

Corporate Customer Creation User Guide  
**Oracle FLEXCUBE Universal Banking**  
Release 14.1.0.0.0

Part No. E94300-01

May 2018

Corporate Customer Creation User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to explain the Corporate Customer creating module of Oracle FLEXCUBE. It provides an overview of the workflow and information on creating and maintaining the applicant details with other supported features.

## 1.2 Audience

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

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

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPMN	Business Process Modelling Notation
SDEs	System Data Elements
NCDD	New Customer Due Diligence
WF	Workflow
Channel	The system in which the first stage of the workflow is initiated
Originator of the workflow	User ID from which the first stage of workflow is initiated
Status of Origination	Application status of the current stage

## 1.5 Organization

This manual is organized into the following chapters:





Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Creation of Corporate Customer</i> explains the process of creating and maintaining the new account details for further processing.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

- Procedures User Manual
- Core Entities User Manual

## 1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. Creation of Corporate Customer

### 2.1 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.

This chapter contains the following section:

- [Section 2.2, "Stages in Customer Creation"](#)
- [Section 2.3, "Process Flow Diagram"](#)

### 2.2 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.

This section contains the following topics:

- [Section 2.2.1, "Input Customer Details"](#)
- [Section 2.2.2, "Identify Customer Requirements"](#)
- [Section 2.2.3, "Capture Details For IPCA Checks"](#)
- [Section 2.2.4, "Capture Details for NCDD Checks"](#)
- [Section 2.2.5, "Check Prospect for Credit History"](#)
- [Section 2.2.6, "Retrieve Prospects Credit Report and Analyse"](#)
- [Section 2.2.7, "Balance Sheet Analysis"](#)
- [Section 2.2.8, "Prepare Note for InPrinciple Approval"](#)
- [Section 2.2.9, "IPCA Decision"](#)
- [Section 2.2.10, "Prospect Fit to Be a Customer"](#)
- [Section 2.2.11, "Negotiation"](#)
- [Section 2.2.12, "Obtain Customer Relationship Form"](#)
- [Section 2.2.13, "Input Details For Customer Creation"](#)
- [Section 2.2.14, "Verify Details For Customer Creation"](#)

#### 2.2.1 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:

You can capture the following details

### **Application Category**

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

### **Application Branch**

The system displays the branch code.

### **Application Date**

The system displays the date of the application.

### **Application Number**

The system displays the application number.

### **Application Status**

The system displays the status of the application.

### **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 Number**

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

#### **Full Name**

Enter full name for the customer

**Short Name**

Enter a short name for the customer.

**Type**

Specify the customer type. The following options are available for selection:

- Individual
- Corporate
- Bank

**Special Customer No Generation**

Check this box to generate a special customer number in the 'Customer Number' field.

**SWIFT Code**

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

**Existing Customer**

Check this box, if the customer is an existing customer.

**2.2.1.1 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'.

**Communication Mode**

Select the mode of communication you prefer. The following options are available for selection:

- Mobile
- E-mail

**Contact Person****Name**

Specify the name of the contact person.



**Work Phone ISD+**

Specify a valid international dialling code for the work telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Telephone**

Specify the telephone number of the contact person.

**Home Phone ISD+**

Specify a valid international dialling code for the home telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Home Phone**

Specify the home telephone number of the customer.

**Mobile ISD Code+**

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Mobile Number**

Specify the mobile number of the customer.

**E-mail**

Specify the E-mail ID of the contact person.

**Preferred Date of Contact**

Specify the preferred date for contacting the customer. You can also select the date from the adjoining calendar icon.

**Preferred Time of Contact**

Select the preferred time for contacting the customer on the preferred date of contact, from the adjoining drop-down list. This list displays the following time slots in 24hrs format:

- Any time
- 1 hour combination of timings starting from 12am – 1am to 11pm – 12am.

**Contact Address****Address Code**

Specify the address code. Alternatively, you can select the address code from the option list. The list displays all valid address code maintained in the system.

**Address 1 – 4**

Specify the contact address here.

**Pincode**

Specify the pin code.

**Country**

Select the country from the adjoining option list.

**Send Correspondence through Email**

Check this box if you need to send the correspondence through mail.

## **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.

### **Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

### **Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited US in the last three years.

### **CRS Customer Type**

Select the CRS customer type for which the maintenance is done from the drop-down list. The list displays the following options:

- Individual
- Financial Entity
- Active Non-Financial Entity
- Passive Non-Financial Entity

## **Relationship Manager**

### **ID**

Specify the ID of relationship manager. The adjoining option list displays a list of valid IDs maintained in the system. Select the appropriate one.

### **Name**

Specify the name of the relationship manager.

## **Power of Attorney**

---

### **Note**

If FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

---

### **Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

### **Holder Name**

The person who has been given the power of attorney.

### **Address**

Specify the address of the power of attorney holder.

### **Country**

Specify the country of the power of attorney holder.

### **Nationality**

Specify the nationality of the power of attorney holder.

### Telephone ISD Code +

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### Telephone Number

Specify the telephone number of the power of attorney holder.

### Sanction Check Details

#### Sanction Check Required for Transactions

Check this box if sanction check is required at transaction level for the customer.

#### Requested Date

The system displays the date when the sanction check request is send.

#### Response Date

The system displays the date when the response is updated from the external system.

#### Sanction Check Status

The system displays the sanction check response status.

### 2.2.1.2 Corporate Tab

Click 'Corporate' tab to maintain corporate details.

