

Corporate Customer Creation
Oracle FLEXCUBE Universal Banking
Release 12.0.0.1.0
[August] [2012]
Oracle Part Number E51465-01



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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 CORMROLE (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 a software window titled "Input Details" with a menu bar containing "Save" and "Hold". The main area is divided into several sections:

- Application Details:** Application Category (CORPORATE), Application Number (CreateCorporateCusto), Application Branch (000), Application Date (2012-03-05), Application Status (Input Details), and Application Priority (Low).
- Customer Details:** Local Branch (000), Customer Number (000005803), Short Name (Dhoni), Type (Corporate selected), Existing Customer (unchecked), and SWIFT Code.
- Navigation:** A tabbed interface with "Main" selected, and other tabs for "Corporate", "Directors", and "Bank Details".
- Customer Information:** Customer Name, External Reference, Country (GB), Nationality (GB), Language (ENG), and Customer Category (CORPORATE).
- Contact Person:** Name, Telephone, and Email fields.
- Contact Address:** Address (Leeds), Zip, and Country (GB).
- Statuses:** Private Customer (unchecked) and Eligible for AR-AP Tracking (unchecked).
- Relationship Manager:** ID and Name fields.
- Footer:** Documents, MIS, Fields, Prev Remarks, Remarks, Audit, and Exit buttons.

You can capture the following details

Application Category

Specify the application category. You can select the appropriate category from the adjoining option list.

Branch Code

The system displays the branch code.

Date

The system displays the date of the application.

Application Number

The system displays the application number.

Status

The system displays the status of the application.

Priority

The system displays the priority of the customer.

Customer Details**Local Branch**

Specify the applicant's home or local branch code.

Oracle FLEXCUBE supports multi branch feature. After input details, verify details and modify details stages, the system creates the record of the applicant in the local branch.

Customer No

On clicking 'Populate' button, the system displays the customer number.

Short Name

Enter a short name for the customer.

Type

Specify the customer type.

SWIFT Code

The system displays the SWIFT code on clicking 'Populate' button.

1.2.1 Main tab**Customer Information****Customer Name**

Specify the name of the customer.

External Reference

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

Country

Specify the country in which the customer resides.

Nationality

Specify the nationality of the customer. You can also select the nationality of the customer from the option list. The option list displays all valid country codes maintained in the system.

Language

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

Indicate the language in which your customer wants the statements and advices to be generated.

Customer Category

The system displays the value as 'Corporate'

Contact Person

Name

Specify the name of the contact person.

Telephone

Specify the telephone number of the contact person.

E-mail

Specify the E-mail ID of the contact person.

Contact Address

Address

Specify the contact address here.

Zip

Specify the zip code.

Country

Select the country from the adjoining option list.

Statuses

Private Customer

Check this box if you are a private customer.

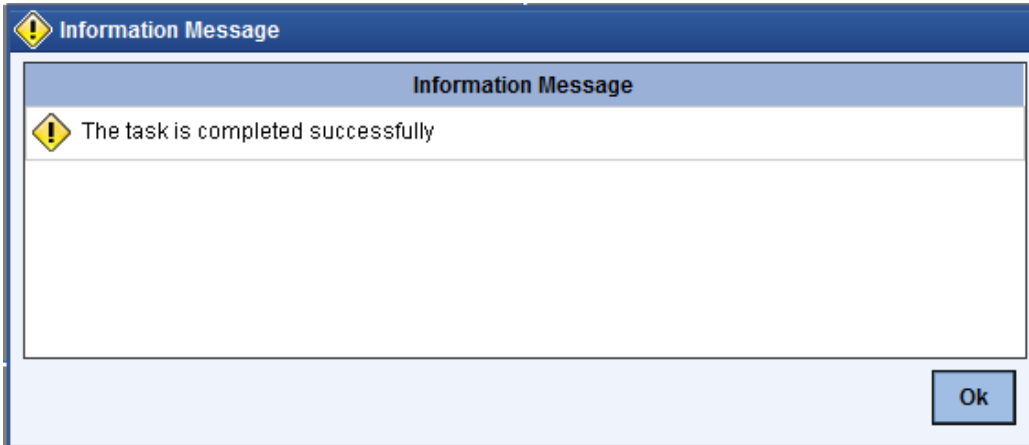
Eligible for AR-AP Tracking

Check this box to enable Account Receivable and Account Payable processes for the customer.

