

Corporate Customer Creation  
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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 - Web Page Dialog' window. At the top, there are fields for 'Customer No' (0987654), 'Short Name' (RR), 'Branch Code' (CHO), 'Liability Id' (0000002), and 'Full Name' (Raghav Raman). Below this, a tab bar includes 'Main' (selected), 'Auxiliary', 'Corporate', and 'Custom'. The 'Main' tab displays 'Address For Correspondence' (Name: szdtsfse, Address: sdgsdfgrdrd), 'Geographic' (Country: IND, Nationality: IND, Language: ENG, Exposure, Location), and 'Status' (CRM Customer, Mailers Required, CLS Participant, Issuer Customer, Treasury Customer). The 'Audit' button is highlighted in yellow. Other tabs at the bottom include MIS, Standing Instructions, Linked Entities, Text, Image, Group, Limits, CLS Restrictions, UDF, and Issuer.

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

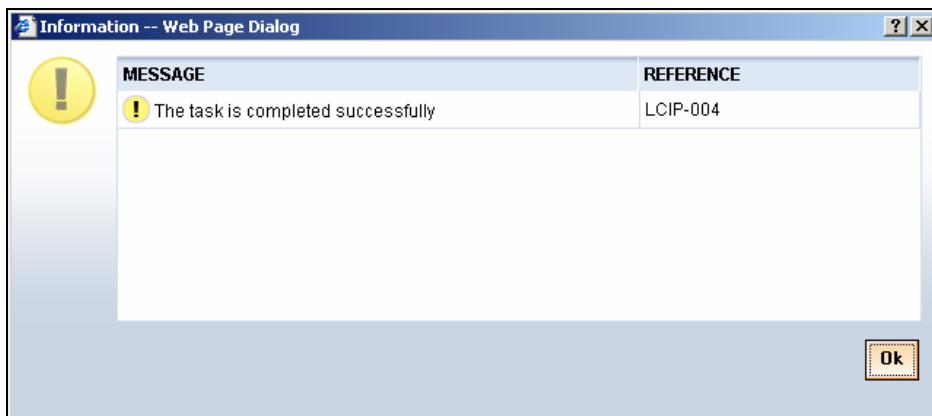
## Customer Category

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
<input type="checkbox"/> Search											
<input type="checkbox"/> Standard View											
<input type="checkbox"/> Pending(13)											
<input type="checkbox"/> Assigned(1)											
<input type="checkbox"/> Expired(0)											
<input type="checkbox"/> Completed(156)											
<input type="checkbox"/> 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.

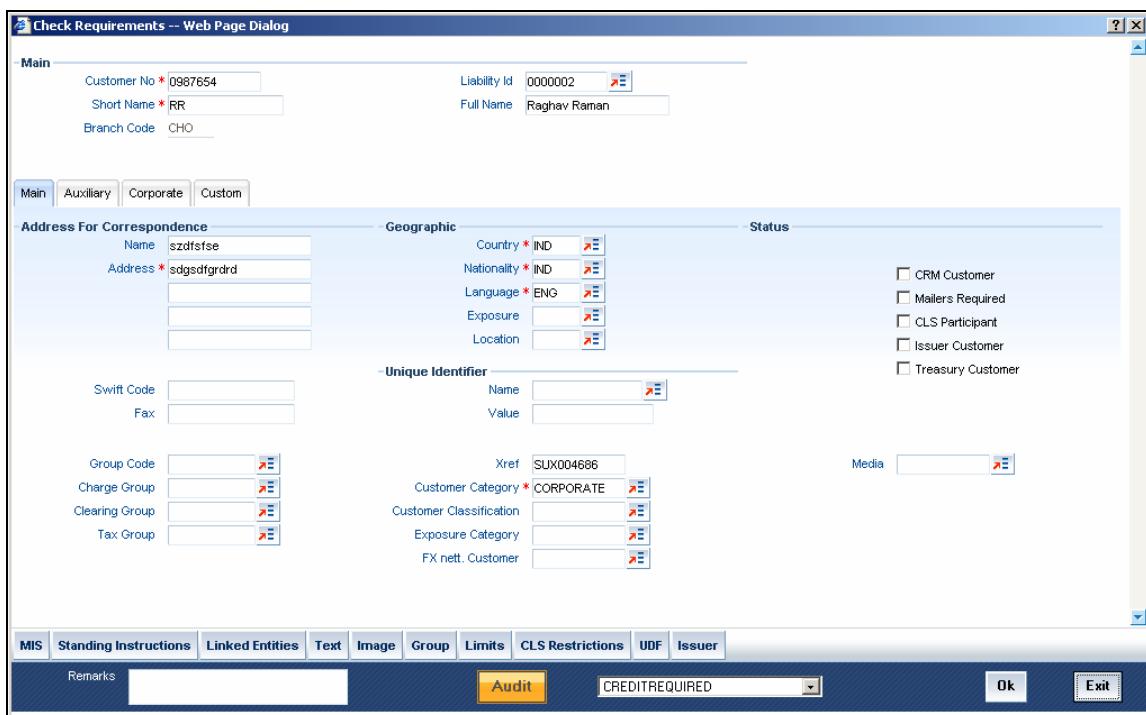
The screen appears as shown below:



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.



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.

Task List											
	Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
	CHO	CreateCorporateCustomer	220061	Capture Details For IPCA Checks						Fri Aug 08 12:41:09 GMT+05:30 2008	<a href="#">Acquire</a>

### 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

Tasks		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 IPCA Checks					Fri Aug 08 12:41:09 GMT+05:30 2008	<input type="button" value="Release"/>	

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

**Capture Details For IPCA Check -- Web Page Dialog**

<input type="button" value="Main"/> <input type="button" value="Auxiliary"/> <input type="button" value="Corporate"/> <input type="button" value="Custom"/>		<input type="button" value="Geographic"/> <input type="button" value="Status"/>	
<b>Address For Correspondence</b> Name: szdfsfs Address: sdgsdfgrdrd  Swift Code: <input type="text"/> Fax: <input type="text"/>	Country: IND <input type="button" value="Edit"/> Nationality: IND <input type="button" value="Edit"/> Language: ENG <input type="button" value="Edit"/> Exposure: <input type="button" value="Edit"/> Location: <input type="button" value="Edit"/>	CRM Customer <input type="checkbox"/> Mailers Required <input type="checkbox"/> CLS Participant <input type="checkbox"/> Issuer Customer <input type="checkbox"/> Treasury Customer <input type="checkbox"/>	
<b>Unique Identifier</b> Name: <input type="text"/> Value: <input type="text"/>		Xref: SUX004686 <input type="button" value="Edit"/> Customer Category: CORPORATE <input type="button" value="Edit"/> Customer Classification: <input type="button" value="Edit"/> Exposure Category: <input type="button" value="Edit"/> FX nett: Customer <input type="button" value="Edit"/>	
<input type="button" value="MIS"/> <input type="button" value="Standing Instructions"/> <input type="button" value="Linked Entities"/> <input type="button" value="Text"/> <input type="button" value="Image"/> <input type="button" value="Group"/> <input type="button" value="Limits"/> <input type="button" value="CLS Restrictions"/> <input type="button" value="UDF"/> <input type="button" value="Issuer"/>			
Remarks: <input type="text"/>		<input type="button" value="Audit"/> <input type="button" value="PROCEED"/>	<input type="button" value="Ok"/> <input type="button" value="Exit"/>

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.

**Information -- Web Page Dialog**

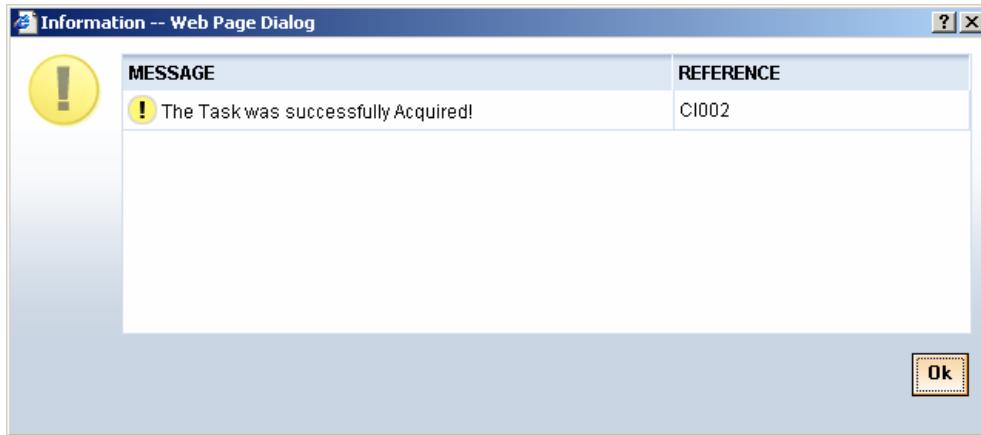
	<b>MESSAGE</b> ! The task is completed successfully	<b>REFERENCE</b> LCIP-004
	<input type="button" value="Ok"/>	

