Oracle® Banking Branch

Servicing Configurations User Guide

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Oracle Banking Branch Servicing Configurations User Guide, 14.7.0.0.0

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Contents

Preface

This guide provides an overview of how to configure the business product configuration, business process, and related workflows for servicing customer account transactions, term deposit transactions, and loan transactions.

- Audience
- Related Resources
- Conventions
- Symbols, Basic Actions, and Definitions
- List of Topics
- Screenshot Disclaimer

Audience

This guide is intended for back-office and front-end staff who set up and use Oracle Banking Branch.

Related Resources

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *Teller User Guide*

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Symbols, Basic Actions, and Definitions

The following are the symbols/icons you are likely to find in this guide:

Table Icons and Descriptions

Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options

Table Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.

List of Topics

This guide is organized into the following topics:

Table List of Topics

Topic	Description
Overview of Servicing Configurations	This topic provides an overview of the configurations that need to be performed for servicing transactions.
Business Product Configuration	This topic provides information about business product configuration and instructions to create or view the business products.

Table (Cont.) List of Topics

Topic	Description
Business Process Configuration	This topic provides information about business process configuration and instructions to create or view the business products.

Screenshot Disclaimer

Personal information used in the interface or documents are dummy and does not exist in the real world. It is only for reference purposes.

1 Overview of Servicing Configurations

The servicing configurations of the Oracle Banking Branch allow the bank to define its workflows.

Oracle Banking Branch is a retail banking application that gives a 360-degree view of the customer's financial and non-financial transactions. It helps to provide better customer-focused services as well as cross-sell and up-sell the other products and services of the bank. This document provides an overview of the configurations that are required for the various Oracle Banking Branch processes.

Oracle Banking Branch is factory-shipped with referenced workflows for the servicing. It is capable of configuring the workflows based on the bank’s internal policy and requirements. Configurations such as Business Product and Business Process allow the bank to define its workflows. A summary of the configurations is described as below:

The servicing in Oracle Banking Branch is driven based on the below configurations:

- Business Product
- Business Process
- Prerequisite
  Before you begin performing Servicing Configurations:

1.1 Prerequisite

Before you begin performing Servicing Configurations:

Log in to the application homepage. For information on how to log in, refer to the *Getting Started User Guide*.

2 Business Product Configuration

The Oracle Banking Branch is equipped with business product configuration helping banks to configure various services for retail bank offerings.

This topic contains the following subtopics:

- About Business Product Configuration
  Business product configuration allows you to configure the various services for retail bank offerings. The details captured in the business product configuration are used for processing the servicing transactions.
- Create Business Product
  You can use this screen to create the business product and map it to the host product.
- View Business Product
  Oracle Banking Branch supports viewing the business product created. The **View Business Product** screen allows the user to view all of the authorized, unauthorized and closed business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

2.1 About Business Product Configuration

Business product configuration allows you to configure the various services for retail bank offerings. The details captured in the business product configuration are used for processing the servicing transactions.

The business product created in Oracle Banking Branch is linked with the host product. There is only one golden source available for product creation or configuration, which is in the host. The business product created in Oracle Banking Branch allows configuring parameters that are more customer-facing and how the products are sold in banks.

The business product is linked to the business process so that the servicing transactions related to the selected business product will flow as per the business process definition. The business product process allows the user to create the business products and view the existing business products.

2.2 Create Business Product

You can use this screen to create the business product and map it to the host product.

The following data segments of the screen allows you to define the various elements for the products:

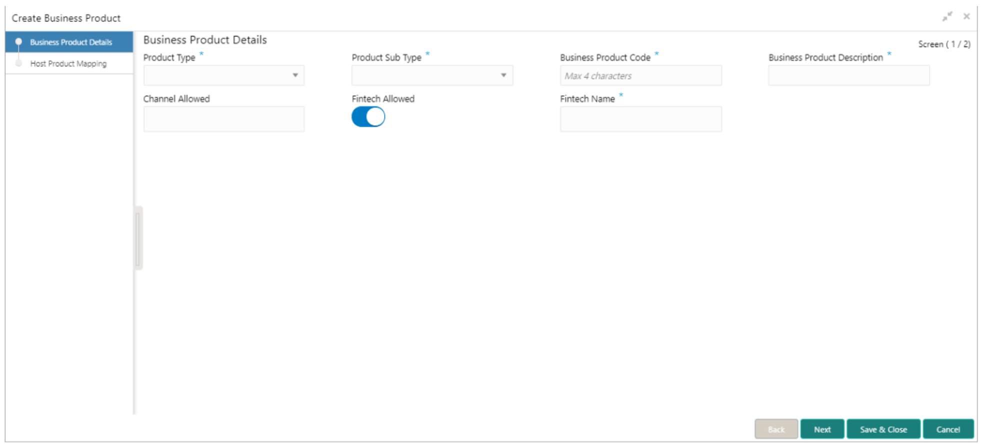
- Business Product Details
- Host Product Mapping

Perform the following steps to create business product:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Product**, click **Create Business Product**. You can also open the screen by specifying **Create Business Product** in the search icon bar and selecting the screen.

   The **Create Business Product** screen is displayed.