You can edit the fields under miscellaneous support during the following stages:

- Input Details
- Requirement Check
- IPCA Check
- NCDD Check
- Customer Details

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.



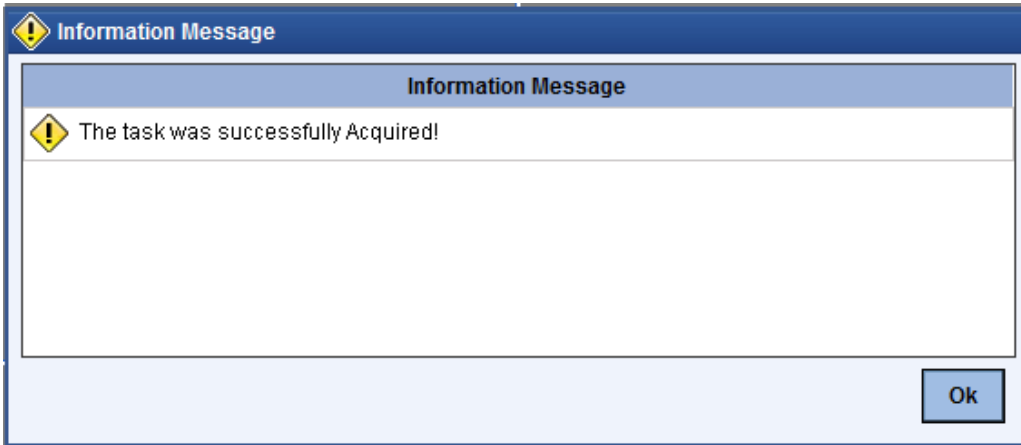
The system creates a task 'Identify Customer requirements' in the 'Pending' task list.

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 CORMROLE (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 screen appears as shown below:



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

The screenshot shows the 'Task List' window in an Oracle application. On the left is a navigation pane with a tree view under 'Tasks' containing 'Search', 'Standard', and several task status categories: 'Acquired(0)', 'Assigned(4)', 'Completed(0)', 'Pending(0)', and 'Supervisor(0)'. The main area displays a table with the following data:

	Workflow Reference	Transaction Reference	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date (From/To)	Priority
<input type="checkbox"/>			Application Entry	ALLROLES				2012-04-30 11:14:27 IST	
<input type="checkbox"/>	IslamicJarrahAccount1362		Application Entry	ALLROLES				2012-05-10 15:16:46 IST	
<input type="checkbox"/>	IslamicJarrahAccount1574		Application Entry	ALLROLES				2012-05-10 15:40:50 IST	
<input type="checkbox"/>	IslamicJarrahAccount1575		Application Entry	ALLROLES				2012-05-11 12:11:04 IST	
<input type="checkbox"/>	ImportLCProcessFlow1587		Receive and Verify LC Import	ALLROLES,CCSEROLE					

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

Check Requirements

Save Hold

Application Category * CORPORATE Application Number * CreateCorporateCusto
Application Branch * 000 Application Status Requirement Check
Application Date * 2012-03-05 Application Priority Low

Customer Details

Local Branch * 000 Type Corporate
Customer Number * 000005803 Bank
Short Name * Dhoni Existing Customer
SWIFT Code

Main Corporate Directors Bank Details

Customer Information Contact Person

Customer Name External Reference Name Telephone Email
Country * GB Nationality * GB Language * ENG
Customer Category * CORPORATE

Contact Address

Address * Leeds Zip Country GB

Statuses

Private Customer
 Eligible for AR-AP Tracking

Relationship Manager

ID Name

Documents MIS Fields

Prev Remarks Remarks

Audit Exit

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.

