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New Business for Financial Services
Document: Commercial Banking Business Use Case Guide

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Preface

This guide is designed to provide you with an overview of the New Business for Commercial Banking Framework business use cases to aid in creating and processing various requests.

Intended Audience

This guide is intended for business users and gives a conceptual overview of the framework’s basic concepts and the configured use cases.

Guide Organization

This guide contains the following chapters:

| Chapter 1, Business Application Overview | Provides an overview of New Business for Commercial Banking. |
| Chapter 2, Business Use Cases          | Describes real life business scenarios and the steps needed to process various requests. |
Chapter 1: Business Application Overview

Corporate customers, whether they are large, multinational publicly-traded corporations, legal partnerships, sole proprietors, or any other form of organization, use many different products and services offered by commercial banks. These products and services include lending products, treasury/cash management services, capital market and investment products, trade services, foreign exchange, and basic deposit services. The New Business for Commercial Banking Framework is designed to manage the addition of new accounts, contacts, products and services for corporate customers, as well as to vet and set up brand new businesses, including its users, on the bank’s back office systems.

Crucial to this process is the ability to manage many complex steps that reach to many different new and legacy systems. Some of the processes must be performed sequentially, while others can happen in parallel. The New Business worker, relationship manager, and service units must always be able to see the progress of the customer’s onboarding case, and keep various parties representing both the bank and customer informed on the progress.

The Framework enables the New Business Officer to:

- Add one or more new account(s) to an existing corporate customer
- Add one or more new contacts to associate to an existing corporate customer
- Add new treasury products and services to customers’ deposit accounts
- Add or update account, product, and service level authorizations
- Complete fulfilment steps for new account, contact and product setups
- Complete fulfilment steps for Billing/Analysis updates
- Communicate with customer and other bank staff about the onboarding case
- Allow approval of new onboarding requests via a customer’s mobile device
- Create KYC cases for review, with fulfilment steps dependent on positive KYC resolution.
System Logins

Several logins have been set up to allow the user to demo both with and without KYC integration.

Click the arrow icon and select **Open Portal > NBB Case Manager Portal**.

**Note:** Demo scenarios are presented here both with and without KYC integration, however all onboarding scenarios can be executed with either login. We have created a “resolve KYC” button to force resolve the KYC case in a demo environment ruleset, so you can demonstrate how the two frameworks are integrated, but not take the time for a full KYC demo. Ensure that the Demo ruleset is installed in the environment to make use of this capability.

See the KYC enablement mesh page for demo information for that framework.

System Administrator Login

Using the Designer Studio Administrator Portal, this login provides full access to all functionality which is managed via a separate login. Use the “dieter.hudson@fsi.com” login to demonstrate integration with the KYC framework.

- User ID: *dieter.hudson@fsi.com*
- Password: *install*

Use the NBBComDepAdmin logon provided below when KYC integration is not part of the demonstration:

- User ID: *NBBComDepAdmin*
- Password: *install*

To log into the KYC instance to complete the KYC side of the process, use:

- User ID: *KYCSysAdmin*
- Password: *install*
Case Manager Login

Using the Case Manager Portal, this login provides full access to all Manager portal capabilities including the integration with the KYC framework.

User ID: edan.salinas@fsi.com

Password: install

Supervisor Login

Using the Case Manager Portal, the following login provides full access to all Manager portal capabilities. Use this login provided below when KYC integration is not part of the demonstration:

User ID: cody.patton@fsi.com

Password: install

Case Worker Login

Using the Case Worker Portal, the following login provides full access to all Case Worker Portal capabilities:

User ID: andrew.briggs@fsi.com

Password: install
Chapter 2: Business Use Cases

This chapter contains business use cases configured within the New Business for Commercial Banking Framework.

Use Case 1: Add a new Account

Add a new account for an existing corporate customer. This scenario does not include KYC integration, so use ID cody.patton@fsi.com.

Search for Customer

1. From the Case Manager portal select **New > Begin Commercial Onboarding Application**.
2. From the **Search Commercial Customer** screen, enter **glob** and click **Search**.
3. Select **Global Oil and Gas Mining Inc** and click **Submit**.
4. Note the header displays information about the selected customer.
5. The list of scheduled activities displays any open or pending cases that are associated to this customer.

