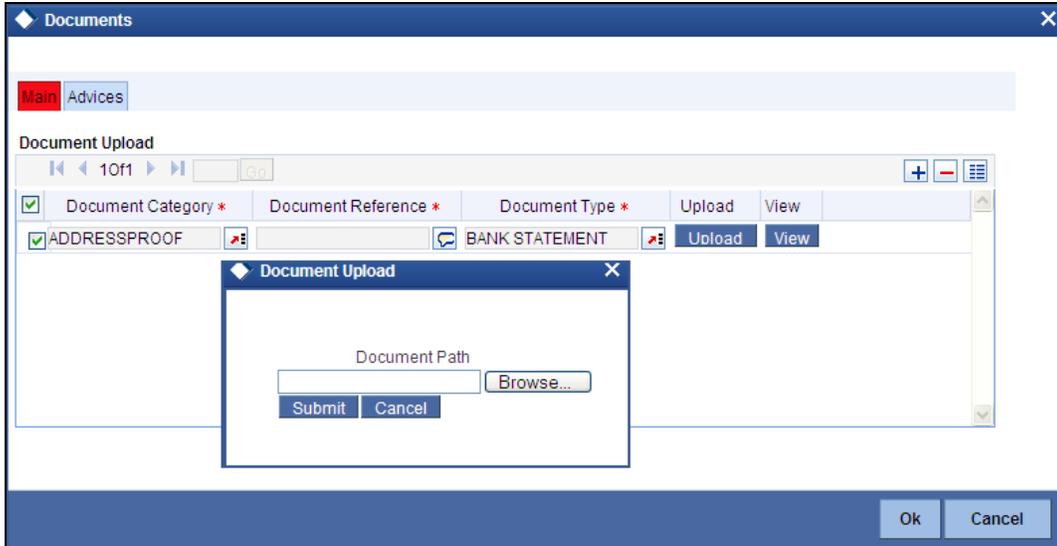
The system generates and displays a unique identifier for the document.

Document Type

Specify the type of document that is to be uploaded.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

In 'Corporate Customer Creation' process, 'Document Upload' feature is not available in all the stages. The 'Document Upload' feature's availability in this process is given below:

Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available /Not Available)
Input Customer Details	STDCC001	Available	Available	Available
Identify Customer requirements	STDCC002	Available	Available	Available
Capture Details For IPCA Checks	STDCC003	Available	Available	Available
Capture Details for NCDD Checks	STDCC004	Available	Available	Available
Verify prospect /customer details	STDKYC01	Available	Not Available	Available
Ascertain if KYC checks are required	STDKYC00	Available	Not Available	Available

Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available /Not Available)
SDN check	Subprocess			
Verify SDN Match	STDKYC02	Available	Not Available	Available
Inform Regulatory / Internal authorities on KYC checks failure	STDKYC06	Available	Not Available	Available
Internal blacklist check	STDKYC03	Available	Not Available	Available
Verify customer / prospect contact details	STDKYC05	Available	Not Available	Available
Other KYC Checks	STDKYC07	Available	Not Available	Available
KYC Decision	STDKYC08	Available	Not Available	Available
Check Prospect for Credit History	STDCC020	Available	Available	Available
Analyze Prospects Credit Report				
Balance Sheet Analysis	STDCC022	Available	Available	Available
Prepare Note for InPrinciple Approval	STDCC024	Available	Available	Available
IPCA Decision				
Prospect Fit to Be a Customer	STDCC005	Available	Available	Available
Negotiation	STDCC008	Available	Available	Available
Obtain Customer relationship Form	STDCC010	Available	Available	Available
Input Details For Customer Creation	STDCC011	Available	Available	Available
Verify Details For Customer Creation	STDCC012	Available	Available	Available

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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