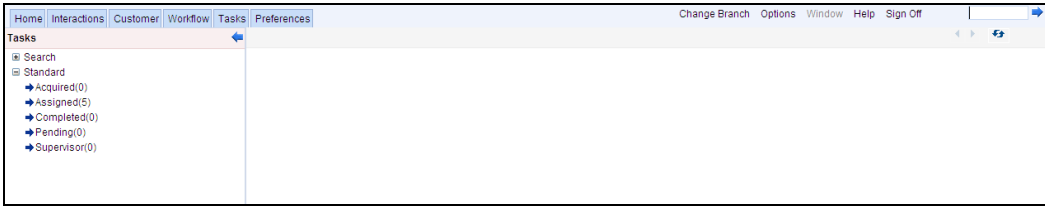
Information Message

Information Message

The task is completed successfully

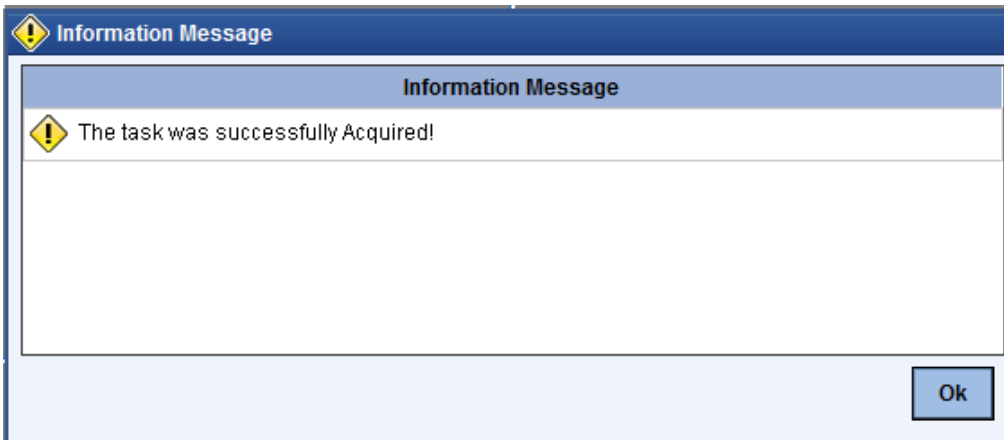
Ok

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 CAEROLE (Credit Appraisal Executive) 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.

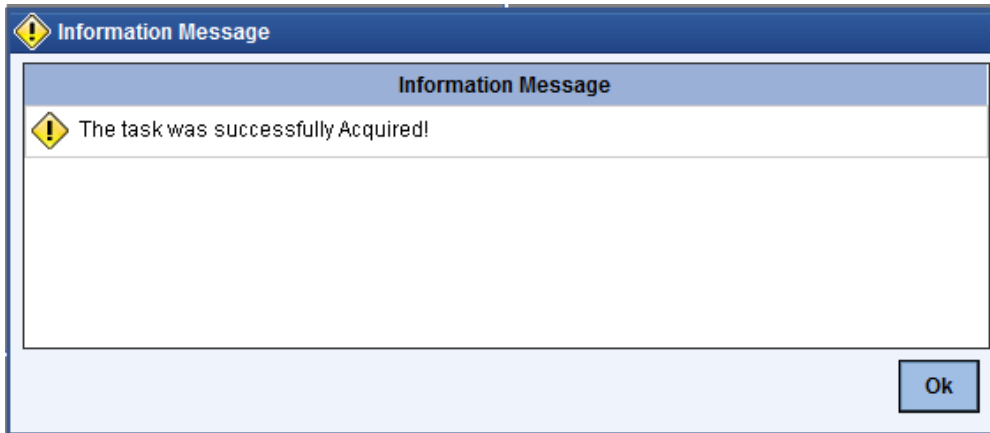
The system displays all information captured in the 'Check Requirements' screen. You can verify the details and also edit them if required. If all information is accurate and In Principal Credit Approval (IPCA) can be granted, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in 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 CORMROLE (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 14:50:39 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 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 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

4.1. Sub process – Know your Customer Check

This sub process includes SDN check, contract detail verification and identity check of the customer. The account is opened when the customer passes all the checks. If any of the checks are not cleared then the account opening process is terminated.