6. The Corporate Structure displays the selected customer’s parent company, and any other related entities. The listings can be expanded to show all or fewer entities.
7. The Contacts tab displays the contacts who are related to the customer via an entry in the FSIF_SAMPLE_CUSTCUSTXREF table.

8. The Accounts and Products tab lists the accounts owned by the selected customer. Open a chevron to see which products have been “turned on” for each account.
**Set Primary Contact**

Each onboarding case requires a Primary Contact: a person who represents the customer and who we can correspond with about the case.

1. Add Primary Contact for this customer is among one of the first steps to initiate the onboarding case.

2. The system presents a list of contacts associated with the customer (again, in the FSIF_SAMPLE_CUSTCUSTXREF table). You can choose to select from the list of contacts, or answer No and be prompted to enter a name and contact information. Select **Skyla Anderson** and click Submit.
Add a New Deposit Account

1. Select **Add or Modify Account** from the list of choices.

2. Click **Add Account** to open the **Add New Account screen** window.
3. Enter the details as shown and click **OK**.

4. Notice the new account you defined has a “temporary” account number (T-357786264 in the screen print below.) You have the option to select one or more
of the listed accounts, or you can also select Add Account again to add more accounts. Leave the temporary account checked and click Next.

**Account Level Authorization**

1. This step defines who is authorized to work on the indicated account. The system lists each contact who is associated with the customer in FSIF_SAMPLE_CUSTCUSTXREF, and you can also add a new contact if indicated by the onboarding request. For this scenario, we are going to only authorize existing contacts on this new account.

2. Check **Skyla Anderson** and indicate her Authorization Role as **Authorized Contact**. This role is also referred to as **inquiry only** access to the account.

3. Check **Semaj Inge**, and indicate her role as **Mandate Holder**, also referred to as signing authority. Notice that the selection of Mandate Holder requires a limit,
called a Mandate Amount, with the currency of the selected account defaulted. Enter an amount, click **Next**.

Collect Documents

1. Semaj Inge has been selected as Mandate Holder and that requires an Authorized Signer Document be collected. This brings up the Collect Document screen. Click the **Display** link to view the pre-filled PDF form that has to be signed by the customer contact.
Product Selection

1. This screen allows you to add products to the selected account, using a list-to-list view. For this scenario we are not associating any products to this account, so click Next.

Complete Intake

1. At the end of the Intake Process, the system creates an email to the Primary Contact to summarize the onboarding case and provide case and contact information.
2. Review the email, edit if necessary, and click **Send**.

**Review Case Manager Portal and Right Wall**

1. The Onboarding Case has created a child fulfillment case called **New Account Setup** which sends information to the bank’s account or deposit system to actually create the requested account. In most implementations, this step would be automated through an interface, but it’s important to note that this step is created automatically.

![Image of Onboarding Case Intake](image)

2. Click the paperclip/attachment icon to see that a copy of the sent confirmation email is attached to the case.
3. Click the party icon to see a list of the parties associated with the case.

4. Using the drop down list, select **Bank Officer** and Add a bank employee to the case. This step simulates an interface to the bank’s employee database, so that officers who have responsibility for this customer can be added to the case and receive copies of correspondence or other case updates. Add **Catherine Marker** as a **Lending Officer** to the case.
5. Return to the Party icon on the right and show the full list (unfiltered) of parties associated with the case.
Process Fulfillment Item

1. Open the New Account Setup case and review the details for the requested account.

2. Click the assignment link, **New Account Fulfillment**, and click **Submit** to approve the setup.
3. Click the Audit link on the top right of the screen to review the audit trail. Note the successful interface to the back end system, the assignment of a new account number, the creation of two pieces of correspondence in the background, and the setup of the next case for billing.

![Audit Trail Screenshot](image)

4. Open the Billing Fulfillment case and click on the Billing Fulfillment assignment to send appropriate setup information to the bank’s Billing (also called Analysis) system.

![Billing Fulfillment Screenshot](image)

5. Click Submit to confirm the Billing set up. Notice that this step resolves the Account Setup case. Also notice in the attachment icon on the right wall, the
system has sent an email to the Lending Officer to confirm that this new account will begin to show up on the customer’s billing statement.