Figure 2-1 Create Business Product - Business Product Details



2. On the **Business Product Details** segment, specify the fields. For more information on fields, refer to the field description table.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

Table 2-1 Business Product Details – Field Description

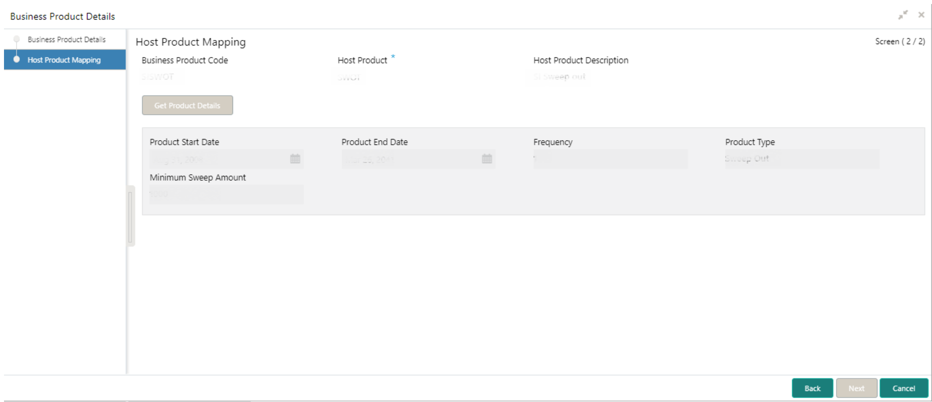
Field	Description
Product Type	Select the product from the drop-down list. The available options are: • **Customer Account Services** • **Term Deposit Account Services** • **Loan Account Services**
Product Sub Type	Select the product sub-type from the drop-down list. Product sub-types supported are based on the Product Type selected. a. **Customer Account Services** • **Scheduled Transfer** • **Sweep In to Account** • **Sweep Out from Account** • **Cheque Leaves Default** b. **Term Deposit Account Services** c. **Loan Account Services**

Table 2-1 (Cont.) Business Product Details – Field Description

Field	Description
Business Product Code	Specify the business product code. **Note:** The maximum length of the business product code should not be more than six characters. Alphanumeric and alphabets should be in the capital.
Business Product Description	Specify the business product description.
Channel Allowed	Select the channels that should be allowed for the business product from the drop-down list. For Example – Oracle Banking Digital Experience.
Fintech Allowed	Select if the business product is supported for servicing transactions from Fintech Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. The system allows the selection of multiple companies. **Note:** This field is mandatory if **Fintech Allowed** is selected.

3. Click **Next**.
    - If **Scheduled Transfer**, **Sweep In to Account**, **Sweep Out from Account**, **Term Deposit Account Services**, or **Loan Account Services** option is selected from the **Product Sub Type** field in the **Business Product Details** segment, then the following **Host Product Mapping** segment is displayed. In this data segment, the business product is mapped to the host product and parameters for processing servicing transactions are defined.

Figure 2-2   Create Business Product – Host Product Mapping



For more information on fields, refer to the field description table.

Table 2-2   Host Product Mapping - Field Description

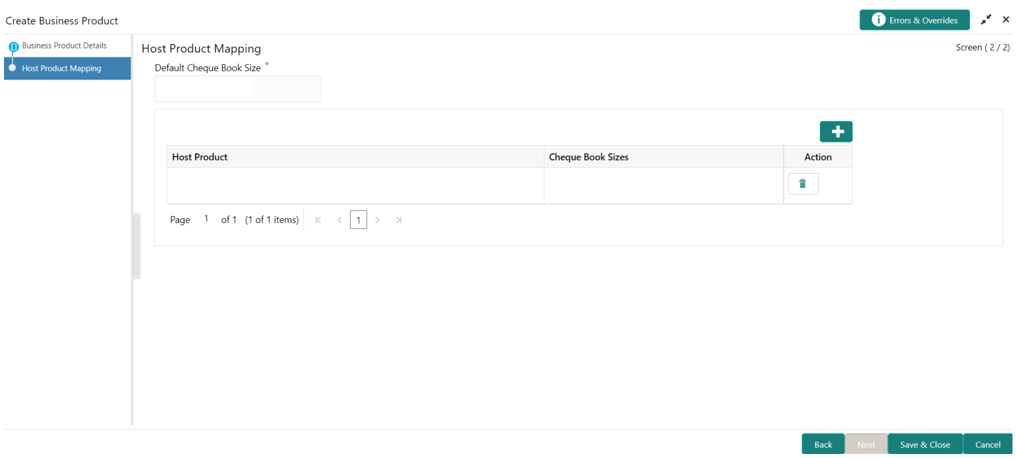
Field	Description
Business Product Code	Displays the business product code defaulted from the **Business Product Code** entered in the Business Product Details data segment.
Host Product	Select the host product from the drop-down list.
Host Product Description	Displays the product description once the host product is selected in **Select Host Product**.
Get Products Details	Click **Get Product Details**, and the system will default the parameter configured at the host product. When you click this button, the system defaults the values in the following fields: – **Product Start Date** – **Product End Date** – **Frequency** – **Product Type** – **Minimum Sweep Amount**
Product Start Date	Displays the product start date defaulted from the host.
Product End Date	Displays the product end date defaulted from the host.
Frequency	Displays the frequency defaulted from the host.
Product Type	Displays the product type defaulted from the host.