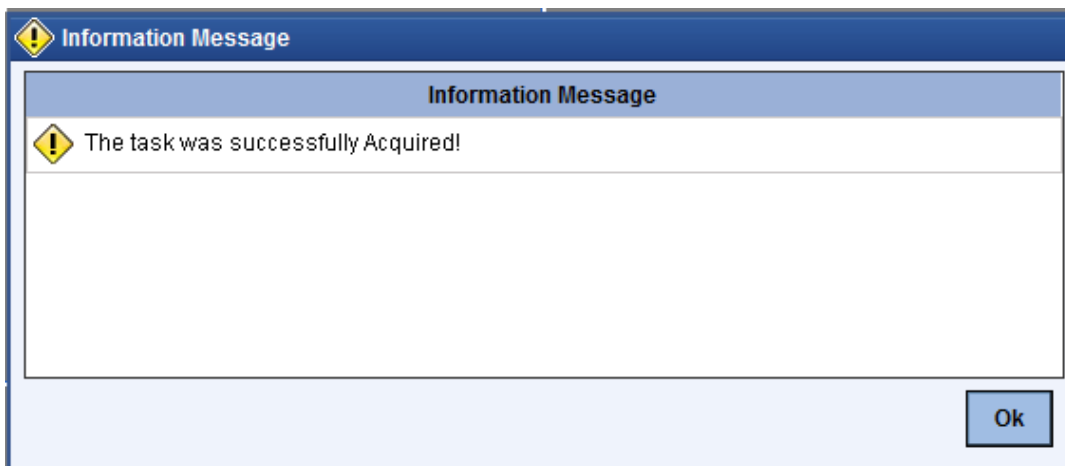
4.2. Sub process – In Principle Credit Checks

This process involves assessing the prospect on basis of character, capacity, capital, industry and business risks. If the prospect is found to be credit-worthy, you can take a decision to grant in-principle approval for credit facilities.

For more information on KYC, refer to the 'Current Account Creation' user manual.

Step 5. Check Prospect for Credit History

Users belonging to the user role CAEROLE (Credit Appraisal Executive) 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:

Check Prospect Credit History

Save Hold

Application Category * CORPORATE
Application Branch * 000
Application Date * 2012-03-05

Application Number * CreateCorporateCusto
Application Status Credit Check
Application Priority Low

Customer Details

Local Branch * 000
Customer Number * 000005803
Short Name * Dhoni

Type Corporate
 Bank
 Existing Customer
SWIFT Code

Main Corporate Directors Bank Details

Customer Information

Customer Name
External Reference
Country * GB
Nationality * GB
Language * ENG
Customer Category * CORPORATE

Contact Person

Name
Telephone
Email

Contact Address

Address * Leeds
Zip
Country GB

Statuses

Private Customer
 Eligible for AR-AP Tracking

Relationship Manager

ID
Name

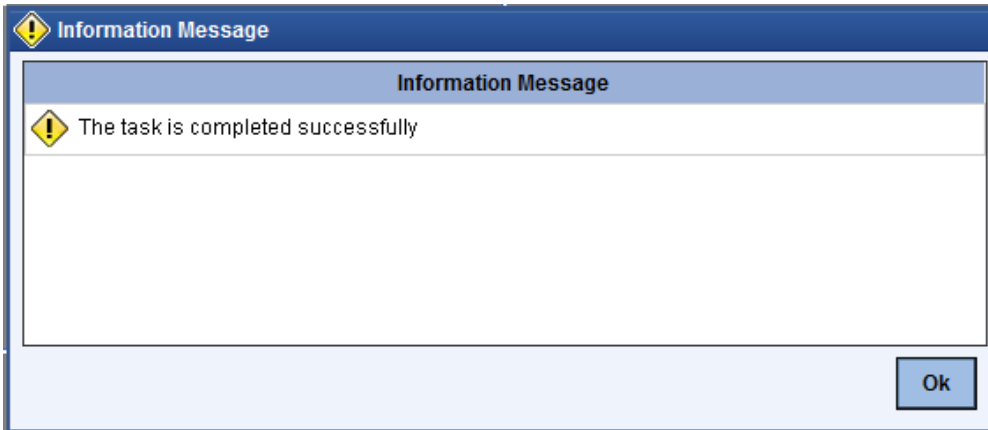
Documents MIS Fields

Prev Remarks Remarks

Audit Exit

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. Retrieve Prospects Credit Report and Analyze

Users belonging to the user role CAEROLE 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 displays the "Retrieve Credit Report" application window. It contains several input fields for application details and customer information. A "Credit Summary" section includes a table of credit-related metrics. At the bottom, there are tabs for "Documents", "MIS", and "Fields", and a footer area with "Prev Remarks", "Remarks", "Audit", "Outcome", and "Exit" buttons.