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:** Fields for "Application Category" (with a help icon), "Application Branch" (value: 000), "Application Date" (value: 2018-03-16), "Application Number" (with a help icon), "Application Status" (dropdown), and "Application Priority" (value: Low, dropdown).
- Customer Details:** Fields for "Local Branch" (with a help icon) and "Customer Number". A "Type" section has radio buttons for "Individual", "Corporate" (selected), "Bank", "Existing Customer", and a checkbox for "Special Customer No Generation".
- Registration Details:** Fields for "Name", "Address Code" (with a help icon), "Address 1", "Address 2", and "Address 3".
- Incorporation:** Fields for "Date" (format: YYYY-MM-DD, with a calendar icon), "Capital", "Net Worth", "Currency of Amounts" (with a help icon), and "Country" (with a help icon).

At the bottom, there are tabs for "Main", "Corporate" (selected), "Directors", and "Bank Details". A footer bar contains "Documents | MIS | Fields | Customer Channel", "Previous Remarks", "Remarks", an "Audit" button, "Outcome" (dropdown), and an "Exit" button.

You can maintain corporate details here:

### Registration Details

You can specify the registration details here:

#### Name

Specify the registration name of the organization.

#### National ID

Specify the national ID of the organization.

**Address Code**

Specify the address code. Alternatively, you can select the address code from the option list. The list displays all valid address code maintained in the system.

**Address 1-4**

Specify the registration address of the organization.

**Pin code**

Specify the pin code of the registration address of the organization.

**Country**

Specify the country code of the registration address of the organization. The adjoining option list displays all valid country codes. select the appropriate one.

**Incorporation**

You can maintain the incorporation details here:

**Date**

Specify the date of incorporation from the adjoining Calendar icon.

**Capital**

Specify the capital amount of incorporation.

**Net Worth**

Specify the net worth of the organization.

**Currency of Amounts**

Specify the currency code of the amounts. The adjoining option list displays all valid currency codes. select the appropriate one.

**Country**

Specify the country code of incorporation. The adjoining option list displays all valid country codes. Select the appropriate one.

**Additional Details**

Maintain the additional details here:

**Type of Ownership**

Specify a valid type of ownership of the customer for the specified organization.

**Description of Business**

Provide description for the business, if any.

### 2.2.1.3 Directors Tab

Click 'Directors' tab to maintain directors details.

Workflow Reference #

Application Category \*  Appli

Application Branch \*  App

Application Date \*  App

**Customer Details**

Local Branch \*

Customer Number \*

Short Name

Full Name

Main | Corporate | **Directors** | Bank Details

**Director Details**

1 Of 1

Director Name \*

Tax Id

Country of Issue

Documents | MIS | Fields | Customer Channel

Previous Remarks	Remarks
------------------	---------

You can maintain the director details here:

#### **Director Details**

##### **Director Name**

Specify the name of the director.

##### **Tax ID**

Specify the tax identification number (TIN) of the director.

##### **Country of Issue**

Specify the country which has issued the tax ID for the customer. Alternatively, you can select the country from the option list.

#### **Additional Tax ID Details**

The system displays the following tax details:

- Tax ID
- Country of Issue

##### **Work Phone ISD+**

Specify a valid international dialling code for the work telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Work Phone**

Specify the work telephone number of the director.

**Home Phone ISD+**

Specify a valid international dialling code for the home telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Home Phone**

Specify the home telephone number of the director.

**Mobile Phone ISD+**

Specify a valid international dialling code for the mobile number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Mobile Number**

Specify the mobile number of the director.

**Email**

Specify the E-mail of the director

**Address For Correspondence****Address 1-4**

Specify the address of correspondence of the director.

**Pin Code**

Specify the pin code of correspondence of the director.

**Country**

Specify the country code of the correspondence address. The adjoining option list displays all valid country codes. Select the appropriate one.

**Permanent Address****Address 1-4**

Specify the permanent address of the director.

**Pin Code**

Specify the pin code of the specified permanent address.

**Country**

Specify the country code of the specified permanent address. The adjoining option list displays all valid country codes. Select the appropriate one.

**Other Details****Nationality**

Specify the nationality of the director.

**Permanent US Resident Status**

Check this box if the director is a permanent resident of US.

**Share Percentage**

Specify the percentage of shares the director holds.

**Date of Birth**

Specify the date of birth of the director.

**Birth Place**

Specify the birth place of the director.

**Birth Country**

Specify the birth country of director.

**Type of Ownership**

Specify the type of ownership. Alternatively, you can select the ownership type from the option list. The list displays all valid options.

This field is mandatory if CRS customer type is Passive Non-Financial Entity.

**2.2.1.4 Bank Details Tab**

To maintain the bank details, click 'Bank Details' tab. The following screen is displayed:

The screenshot shows a web-based form for maintaining bank details. At the top, there is a header with 'null' and a 'New' button. The form contains several input fields: 'Workflow Reference #', 'Application Category \*', 'Application Branch \*', and 'Application Date \*'. Below these is a section titled 'Customer Details' which includes 'Local Branch \*', 'Customer Number \*', 'Short Name', and 'Full Name' fields, along with a 'Populate' button. At the bottom of the form, there is a table for 'Existing Bank Account Details' with columns for 'Bank Code \*', 'Branch Code \*', 'Account Type', 'Account Number \*', and 'Visit Frequency'. The interface also shows a breadcrumb trail: 'Main | Corporate | Directors | Bank Details'.

