

Corporate Customer Creation
Oracle FLEXCUBE Universal Banking
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ORACLE
FINANCIAL SERVICES

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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 a software interface titled 'Input Details -- Web Page Dialog'. The main window is divided into several sections:

- Main:** Contains fields for 'Customer No' (0987654), 'Short Name' (RR), 'Branch Code' (CHO), 'Liability Id' (0000002), and 'Full Name' (Raghav Raman).
- Address For Correspondence:** Includes 'Name' (szdfstse) and 'Address' (sdgsdfgrdrd).
- Geographic:** Includes 'Country' (IND), 'Nationality' (IND), 'Language' (ENG), 'Exposure' (IND), and 'Location' (IND).
- Status:** A group of checkboxes including 'CRM Customer', 'Mallers Required', 'CLS Participant', 'Issuer Customer', and 'Treasury Customer'.
- Unique Identifier:** Includes 'Swift Code' and 'Fax' fields, and a 'Name' and 'Value' pair.
- Group Code:** Includes 'Group Code' (IND), 'Charge Group' (IND), 'Clearing Group' (IND), and 'Tax Group' (IND).
- Customer Category:** Includes 'Xref' (SUX004686), 'Customer Category' (CORPORATE), 'Customer Classification' (IND), 'Exposure Category' (IND), and 'FX nett. Customer' (IND).
- Media:** A dropdown menu.
- Buttons:** MIS, Standing Instructions, Linked Entities, Text, Image, Group, Limits, CLS Restrictions, UDF, Issuer, Remarks, Audit, PROCEED, and 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

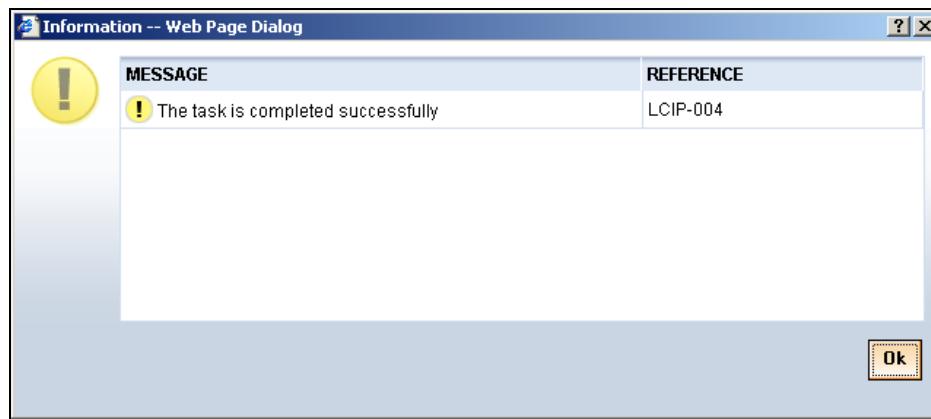
Customer Category

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.

Task List											
Tasks	Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
Search											
Standard View											
Pending(13)											
Assigned(1)											
Expired(0)											
Completed(156)											
Custom View											
	CHO		InPrincipleCreditApproval200042	Check for Prospect Credit History						Mon Aug 04 15:23:36 GMT+05:30 2008	<input type="button" value="Acquire"/>
	CHO		OpenSavingsAccount200010	Check for any change in KYC-R Information						Fri Aug 08 11:17:31 GMT+05:30 2008	<input type="button" value="Acquire"/>
	CHO		OpenSavingsAccount220060	Check for any change in KYC-R Information						Fri Aug 08 11:30:08 GMT+05:30 2008	<input type="button" value="Acquire"/>
	CHO		OpenSavingsAccount220058	Check if Initial deposit required						Fri Aug 08 11:12:29 GMT+05:30 2008	<input type="button" value="Acquire"/>
	CHO		CreateCorporateCustomer220061	Identify Customer Requirements						Fri Aug 08 12:24:43 GMT+05:30 2008	<input type="button" value="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 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.



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

Main

Customer No *	0987654	Liability Id	0000002
Short Name *	RR	Full Name	Raghav Raman
Branch Code	CHO		

Address For Correspondence

Name	szdfstse	Country *	IND
Address	sdgsdfgrd	Nationality *	IND
		Language *	ENG
		Exposure	
		Location	

Geographic

Swift Code		Name	
Fax		Value	

Status

CRM Customer
 Maller Required
 CLS Participant
 Issuer Customer
 Treasury Customer

Unique Identifier

Xref	SUX004686	Media	
Customer Category	CORPORATE		
Customer Classification			
Exposure Category			
FX nett. Customer			

Classification

Group Code		
Charge Group		
Clearing Group		
Tax Group		

MIS **Standing Instructions** **Linked Entities** **Text** **Image** **Group** **Limits** **CLS Restrictions** **UDF** **Issuer**

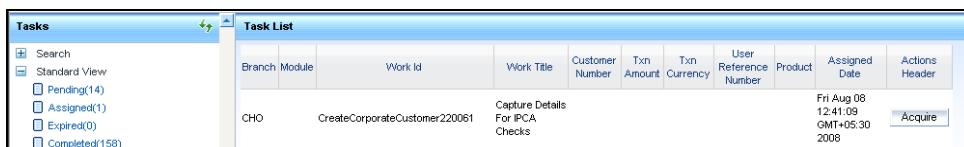
Remarks:

Buttons: Audit, CREDITREQUIRED, Ok, 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.