Table 2-2 (Cont.) Host Product Mapping - Field Description

Field	Description
Minimum Sweep Amount	Displays the minimum sweep amount defaulted from the host. **Note:** This field is displayed only if the **Product Sub Type** in the **Business Product Details** segment is selected as **Sweep Out from Account** or **Sweep In to Account**.

- If **Cheque Leaves Default** option is selected from the **Product Sub Type** field in the **Business Product Details** segment, then the following **Host Product Mapping** segment is displayed.

Figure 2-3 Create Business Product – Host Product Mapping (Cheque Leaves Default)



For more information on fields, refer to the field description table.

Table 2-3 Create Business Product – Host Product Mapping (Cheque Leaves Default) – Field Description

Field	Description
Default Cheque Book Size	Specify the numeric values for cheque book sizes against those accounts, for which the Account Classes have not been mapped or that have been created newly in the system. **Note:** A **Close** icon is displayed next to the value specified as you tab out of the field. To remove the value, click the **Close** icon.
Host Product	Select the account classes defined in the system. **Note:** – This field is enabled if you click the icon displayed above the table. – An Account Class cannot belong to more than one group of Host Product.
Cheque Book Sizes	Specify numeric values for the cheque book sizes for the account classes selected. **Note:** – This field is enabled if you click the icon displayed above the table. – You are not allowed to enter duplicate values in this field.
Action	Displays the icon to remove the row added. **Note:** This field is enabled if you click the icon displayed above the table.

4. Click **Save & Close**.

2.3 View Business Product

Oracle Banking Branch supports viewing the business product created. The **View Business Product** screen allows the user to view all of the authorized, unauthorized and closed business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

To view business product:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Product**, click **View Business Product**. You can also open the screen by specifying **View Business Product** in the search icon bar and selecting the screen.

   The **View Business Product** screen is displayed.

   Figure 2-4 View Business Product

2. Click the icon on the top right-hand side of the business product tile.

   The options are displayed as shown in the figure.

   Figure 2-5 Options for Authorized Products

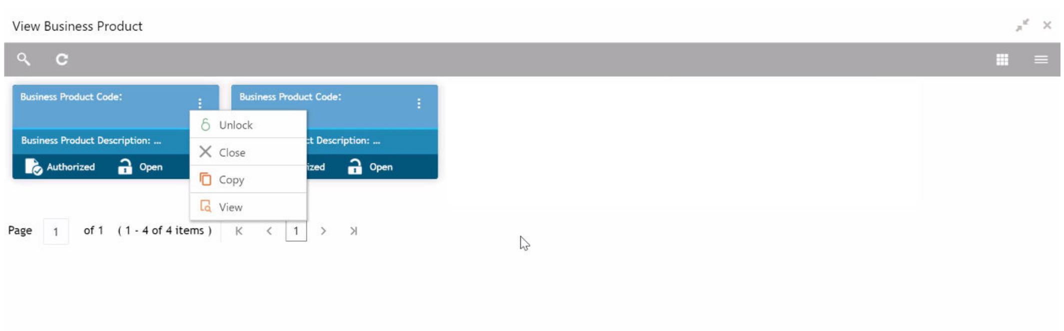
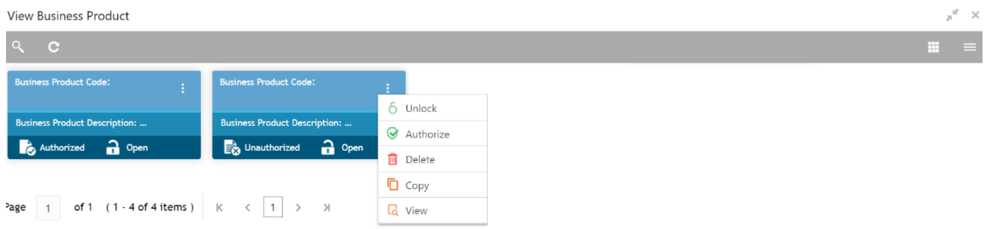
   

Figure 2-6 Options for Unauthorized Product



For more information on the options, refer to the table below.

Table 2-4 View Business Product - Field Description

Action	Description
Unlock	Click **Unlock** to edit the business product information in **Create Business Product** data segment. The system will not allow editing the following fields: • **Product Type** • **Product Sub-Type** • **Business Product Code** Make the required changes in the other relevant data segment and submit the business product.
Close	Click **Close** to close the business products that are no more relevant for the banking product offering. **Note:** You can close only authorized business products.
Copy	Click **Copy** to copy the authorized or unauthorized business products to quickly create a new business product.
View	Click **View** to view the authorized or unauthorized business products.
Authorize	The user with supervisor access will be able to authorize the unauthorized business product. **Note:** Once approved, the business process status changes to **Authorized**.
Delete	Click **Delete** to delete the business products that are unauthorized and no more required.

3 Business Process Configuration

The Oracle Banking Branch is installed with business process configuration helping banks to build the desired workflow for servicing transactions.