You can specify the existing bank account details here.

**Bank Code**

Specify the existing bank code.

**Branch Code**

Specify the existing branch code.

**Account Type**

Specify the account type from the adjoining drop-down list. Available options are:

- Nostro

- Misc Dr
- Misc Cr
- Savings Current
- Deposit
- Line

### Account Number

Specify the existing account number

### Visit Frequency

Specify how frequently the customer visits the bank.

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 system displays the information message as "ST-ACQR-001 Acquire Successful"

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

Workflow Reference	Transaction Reference	Title	Customer Name	Creation Date(FromTo)	Priority	Channel	Originated By	Status	Commer
RetailLending6015		Application Input		2013-09-02 15:13:48 IST	Low				
RetailLending6018		Application Input		2013-09-02 15:18:41 IST	Low			NEWAPP	
IslamicistsnaAccount6028		Application Entry		2013-09-02 16:21:47 IST	Low				
RetailLending6035		Application Input		2013-09-02 17:13:00 IST	Low				
RetailLending6036		Application Input		2013-09-02 17:16:24 IST	Low				
OpenSavingsAccount6045		Receive And Verify	DAVID BOON	2013-09-02 19:03:55 IST	Low	FLEXCUBE	SUPPORT01	REC/NV/FY	
RetailLending6076		Application Input		2013-09-03 09:31:25 IST	Low				
RetailLending6077		Application Verification	DAVID BOON	2013-09-03 09:35:38 IST	Low			NEWAPP	
RetailLending6088		Application Input		2013-09-03 10:53:26 IST	Low				
RetailLending6089		Application Input		2013-09-03 10:54:41 IST	Low				

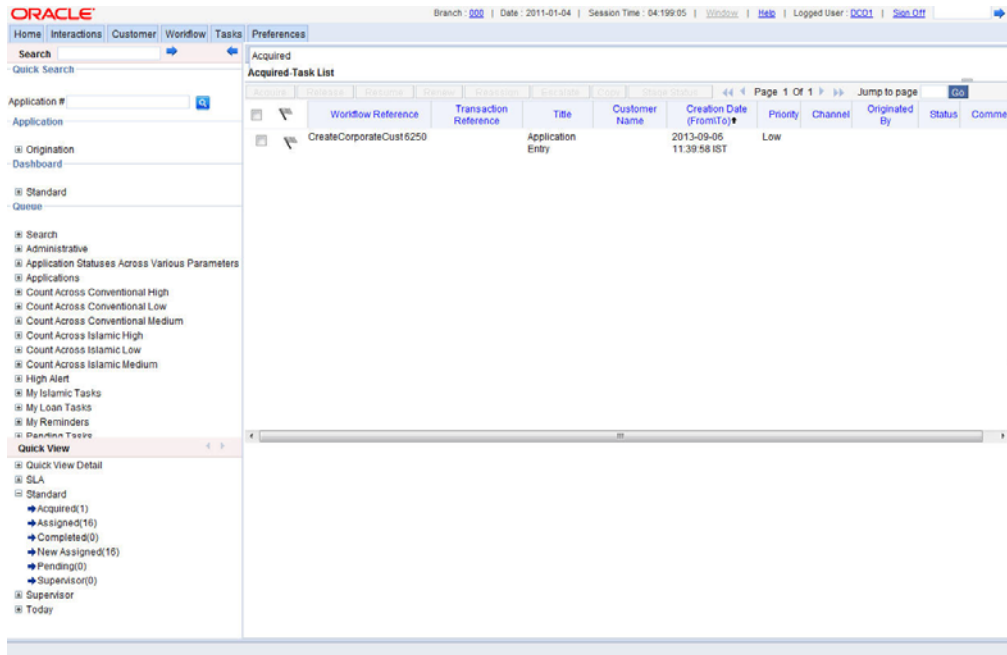
## 2.2.2 Identify Customer Requirements

Users belonging to the user role CORMROLE (Corporate Relationship Manager) can perform this activity. Go to your 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The following screen will be displayed.