Application Category *	CORPORATE	Application Number *	CreateCorporateCusto
Application Branch *	000	Application Status	Credit Report
Application Date *	2012-03-05	Application Priority	Low

Local Branch *	000	Type	<input checked="" type="radio"/> Corporate
Customer Number *	000005803		<input type="radio"/> Bank
Short Name *	Dhoni		<input type="checkbox"/> Existing Customer
		SWIFT Code	

Public records	1	Installment	3
Past Negative Trades	2	Inquiries	1
Past Negative Occurrences	2	Negative Trade	3
Open Trade	3	Revolving	4
Collections	5	Mortgage	2
No of Trades	4	Credit Rating	

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.

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 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:

Application Category * CORPORATE
Application Branch * 000
Application Date * 2012-03-05
Application Number * CreateCorporateCusto
Application Status InPrinciple Note
Application Priority Low

Customer Details
Local Branch * 000
Customer Number * 000005803
Short Name * Dhoni
Type Corporate
 Bank
 Existing Customer
SWIFT Code

Main Corporate Directors Bank Details **Credit Report**

Credit Summary
Public records 1
Past Negative Trades 2
Past Negative Occurrences 2
Open Trade 3
Collections 5
No of Trades 4
Installment 3
Inquiries 1
Negative Trade 3
Revolving 4
Mortgage 2
Credit Rating a+

In Principle Note

Documents MIS Fields

Prev Remarks Remarks
Audit Outcome
Exit

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 the 'IPCA Decision' application window. It contains several sections:

- Application Details:** Application Category (CORPORATE), Application Number (CreateCorporateCusto), Application Branch (000), Application Date (2012-03-05), Application Status (Balance Sheet Analysis), and Application Priority (Low).
- Customer Details:** Local Branch (000), Customer Number (000005803), Short Name (Dhoni), Type (Corporate), and SWIFT Code.
- Navigation:** A menu bar with 'Main', 'Corporate', 'Directors', 'Bank Details', and 'Credit Report' (highlighted in red).
- Credit Summary:** A table with two columns of input fields for various credit metrics.
- In Principle Note:** A large empty text area.
- Documents:** A section with 'Prev Remarks' and 'Remarks' labels.
- Footer:** 'Audit' button, 'Outcome' dropdown, and 'Exit' button.

Metric	Value
Public records	1
Past Negative Trades	2
Past Negative Occurrences	2
Open Trade	3
Collections	5
No of Trades	4
Installment	3
Inquiries	1
Negative Trade	3
Revolving	4
Mortgage	2
Credit Rating	

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 CORMROLE (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.

The screenshot shows a web application window titled "Prospect Fit to be Customer". The form is divided into several sections:

- Application Details:** Application Category (CORPORATE), Application Branch (000), Application Date (2012-03-05), Application Number (CreateCorporateCusto), Application Status (IPCA Check), and Application Priority (Low).
- Customer Details:** Local Branch (000), Customer Number (000005803), Short Name (Dhoni), Type (Corporate), Existing Customer (checkbox), and SWIFT Code.
- Customer Information:** Customer Name, External Reference, Country (GB), Nationality (GB), Language (ENG), and Customer Category (CORPORATE).
- Contact Person:** Name, Telephone, and Email.
- Contact Address:** Address (Leeds), Zip, and Country (GB).
- Statuses:** Private Customer (checkbox) and Eligible for AR-AP Tracking (checkbox).
- Relationship Manager:** ID and Name.

At the bottom, there are tabs for "Documents", "MIS", and "Fields". A "Remarks" section is visible with "Prev Remarks" and "Remarks" fields. An "Audit" button is located at the bottom center, and an "Exit" button is at the bottom right. The "Outcome" field at the bottom left shows "PROCEED".

Step 11. Negotiation

Users belonging to the user role CORMROLE (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.

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 CORMROLE (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:

Obtain Customer Relationship Form

Application Category * CORPORATE
Application Branch * 000
Application Date * 2012-03-05

Application Number * CreateCorporateCusto
Application Status Customer Relationship
Application Priority Low

Customer Details

Local Branch * 000
Customer Number * 000005630
Short Name * TEST002
Populate
Search

Type Corporate
 Bank
 Existing Customer
SWIFT Code
Follow up Date

Main Corporate Directors Bank Details

Customer Information

Customer Name
External Reference
Country * IN
Nationality * IN
Language * ENG
Customer Category * CORPORATE

Contact Person

Name
Telephone
Email

Contact Address

Address * abcd
Zip
Country IN

Statuses

Private Customer
 Eligible for AR-AP Tracking

Relationship Manager

ID
Name

Documents MIS Fields

Prev Remarks Remarks

Audit Outcome

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.