This topic contains the following subtopics:

- About Business Process Configuration
  The business process configuration defines the stages, respective data segments, checklists, documents required, and advice generation for the stages.
- Create Business Process
  The **Create Business Process** screen helps to configure the workflow for servicing transactions. This process will allow defining the data segments, checklists, documents, and advices for the stages defined in the process code selected for the lifecycle code and business product combination.
- View Business Process
  Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

3.1 About Business Process Configuration

The business process configuration defines the stages, respective data segments, checklists, documents required, and advice generation for the stages.

A business process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct servicing processes. The business process must involve clearly defined inputs and a single output.

The business process definition will determine the different stages required for a given combination of the process code, life cycle, and business product code. The workflow management of these stages and the relevant stage movements are defined in Plato/Conductor to:

- Orchestrate the microservices-based process flow
- Ensure a seamless transition of servicing process across various stages in that given order.

The Plato/Conductor process will drive the workflow from one stage to another based on the process outcomes at the respective stages and subject to fulfilling the mandatory data capture, confirmation on the mandatory checklist items, and submission of mandatory documents at the respective stages. The stages defined in the business process can be dynamically assigned to different user profiles or roles.

While performing the servicing transactions, the system picks the business process run-time and initiates the workflow based on the configuration. The prerequisites for configuring the business process are enumerated below:

Table 3-1 Prerequisites for Configuration - Field Description

Prerequisites	Description
Lifecycle	Lifecycle represents the lifecycle of the process for which the business process is created. These are factory-shipped codes and currently support servicing transactions such as customer account transactions, term deposit transactions, and loan account transactions.
Process Code	Process code defines the various stages relevant for servicing transactions. Process code configuration allows you to define the business process flow that needs to be mapped for the business product and lifecycle code combination in the business process configuration. A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in `CMC_TM_PROCESS_CODE` and `CMC_TM_PROCESS_STAGE` tables.
Business Product	Business product maintenance allows configuring the various business products by the product offerings that the bank deals with. Each business product has a unique business process defined for a specific lifecycle code selected.

3.2 Create Business Process

The **Create Business Process** screen helps to configure the workflow for servicing transactions. This process will allow defining the data segments, checklists, documents, and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

This screen allows configuring the elements for each of the stages of the servicing transactions. For information on the elements, refer to the table below:

Table 3-2 Elements of Business Process

Element	Description
Data Segment	A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain, and process. The business process consists of several data segments that make up the stage. Business process definition enables the user to perform the following: • Add ‘n’ number of data segments to each stage. • Set the data segment as mandatory or non-mandatory. • Set the data segment as editable or non-editable. • Control the sequence order of the data segments. • Select the stage.
Document	The documents are required to be submitted by the customer for the servicing transactions.
Checklist	Checklists are distinct, and a list of mandatory checkpoints for the servicing transactions to be configured by the bank.

Table 3-2 (Cont.) Elements of Business Process

Element	Description
Advices	Advices are an official letter of notices detailing an action taken or to be taken on a stated date by the bank. This is the final configuration for the Business Process creation.

Perform the following steps to create business process:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Process**, click **Create Business Process**. You can also open the screen by specifying **Create Business Process** in the search icon bar and selecting the screen.

   The **Create Business Process** screen is displayed.

   Figure 3-1 Create Business Process

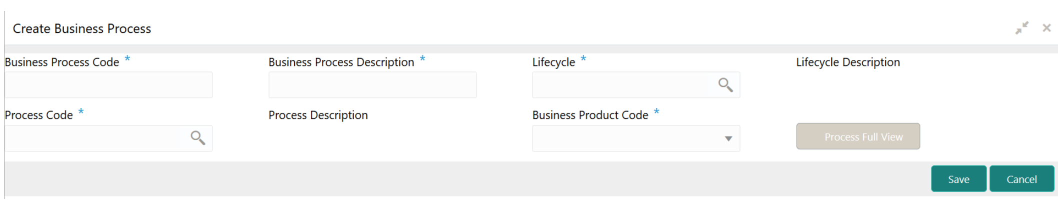
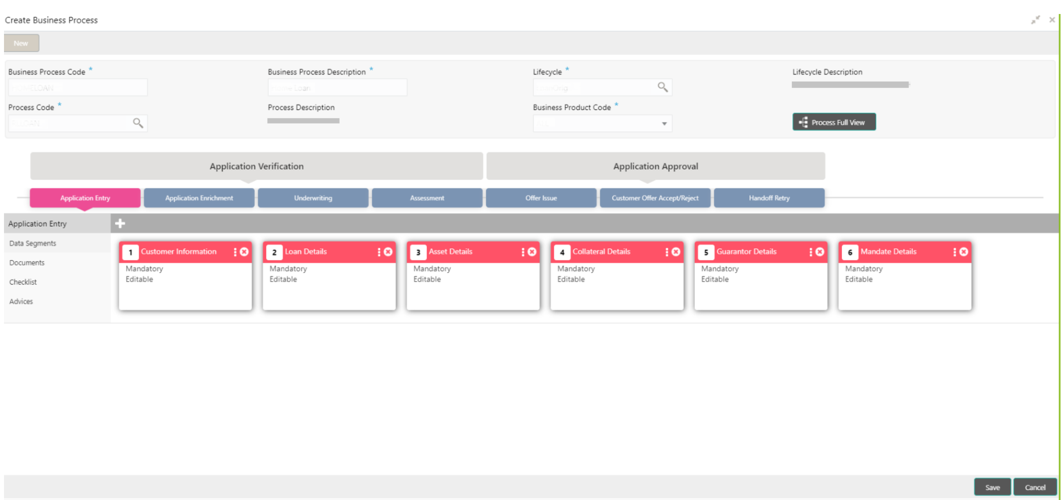
   