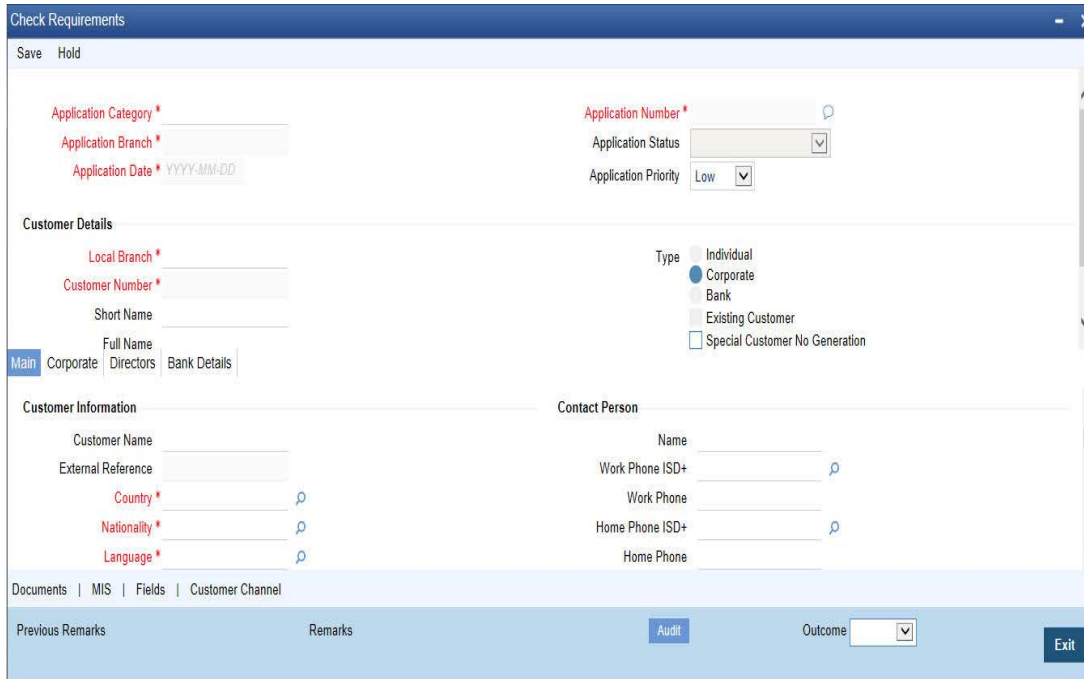


The system displays the information message as "ST-ACQR-001 Acquire Successful":

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



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



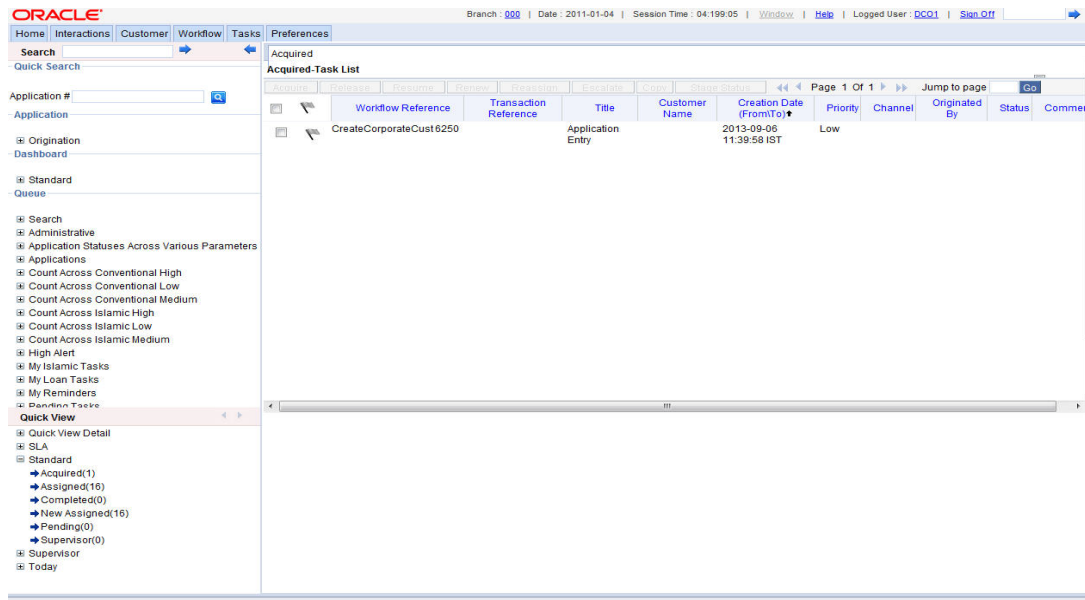
The system displays all information captured in the "Input Details" screen. You can verify the details and also edit them if required. If the customer has requested for credit facility, select the action 'CREDITREQUIRED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The system displays the information message as "ST-ACQR-001 Acquire Successful"

The system will create a task 'Capture Details For IPCA Checks' in the 'Assigned' task list.

## 2.2.3 Capture Details For IPCA Checks

Users belonging to the user role CAEROLE (Credit Appraisal Executive) can perform this activity. Go to your 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The system displays the information message as "ST-ACQR-001 Acquire Successful"

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



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

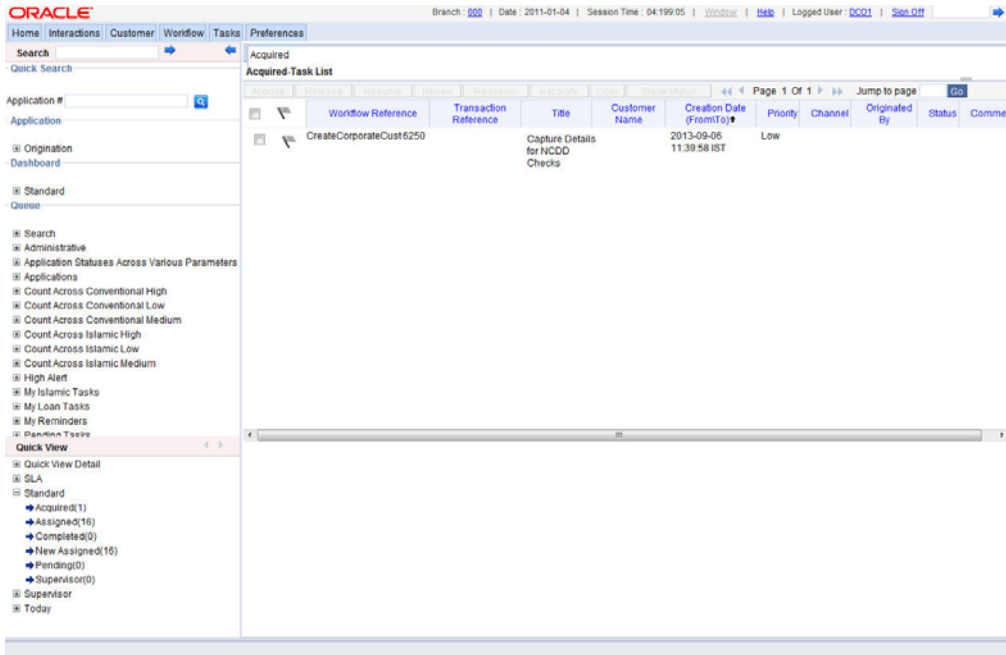
The screenshot shows the 'Capture Details For IPCA Check' form. The form is divided into several sections:

- Application Details:** Application Category, Application Branch, Application Date (YYYY-MM-DD), Application Number, Application Status, and Application Priority (Low).
- Customer Details:** Local Branch, Customer Number, Short Name, Full Name, and Type (Individual, Corporate, Bank, Existing Customer, Special Customer No Generation).
- Customer Information:** Customer Name, External Reference, Country, Nationality, and Language.
- Contact Person:** Name, Work Phone ISD+, Work Phone, Home Phone ISD+, and Home Phone.

At the bottom of the form, there is a 'Previous Remarks' section with a 'Remarks' text box, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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 text box adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The system displays the information message as "ST-ACQR-001 Acquire Successful"

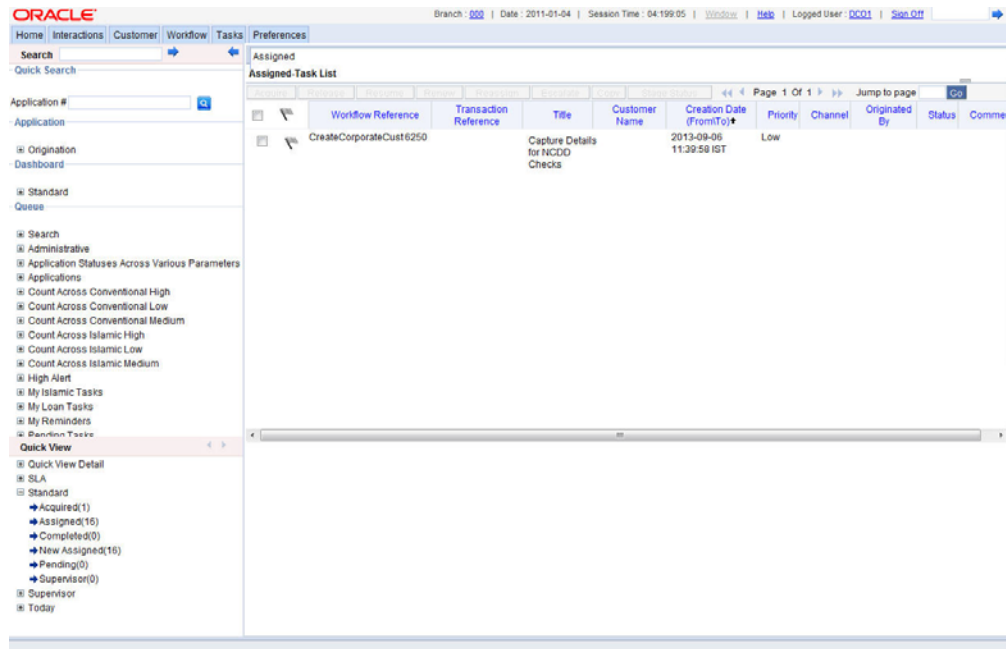
The system will create a task 'Capture Details For NCDD Checks' in the 'Assigned' task list



## 2.2.4 Capture Details for NCDD Checks

Users belonging to the user role CORMROLE (Corporate Relationship Manager) can perform this activity. Go to your 'Assigned' task list and acquire the task by clicking the corresponding the 'Acquire' button. The system displays the information message as "ST-ACQR-001 Acquire Successful"

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



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

The screen appears as shown below:

Save Hold

Application Category \* Application Number \*  
Application Branch \* Application Status  
Application Date \* YYYY-MM-DD Application Priority Low

Customer Details

Local Branch \* Type Individual  
Customer Number \* Corporate  
Short Name Bank  
Full Name Existing Customer  
Special Customer No Generation

Main Corporate Directors Bank Details

Customer Information Contact Person

Customer Name Name  
External Reference Work Phone ISD+  
Country \* Work Phone  
Nationality \* Home Phone ISD+  
Language \* Home Phone

Documents | MIS | Fields | Customer Channel

Previous Remarks Remarks Audit Outcome Exit

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 system displays the information message as "ST-ACQR-001 Acquire Successful"

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

The screen appears as shown below:

The screenshot shows the Oracle CRM interface. At the top, there is a navigation bar with 'ORACLE' logo and user information: Branch: 000, Date: 2011-01-04, Session Time: 04:199.05, Window, Help, Logged User: DCQ1, Sign Off. Below the navigation bar, there are tabs for 'Home', 'Interactions', 'Customer', 'Workflow', 'Tasks', and 'Preferences'. The 'Tasks' tab is active, showing a search bar and a list of tasks. The left sidebar contains a navigation menu with categories like 'Application #', 'Application', 'Origination Dashboard', 'Standard Queue', 'Search', 'Administrative', 'Application Statuses Across Various Parameters', 'Applications', 'Count Across Conventional High', 'Count Across Conventional Low', 'Count Across Conventional Medium', 'Count Across Islamic High', 'Count Across Islamic Low', 'Count Across Islamic Medium', 'High Alert', 'My Islamic Tasks', 'My Loan Tasks', 'My Reminders', 'Pending Tasks', 'Quick View', 'Quick View Detail', 'SLA', 'Standard', 'Acquired(1)', 'Assigned(16)', 'Completed(0)', 'New Assigned(16)', 'Pending(0)', 'Supervisor(0)', and 'Today'. The main area displays the 'Assigned-Task List' with a table of tasks. The table has columns: Workflow Reference, Transaction Reference, Title, Customer Name, Creation Date (From/To), Priority, Channel, Originated By, Status, and Comment. A single task is listed with the title 'Check for Prospect Credit History'.