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

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	CreateCorporateCustomer220061	Capture Details For NCDD Checks							Fri Aug 08 12:50:17 GMT+05:30 2008	<input type="button" value="Acquire"/>

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



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

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	CreateCorporateCustomer220063	Capture Details For NCDD Checks							Fri Aug 08 14:50:39 GMT+05:30 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 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 you '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											Actions Header
	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:

**Main**

Customer No * 1234589	Liability Id 0000003
Short Name * ss	Full Name erwetrwretget
Branch Code CHO	

**Address For Correspondence**

Name	Country * IND
Address * erfstwertwer	Nationality * IND
	Language * ENG
	Exposure
	Location

**Geographic**

Swift Code	Name
Fax	Value

**Status**

Group Code	Xref SUX004746
Charge Group	Customer Category * CORPORATE
Clearing Group	Customer Classification
Tax Group	Exposure Category
	FX nett. Customer

**Unique Identifier**

**MIS**

**Remarks**

**Audit** **UNAVAILABLE** **Ok** **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.

MESSAGE	REFERENCE
! The task is completed successfully	LCIP-004

**Ok**

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	Collections	Negative Trade
1	5	3
Hist Neg Trade	No Of Trades	Revolving
2	4	4
Hist Neg Occur	Instalment	Mortgage
2	3	2
Open Trade	Inquires	
3	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 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:

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

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
Customer No	1111169
Short Name	SWATI
Branch Code	CH0
Liability Number	1111169
Full Name	
Public Records	1
Hist Neg Trade	2
Hist Neg Occur	2
Open Trade	3
Collections	5
No Of Trades	4
Installment	3
Inquiries	1
Negative Trade	3
Revolving	4
Mortgage	2

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

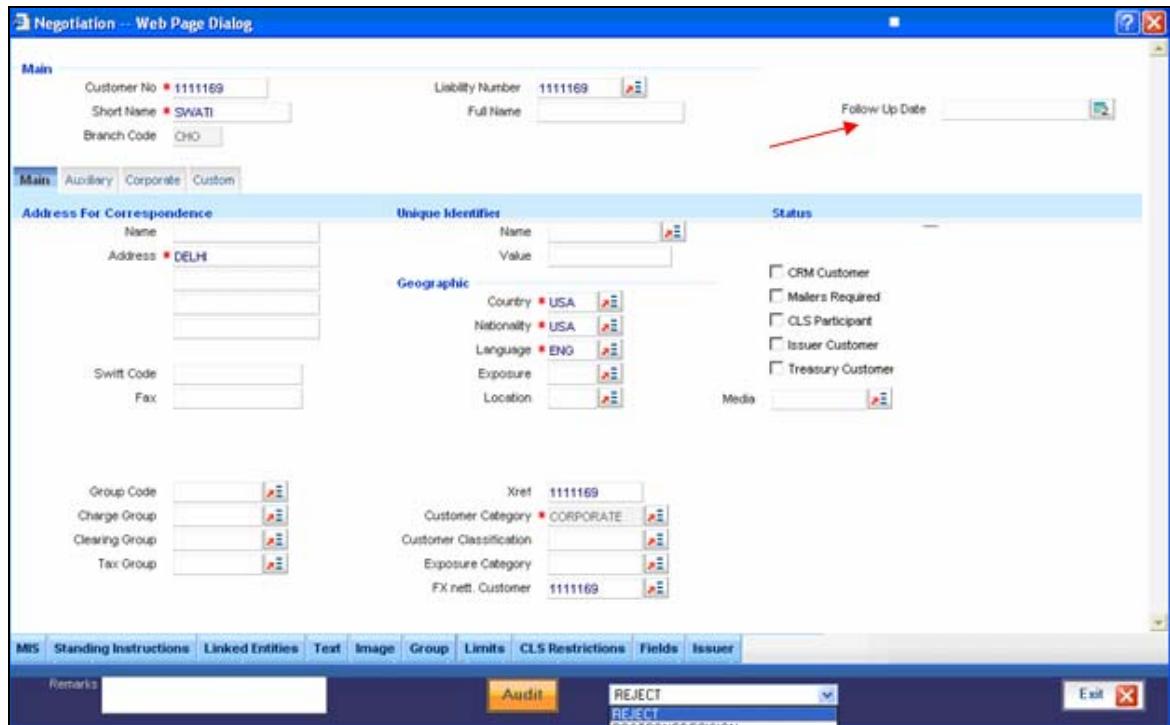
## Step 10. Prospect Fit to Be a Customer

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.



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.



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