   Figure 3-2 Create Business Process - Stages

2. On the **Create Business Process** screen, specify the fields. For more information on fields, refer to the field description table.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

Table 3-3 Create Business Process - Field Description

Field	Description
Business Process Code	Specify an alphanumeric business process code. **Note:** The maximum length allowed is 16.
Business Process Description	Specify the description of the business process code. **Note:** The maximum length allowed is 60 alphanumeric characters.
Lifecycle	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Process Code	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. **Note:** Once you select the process code, the elements and stages are displayed on the screen.
Process Description	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, the system allows selecting 'All', in which case the business process will apply to all the business products that are associated with the lifecycle and process code.

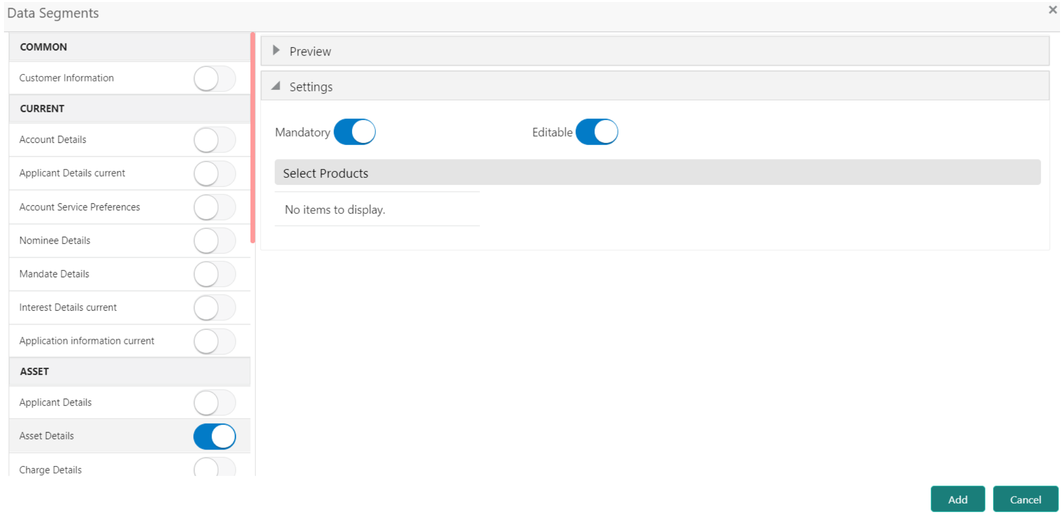
Note:

The system allows you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

3. On the **Create Business Process** screen, click **Data Segments** tab and then click icon on the header panel.

   The **Data Segments** screen is displayed.

Figure 3-3 Data Segments



4. On the **Data Segments** screen, select the required data segment or data segments for the selected stage, and specify the fields. For more information on fields, refer to the field description table.

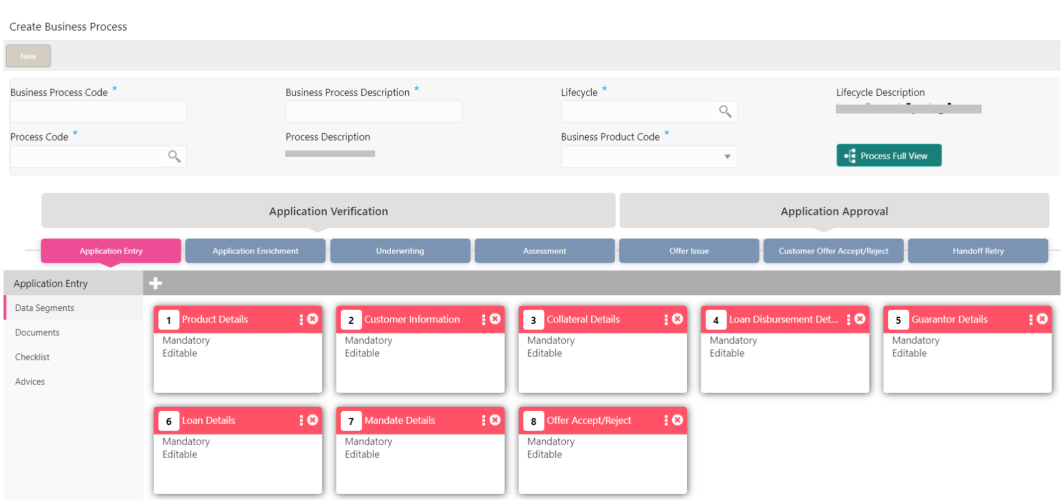
Table 3-4 Data Segments - Field Description

Field	Description
Preview	Click on this tab to view the data segment.
Settings	Specify the settings.
Mandatory	Select if the data segment is mandatory.
Editable	Select if the data segment is editable.
Select Products	Select the products for which the data segment is relevant.