#### 2.2.4.1 **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.

#### 2.2.4.2 **Sub Process – In Principle Credit Checks**

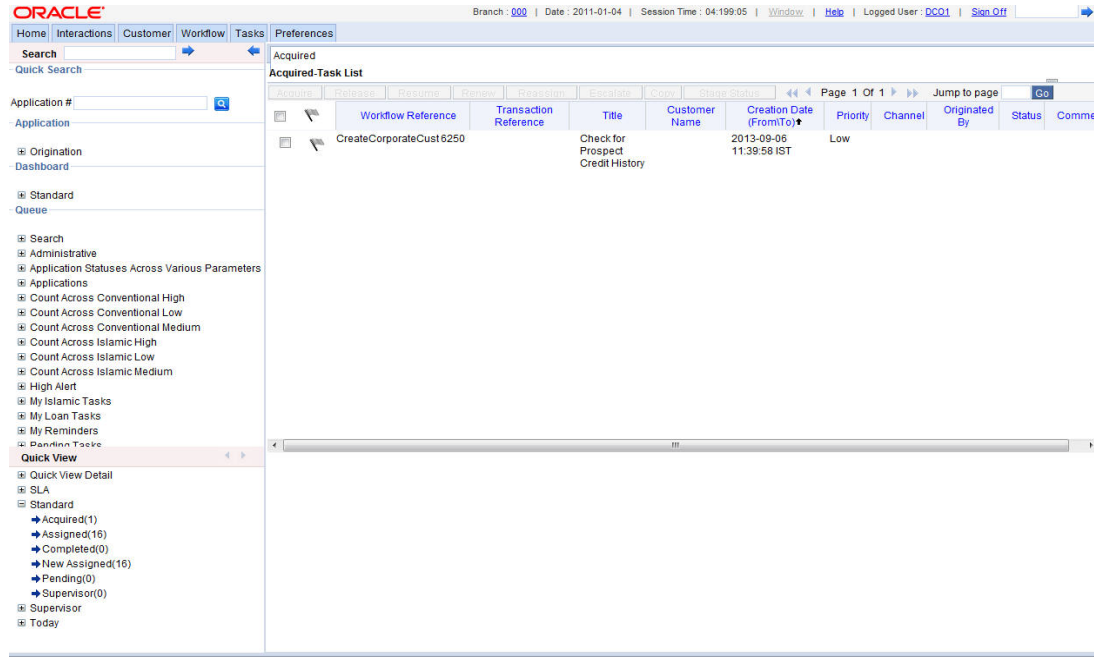
This process involves assessing the prospect on basis of character, capacity, capital, industry and business risks. If the prospect is found to be credit-worthy, you can take a decision to grant in-principle approval for credit facilities.

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

#### 2.2.5 **Check Prospect for Credit History**

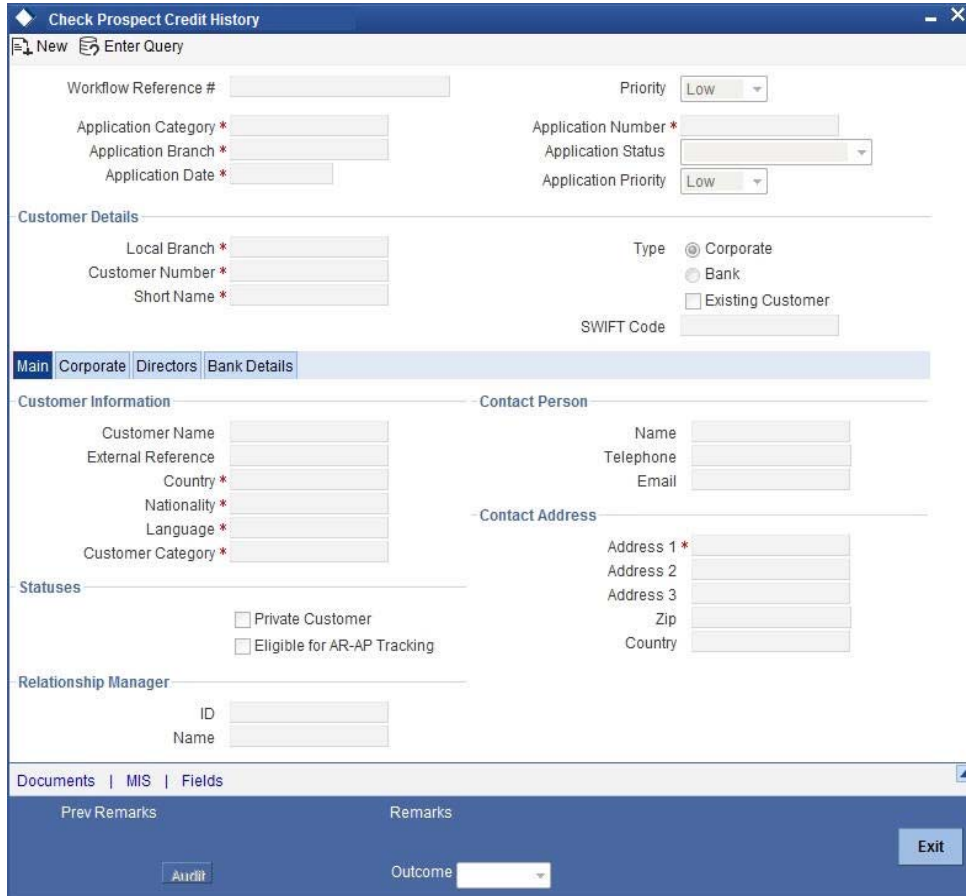
Users belonging to the user role CAEROLE (Credit Appraisal Executive) can perform this activity. Go to you 'Assigned' task list and acquire the task by clicking the corresponding 'Acquire' button. The system displays the information message as "ST-ACQR-001 Acquire Successful"