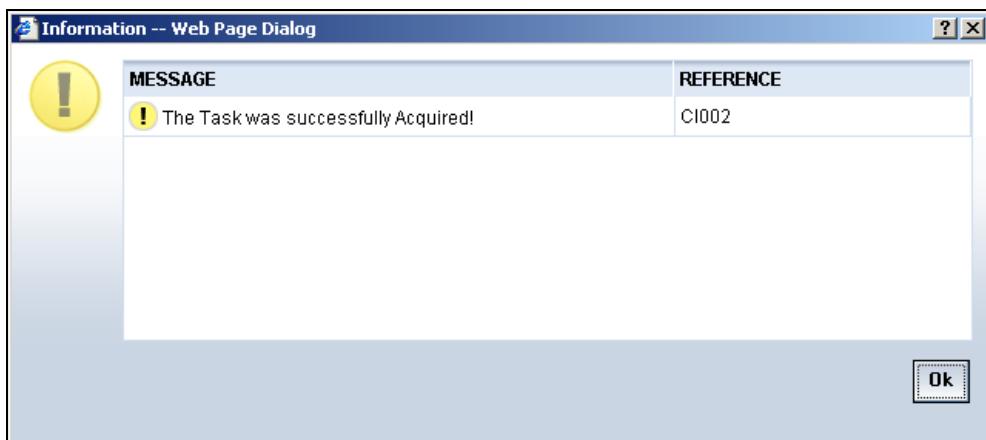


The system will create a task ‘Capture Details For IPCA Checks’ in the ‘Pending’ task list.



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



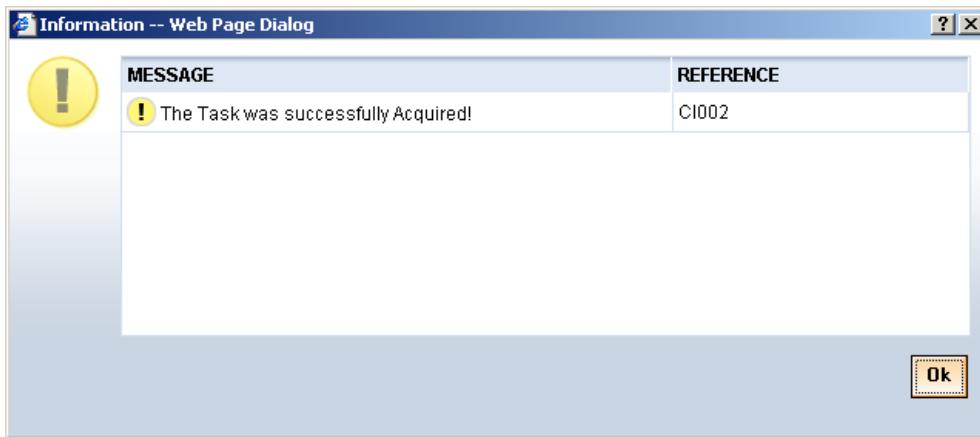
Go to the 'Assigned' task list and double click on the record to invoke the following screen.

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

Step 4. Capture Details for NCDD 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 be moved to the 'Assigned' task list.

Tasks		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.

MESSAGE		REFERENCE
! The task is completed successfully		LCIP-004

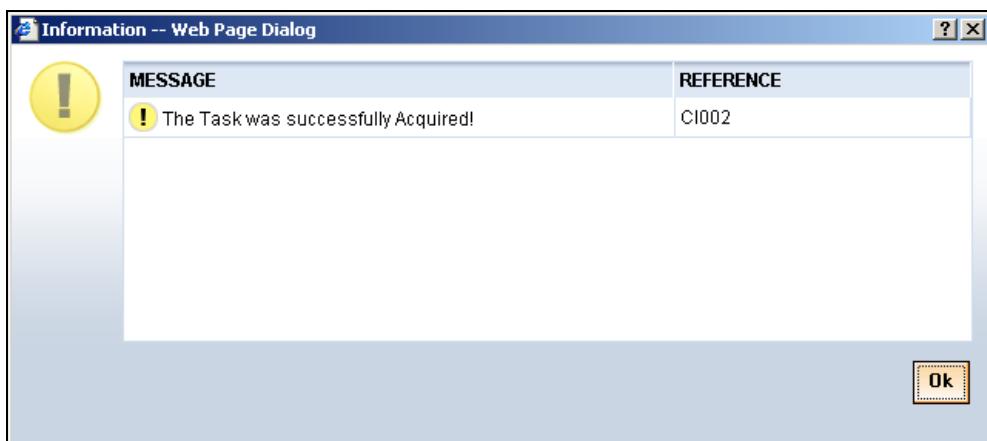
The system will create a task 'Check Prospect for Credit History' in the 'Pending' task list.