5. On the **Data Segments** screen, click **Add**.

   The **Create Business Process** screen is displayed with the data added segment.

Figure 3-4 Create Business Process - Added Data Segments

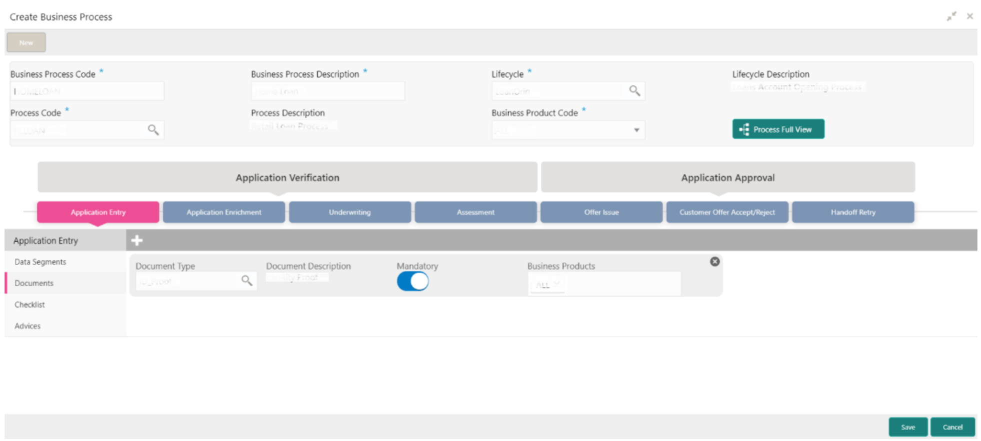


> **Note:**
>
> The system allows to re-sequence the data segment by dragging and dropping over the specific data segment.

6. On the **Create Business Process** screen, select the desired stage, and click **Document** tab to define the specific documentation requirement.

   The **Documents** segment is displayed.

Figure 3-5 Create Business Process – Documents



7. On the **Documents** segment, specify the fields. For more information on fields, refer to the field description table.

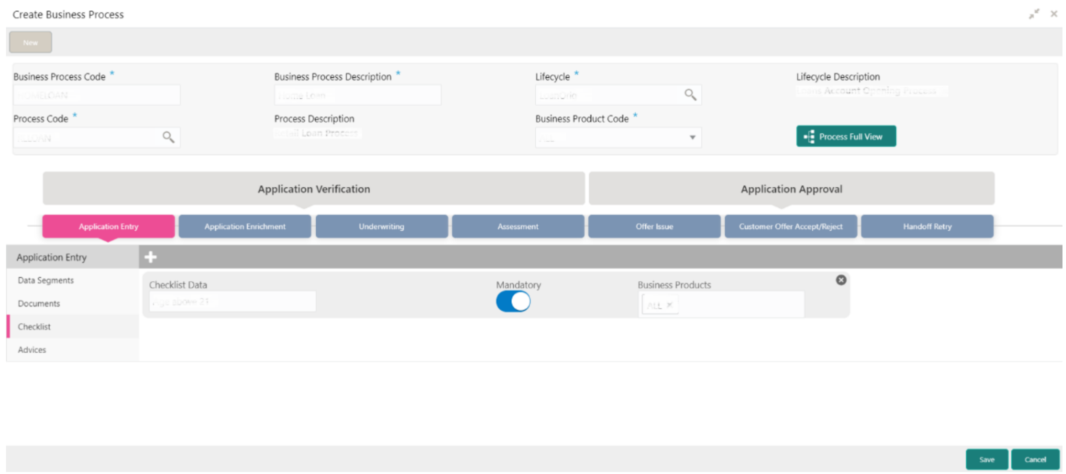
Table 3-5 Documents - Field Description

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if it is mandatory to submit the document for the stage.
Business Products	Select the required option for the document submission requirement. Available options are: • **Single Product** • **List of Products** • **All**

8. On the **Create Business Process** screen, select the desired stage, and click **Checklist** tab.

   The **Checklist** segment is displayed.

Figure 3-6 Create Business Process – Checklist



9. On the **Checklist** segment, specify the fields. For more information on fields, refer to the field description table.