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



Go to the 'Acquired' 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 'Assigned' task list for want of those details.

If you select 'AVAILABLE' and save the transaction, the system displays the information message as "ST-ACQR-001 Acquire Successful"

The 'Analyze Prospects Credit Report' task will be created in the 'Assigned' task list

## 2.2.6 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 'Acquired' list. Fetch the record from the 'Acquired' list. The following screen will be displayed.

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.

## 2.2.7 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 'Acquired' task list. Go to the acquired list and fetch the record.

The screen appears as shown below:

The screenshot displays the Oracle Corporate Customer Creation application. The top navigation bar includes 'Home', 'Interactions', 'Customer', 'Workflow', and 'Preferences'. The main header shows 'Corporate Customer Creation' and 'Execute Query'. The form is divided into several sections: 'Application Details' with fields for Application Category, Application Branch, Application Date, Application Number, Application Status, and Application Priority; 'Account Details' with Account Branch and Account Number; 'Customer Details' with Local Branch, Customer Number, Short Name, Full Name, Type (Individual, Corporate, Bank, Existing Customer, Special Customer No Generation), SWIFT Code, and Follow up Date. Below this is a tabbed interface with 'Main', 'Personal', 'Corporate', 'Directors', 'Bank Details', 'Credit Report', 'KYC Details', 'Domestic', and 'Professional'. The 'Customer Information' and 'Contact Person' sections contain various text input fields for names, references, country, nationality, language, and communication modes. At the bottom, there are 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and a 'Cancel' 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 'Assigned' task list

## 2.2.8 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 'Acquired' task list. Go to the acquired list and fetch the record.



The screen appears as shown below:

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 'Assigned' task list

## **2.2.9 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 'Acquired' task list. Go to the acquired list and fetch the record.

The screen appears as shown below:

The screenshot shows the 'IPCA Decision' application window. It features a top navigation bar with tabs for 'Main', 'Personal', 'Corporate', 'Directors', 'Bank Details', and 'Credit Report'. The 'Credit Report' tab is currently selected. The main content area is divided into several sections: 'Enter Query' with fields for Application Category, Application Branch, Application Date, Application Number, Application Status, and Application Priority; 'Account Details' with Account Branch and Account Number; 'Customer Details' with Local Branch, Customer Number, Full Name, Short Name, Type (Individual, Corporate, Bank, Existing Customer), SWIFT Code, and Follow up Date; 'Credit Summary' with fields for Public records, Past Negative Trades, Past Negative Occurrences, Open Trade, Collections, No of Trades, Installment, Inquiries, Negative Trade, Revolving, Mortgage, and Credit Rating; 'In Principle Note' with a large text area; and a bottom toolbar with 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit' buttons.

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 'Assigned' task list

## 2.2.10 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 'Acquired' task list. Go to the acquired 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 'Assigned task list'. On acquiring it, the task will move to the 'Acquired' 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 'Assigned' task list.

## 2.2.11 Negotiation

Users belonging to the user role CORMROLE (Corporate Relationship Manager) can perform this activity. On acquiring it, the task will move to the 'Acquired' list. Fetch the record from the 'Acquired' 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 'Assigned' task list.

## 2.2.12 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 'Acquired' list. Fetch the record from the 'Acquired' 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 'Assigned' task list

## 2.2.13 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 'Acquired' list.

On fetching it from the 'Acquired' list, the following screen will be displayed.

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

- Application Details:** Includes fields for "Application Category" (with a search icon), "Application Number", "Application Branch" (value: 000), "Application Date" (value: 2018-03-16), "Application Status" (dropdown), and "Application Priority" (value: Low).
- Customer Details:** Includes "Local Branch" (with a search icon), "Customer Number", "Short Name", and "Full Name". To the right, there are radio buttons for "Type": Individual, Corporate (selected), Bank, Existing Customer, and a checkbox for "Special Customer No Generation". Below this is a tabbed interface with "Main" selected, and other tabs for "Corporate", "Directors", and "Bank Details".
- Customer Information:** Includes "Customer Name", "External Reference", "Country", "Nationality", and "Language", each with a search icon.
- Contact Person:** Includes "Name", "Work Phone ISD+", "Work Phone", "Home Phone ISD+", and "Home Phone", each with a search icon.