The screen appears as shown below:

Task List											Actions Header
	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 2008	<input type="button" value="Acquire"/>
	CHO		InPrincipleCreditApproval220065	Check for Prospect Credit History						Fri Aug 08 14:57:37 2008	<input type="button" value="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.

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 2008	<input type="button" value="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.

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.

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

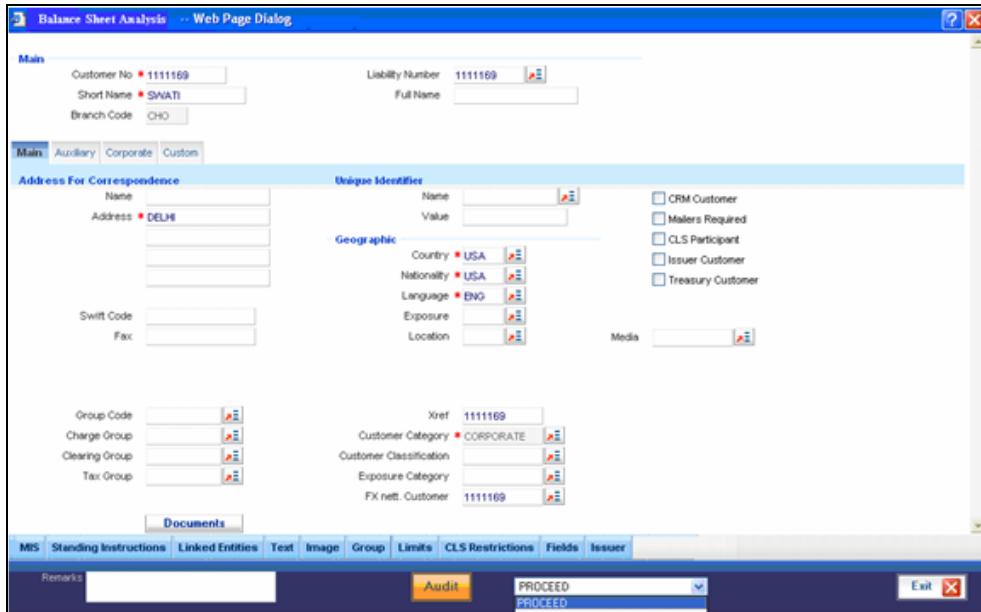
The credit report of the customer will be displayed here. You can analyze it. If all details and records are found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar.

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 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 the 'Analyze Prospects Credit Report - Web Page Dialog' window. The Main tab is active, displaying customer information: Customer No * 1111169, Short Name * SWATI, and Branch Code CH0. The Credit Report tab is selected, showing a Credit Summary section with various counts: Public Records 1, Hit Neg Trade 2, Hit Neg Occur 2, Open Trade 3, Collections 5, No Of Trades 4, Installment 3, Inquires 1, Negative Trade 3, Revolving 4, and Mortgage 2. A red arrow points to the 'In-Principle Note' text area, which is currently empty. The bottom of the window features a toolbar with buttons for MIS, Standing Instructions, Linked Entities, Text, Image, Group, Limits, CLS Restrictions, Fields, and Issuer. The Audit button is highlighted in yellow, and the PROCEED button is in a dropdown menu. The Exit button is also visible.

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:

Category	Value	Category	Value	Category	Value
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	Inquiries	1		

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 the 'Negotiation - Web Page Dialog' window. The 'Main' tab is selected, displaying fields for Customer No (1111169), Short Name (SVAATI), Branch Code (CHO), Liability Number (1111169), Full Name, and Follow Up Date. Below the main tab, there are tabs for Main, Auxiliary, Corporate, and Custom. The 'Address For Correspondence' section contains fields for Name, Address (DEHLI), Swift Code, and Fax. The 'Unique Identifier' section includes Name, Value, and a 'Geographic' group with fields for Country (USA), Nationality (USA), Language (ENG), Exposure, and Location. The 'Status' section contains checkboxes for CRM Customer, Meters Required, CLS Participant, Issuer Customer, and Treasury Customer. The 'Customer' section shows Xref (1111169), Customer Category (CORPORATE), Customer Classification, Exposure Category, and FX nett. Customer (1111169). The bottom toolbar includes buttons for MIS, Standing Instructions, Linked Entities, Text, Image, Group, Limits, CLS Restrictions, Fields, and Issuer. The 'Audit' button is highlighted, and a dropdown menu shows 'REJECT' and 'POSTPONEDECISION'.

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:

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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