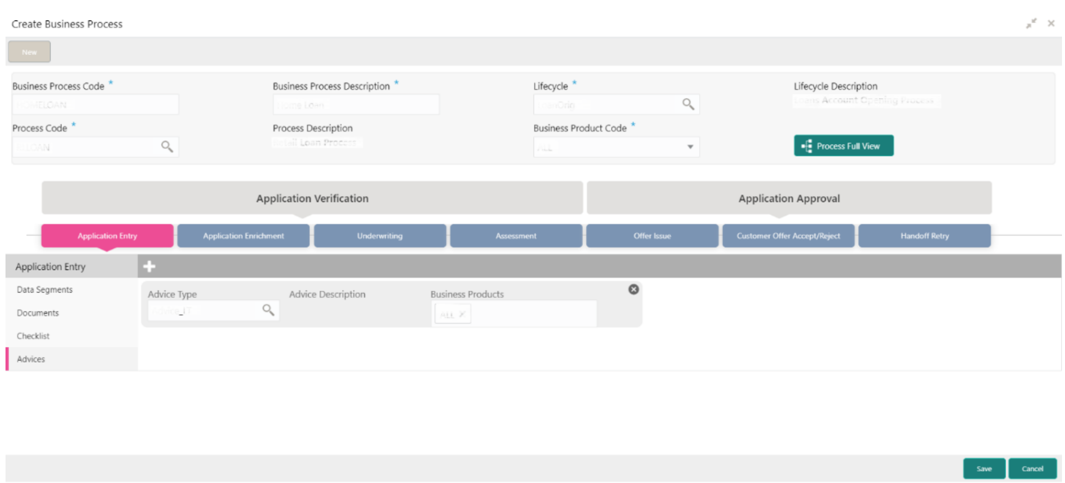
Table 3-6 Checklist - Field Description

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of the selected stage.
Mandatory	Select if it is mandatory to submit the checklist for the stage.
Business Products	Select the required option to restrict the checklist. Available options are: • **Single Product** • **List of Products** • **All**

10. On the **Create Business Process** screen, select the desired stage, and click **Advices** tab.

    The **Advices** segment is displayed.

Figure 3-7 Create Business Process – Advices



11. On the **Advices** segment, specify the fields. For more information on fields, refer to the field description table.

Table 3-7 Advices - Field Description

Field	Description
Advice Type	Search and select the required advice type from the displayed list of all the valid advices maintained, and that must be mapped to this stage.
Advice Description	Displays the corresponding description of the advice.
Business Products	Select the required option to restrict the advices. Available options are: • **Single Product** • **List of Products** • **All**

12. Click **Save** to create the business process.

    At this point, the status of the business process is unauthorized. A user with supervisor access has to approve the business process. Once approved, the status of the business process changes from unauthorized to authorized, and is activated for usage in the servicing transactions.

3.3 View Business Process

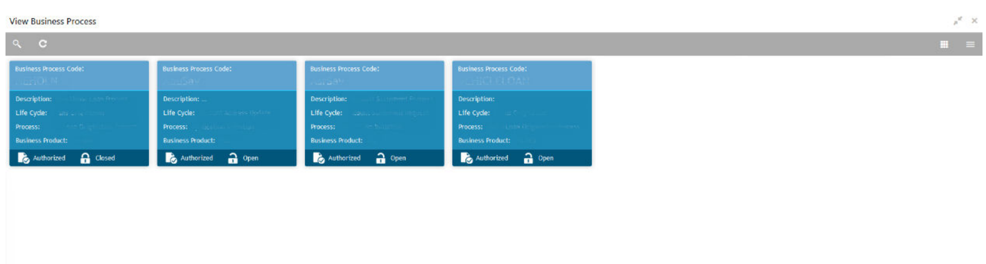
Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

Perform the following steps to view business process:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Process**, click **View Business Process**. You can also open the screen by specifying **View Business Process** in the search icon bar and selecting the screen.

   The **View Business Process** screen is displayed.

Figure 3-8 View Business Process



> **Note:**
>
> Tiles representing the various business process in different stages such as *Open*, *In-Progress*, *Closed*, and in different statuses such as *Authorized* and *Unauthorized* are shown on this screen.

2. On the **View Business Process** screen, click on the desired record to select the specific business process.

   The options are displayed as shown in the figures below.

Figure 3-9 Business Process Definition – Authorized

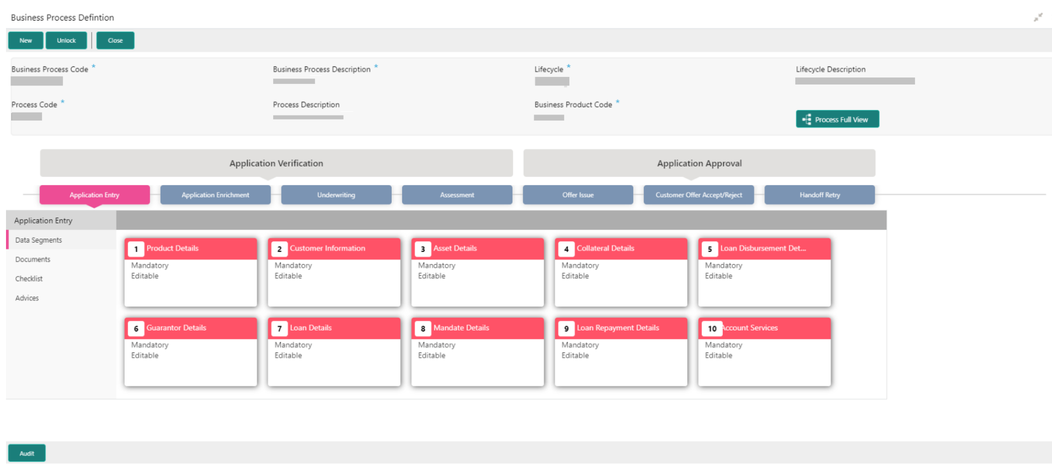
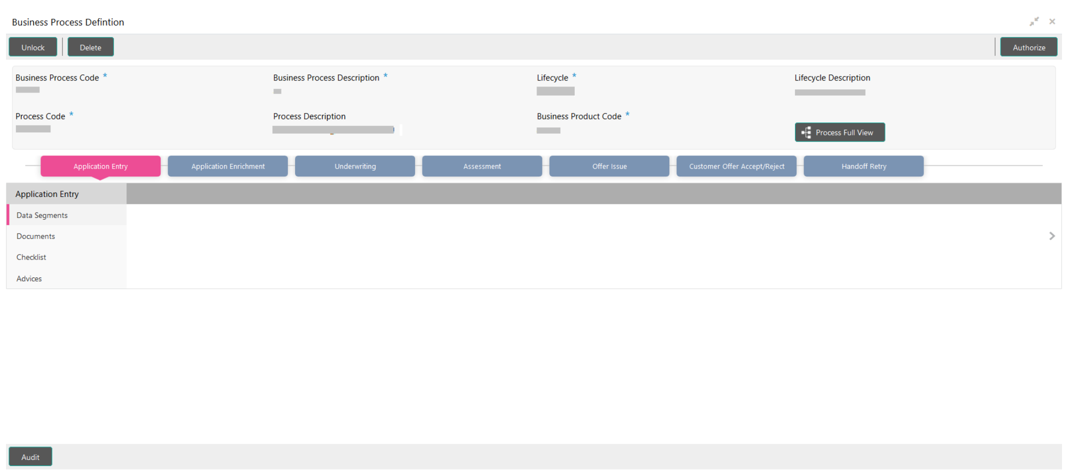