At the bottom, there is a navigation bar with "Documents", "MIS", "Fields", and "Customer Channel". Below that is a "Remarks" section with "Previous Remarks" and "Remarks" labels, an "Audit" button, an "Outcome" dropdown, 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 'Assigned' task list.

## 2.2.14 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 'Acquired' list.

On fetching it from the 'Acquired' list, the following screen will be displayed

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 system message as “Customer has been created successfully.”

### 2.2.14.1 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.

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.

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:

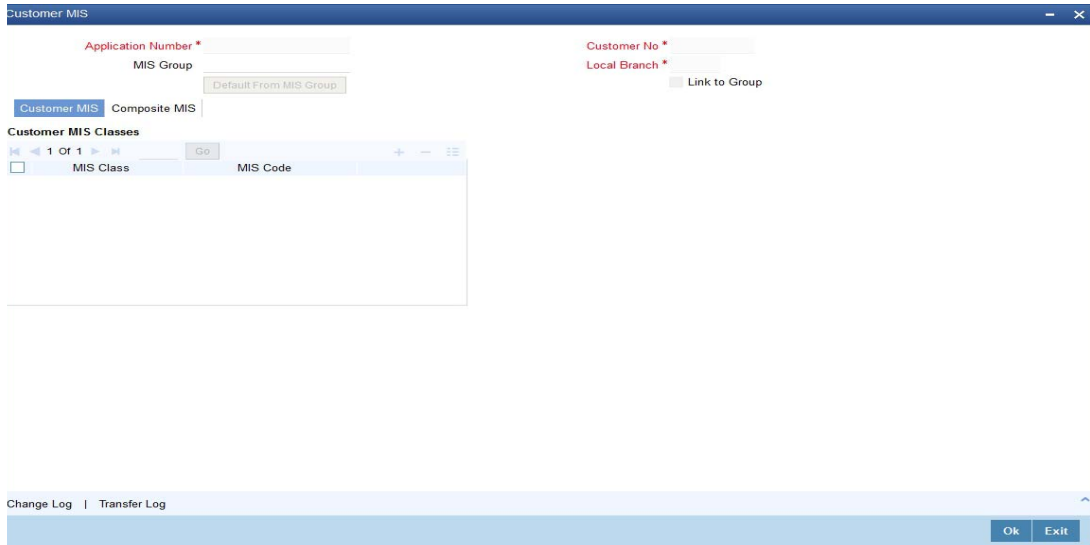
Stage Title	Function Id	Doc Callform Exists	Upload(Available/ Not Available)	View(Available/ Not Available)
Input Customer Details	STDCC050	Available	Available	Available
Identify Customer requirements	STDCC002	Available	Available	Available
Capture Details For IPCA Checks	STDCC003	Available	Available	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
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 black-list check	STDKYC03	Available	Not Available	Available

<b>Stage Title</b>	<b>Function Id</b>	<b>Doc Callform Exists</b>	<b>Upload(Available/ Not Available)</b>	<b>View(Available/ Not Available)</b>
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



## 2.2.14.2 Capturing MIS Details

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

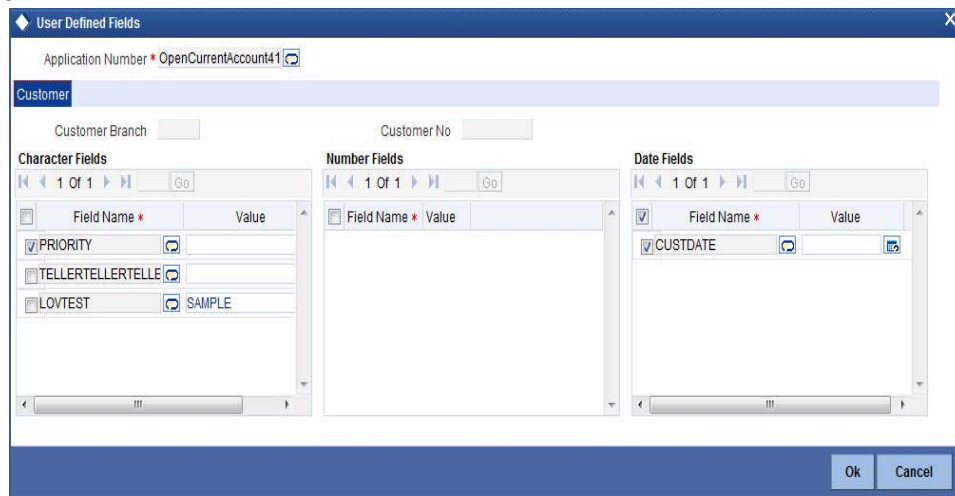


You can capture the customer MIS details on this screen. The system defaults the MIS details on clicking 'Default from MIS Group' button.

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

## 2.2.14.3 Capturing UDF Details

Click on 'Fields' button to invoke the screen.



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.

## 2.2.15 Customer Channel Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Customer Channels' button to specify the details relating to channels.

Banking Channels Subscription Details

Banking Channels Details

1 Of 1 Go

Banking Channels *	Banking Channel Name	Remarks

Ok Exit

Specify the following details:

**Banking Channels**

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

**Banking Channel Name**

The system displays the name of the banking channel.

**Remarks**

Specify remarks for the banking channel subscription.

**2.3 Process Flow Diagram**

Refer [Corporate Customer Creation](#) for the process flow diagram.

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## 3. Function ID Glossary

### S

STDCC001 .....2-1, 2-18