The screenshot shows the 'Input Details' application window. The form is divided into several sections: Application Details, Customer Details, Customer Information, Contact Person, Contact Address, Statuses, and Relationship Manager. The 'Application Category' is set to 'CORPORATE', 'Application Branch' is '000', and 'Application Date' is '2012-03-05'. The 'Customer Details' section shows 'Local Branch' as '000', 'Customer Number' as '000005803', and 'Short Name' as 'Dhoni'. The 'Customer Information' section includes 'Country' (GB), 'Nationality' (GB), 'Language' (ENG), and 'Customer Category' (CORPORATE). The 'Contact Person' section has fields for 'Name', 'Telephone', and 'Email'. The 'Contact Address' section has fields for 'Address' (Leeds), 'Zip', and 'Country' (GB). The 'Statuses' section has checkboxes for 'Private Customer' and 'Eligible for AR-AP Tracking'. The 'Relationship Manager' section has fields for 'ID' and 'Name'. At the bottom, there are tabs for 'Documents', 'MIS', and 'Fields'. A 'Prev Remarks' and 'Remarks' section is visible, along with an 'Audit' button 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.

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.

The screenshot shows a web application window titled "Verify Details". At the top, there are "Save" and "Hold" buttons. The main form is divided into several sections:

- Application Details:** Application Category (CORPORATE), Application Branch (000), Application Date (2012-03-05), Application Number (CreateCorporateCusto), Application Status (Input Details), and Application Priority (Low).
- Customer Details:** Local Branch (000), Customer Number (000005803), Short Name (Dhoni), Type (Corporate selected), Existing Customer (unchecked), and SWIFT Code.
- Navigation:** A tabbed interface with "Main" selected, and other tabs for "Corporate", "Directors", and "Bank Details".
- Customer Information:** Customer Name, External Reference, Country (GB), Nationality (GB), Language (ENG), and Customer Category (CORPORATE).
- Contact Person:** Name, Telephone, and Email fields.
- Contact Address:** Address (Leeds), Zip, and Country (GB).
- Statuses:** Checkboxes for "Private Customer" and "Eligible for AR-AP Tracking".
- Relationship Manager:** ID and Name fields.
- Footer:** "Documents", "MIS", and "Fields" tabs; "Prev Remarks" and "Remarks" labels; "Audit" and "Exit" buttons; and a status bar showing "Outcome: PROCEED".

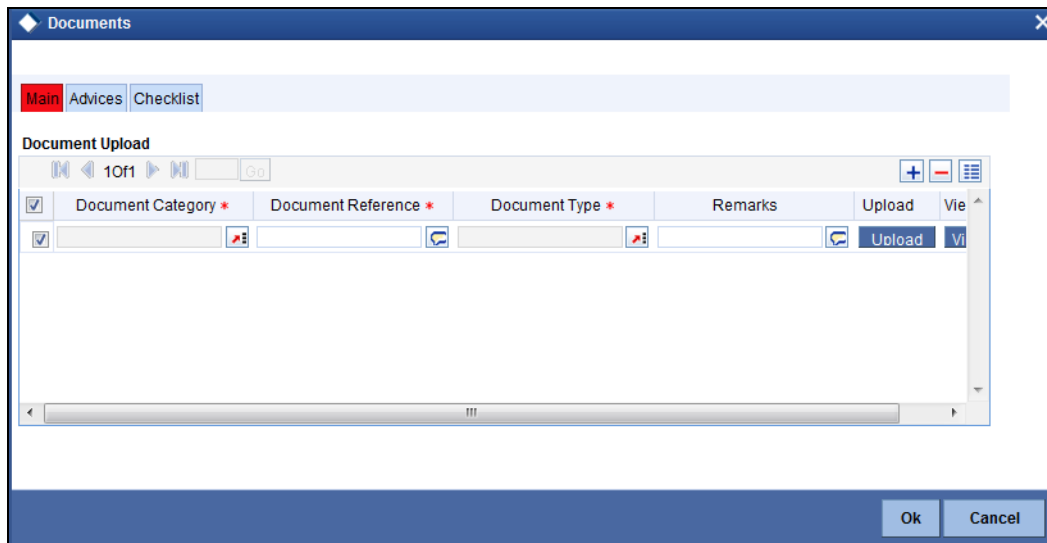
If everything is found acceptable, Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

The system will display the following message:

Customer has been created successfully.