Figure 3-10 Business Process Definition – Unauthorized



For more information on the options, refer to the table below.

Table 3-8 Business Process Definition – Field Description

Action	Description
New	Click **New** to create a new business process.
Unlock	Click **Unlock** to edit the business process information in **Create Business Process** screen. The system will not allow editing the following fields: • **Business Process Code** • **Process Code** • **Lifecycle** Make the required changes in the other relevant data segment and submit the business product.
Close	Click **Close** to close the business processes that are no more relevant for the banking product offering. **Note:** You can close only authorized business processes.
Authorize	User with supervisor access will be able to authorize the unauthorized business process. **Note:** Once approved, the business process status changes to **Authorized**.
Delete	Click **Delete** to delete the business processes that are unauthorized and no more required.

A

Lifecycle Codes

The lifecycle codes for various configurations and their descriptions are provided below.

Table A-1 Lifecycle Codes

Lifecycle Code	Lifecycle Description
CREATEINSTRUCTION	Create Standing Instruction
TRANSFERACCOUNT	Account Branch Transfer
SWEEPINNEW	Sweep In to CASA
SWEEPOUTNEW	Sweep Out to CASA
UPDNOM	Nominee Details Update
UPDJH	Joint Holder Create
UPDCRD	Update Card Status
TODCSR	Temporary Overdraft Limit Create
STOPCHEQUE	Stop Cheque Request
REQUESTACCOUNTSTMT	Account Statement Request
MODSI	Modify Si
CREATEAUTOTD	Auto Term Deposit
ASFSAV	Account Statement Frequency
AMTBLK	Amount Block
AdaSav9	Activate Dormant account
ACADRR	Update Account Address
AscSav	Account Status Change Create

B

Process Codes

The process codes for various configurations and their respective stage codes and descriptions are provided below.

Table B-1 Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	CASAPC	CASA Application	CASAPC_INITIATION	CASA Application Entry
2	CASAPC	CASA Application	CASAPC_APPROVAL	CASA Application Approval
3	CASAPC	CASA Application	CASAPC_HANDOFF_RETRY	CASA HandOff Retry

C
Data Segment List

The data segment codes for various configurations and their names are provided below.

Table C-1 Data Segment List

Data Segment Code	Data Segment Name
fsgbu-ob-remo-casa-ds-tmp-overdraft-mnt	Temporary Overdraft Limit
fsgbu-ob-remo-casa-ds-stand-inst	Scheduled Transfer
fsgbu-ob-remo-casa-ds-sweep-in	Sweep In to CASA
fsgbu-ob-remo-casa-ds-sweep-out	Sweep Out to CASA
fsgbu-ob-remo-casa-ds-accbrn-trn	Account Branch Transfer
fsgbu-ob-remo-casa-ds-card-status-change	Card Status Change
fsgbu-ob-remo-casa-ds-amount-block	Amount Block
fsgbu-ob-remo-casa-ds-accaddr-update	Account Address Update
fsgbu-ob-remo-casa-ds-modify-stand-inst	Modify SI
fsgbu-ob-remo-casa-ds-nominee-details	Nominee Details
fsgbu-ob-remo-casa-ds-view-stand-inst	Modify SI View
fsgbu-ob-remo-casa-ds-accsttreq	Account Statement Request
fsgbu-ob-remo-casa-ds-jnthlderdtls-update	Joint Holder Details Update
fsgbu-ob-remo-casa-ds-accstmtfreq-update	Account Statement Frequency
fsgbu-ob-remo-casa-ds-stopcheque	Stop Cheque Request
fsgbu-ob-remo-casa-ds-autotd	Auto TD Instruction
fsgbu-ob-remo-casa-ds-acct-status-change	Account Status Change
fsgbu-ob-remo-casa-ds-actdac	Activate Dormant Account

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