1.2.2 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 are tabs for "Main", "Advices", and "Checklist". Below the tabs is a "Document Upload" section. It features a table with the following columns: "Document Category *", "Document Reference *", "Document Type *", "Remarks", and "Upload". The "Document Category" column has a dropdown menu with a checkmark. The "Document Reference" column has a text input field with a refresh icon. The "Document Type" column has a dropdown menu with a refresh icon. The "Remarks" column has a text input field with a refresh icon. The "Upload" column has a button labeled "Upload". There are also "Ok" and "Cancel" buttons at the bottom right of the window.

Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

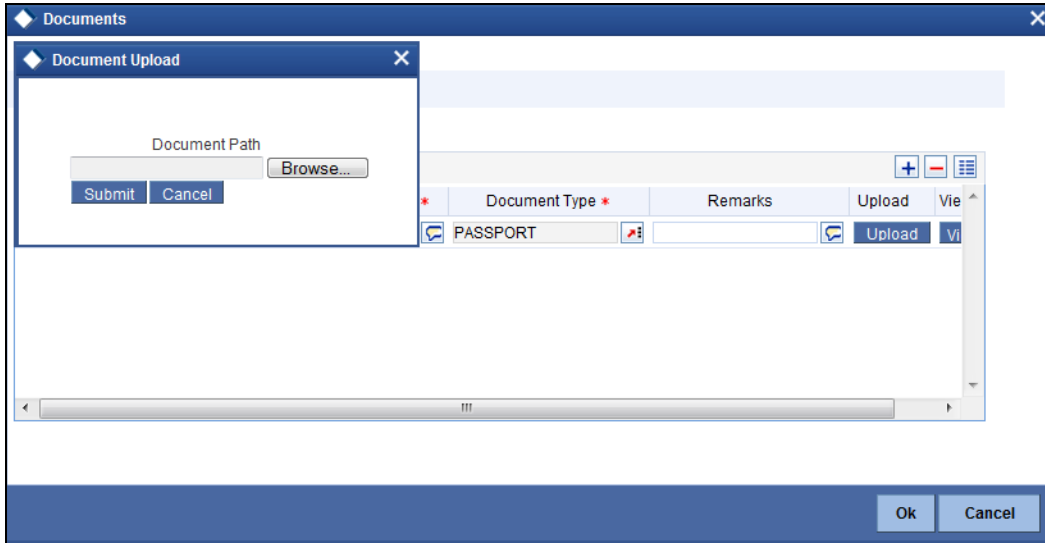
The system generates and displays a unique identifier for the document.

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, 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

1.2.3 Capturing MIS Details

Click 'MIS' button to invoke the Customer MIS screen.

MIS Class	MIS Code
<input checked="" type="checkbox"/> BUS_SEGMT	
<input type="checkbox"/> CUST	
<input type="checkbox"/> CU_REGION	
<input type="checkbox"/> NCUST	

You can capture the customer MIS details on this screen. The system defaults the MIS details on clicking 'Default from MIS Group' button.

However, you can modify the MIS information before proceeding to the next stage.

1.2.4 Capturing UDF Details

Click on 'Fields' button to invoke the screen.

Field Name *	Value
<input checked="" type="checkbox"/> PRIORITY	1
<input type="checkbox"/> TESTUDF2	
<input type="checkbox"/> DATE OF CREATION	
<input type="checkbox"/> PANCARD	
<input type="checkbox"/> EMP ID	
<input checked="" type="checkbox"/> OCCUPATION	Manager

The system defaults the UDF Details in the 'User Defined Fields' screen.

However, you can modify the UDF information before proceeding to the next stage.

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



Corporate Customer Creation
[August] [2012]
Version 12.0.0.1.0

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
[www.oracle.com/ financial_services/](http://www.oracle.com/financial_services/)

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