Complete Fulfillment

1. Return to the Onboarding case and click refresh. Notice that the New Account Setup case has been Resolved, and the Account Entitlement items for the two Authorized Contact and Mandate Holder remain for completion.

2. Complete the Entitlement setup for the two contacts by opening each subcase, clicking on the Process Account Entitlement assignment, entering a Resolution note, and clicking Submit.
3. Return to the parent NB case. Click the Refresh icon and note that all subcases, and now the parent case, have been completed.
Use Case 2: Add a New Contact

Add a new Authorized Contact for an existing corporate customer, and associate her to the company's accounts and products. This scenario includes integration with the KYC framework, so use ID edan.salinas@fsi.com.

Search for Customer

1. From the Case Manager portal select New > Customer Search.
2. From the search screen enter glo and click Search.
3. Select Global Oil and Gas Mining Inc. and click Submit.
4. Review the header and Corporate Structure, Contacts and Accounts & Products tabs as described in Use Case 1 above.
Set Primary Contact

Each onboarding case requires a Primary Contact: a person who represents the customer and who we can correspond with about the case.

1. Add Primary Contact for this customer.
2. The system presents a list of contacts associated with the customer (again, in the FSIF_SAMPLE_CUSTCUSTXREF table). You can choose to select from the list of contacts, or answer No and be prompted to enter a name and contact information. Select **Skyla Anderson** and click **Submit**.
Setup Customer Approver Contact

Choose between the web self-service and the mobile self-service and use one of the two approaches mentioned below.

**Setup Customer Approver Contact using Web Self Service**

1. From the local flow action drop down select **Setup Approver**.

2. Choose **Associate Contact** and select **Semaj Inge** as the approver.
Setup Customer Approver Contact Using Mobile Self Service

1. From the local flow action drop down select **Setup Approver**.

2. Choose **Associate Contact** and select **Skyla Anderson** as the approver for Mobile Self Service.
Add a New Contact

1. Select **Add or Modify Contacts** and click **Submit**.

2. On the **Select Contact** screen click **Add Contact**.

3. Enter the details as indicated, making note of the required fields and click **OK**.
4. From the **Select Contact** screen, notice that the new contact is checked and has a temporary CIF number.

5. From this screen you can select one or more contacts to authorize on accounts and products. For this scenario, leave only the new contact checked and click **Next**.
Account Authorization

1. Indicate any account level authorization for the new contact. Account level authorizations are either Authorized Contact (also referred to as inquiry only access) or Mandate Holder which requires a specific signing limit. Make the new contact an Authorized Contact for Account 9999999990 and click Next.

Product Authorization

1. Indicate whether the new contact has authorization on any products that are already associated with the selected account. For this scenario, authorize Mr. Cheriet on both Coin and Currency and Remote Check Deposit by using the List to List control and click Finish.
**Collect Documents**

1. Addition of a new contact launches the **Collect Document** screen that helps display and review the contact’s signature card and background check document so that they can put it in “In Good Order”. In case the operator wants to upload a document that was provided by the customer they can upload the document by clicking **Upload**.

![Collect Documents Image](image)

**Request Approval using Web Self Service**

1. The Work object is now Pending-Approval in the customer contact’s work list.

![Request Approval Image](image)

2. Login using ID *inges*.
3. Approve the Onboarding case from customer contact’s (Semaj Inge) worklist.

Request Approval Using Mobile Self Service

1. The Work object is now Pending-Approval in the customer contact’s work list.

2. Open Safari and select the User-Agent corresponding to an iPhone to demonstrate the mobile self-service and go to the instance URL.
3. Login using ID *asky* and click **Onboarding Approvals** to find the case that has to be approved.
4. Approve the Onboarding case from the **Onboarding Approval** list.
Complete Intake

1. Login as edan.salinas@fsi.com and open the Case Manager Portal. Find the correct onboarding case.
2. Confirm the Intake for this onboarding case.
3. Review Confirmation Correspondence, edit if necessary, and click Send.
Review Case Manager Portal

1. The onboarding case has created a child fulfillment case called **New Contact Setup** which is in **Pending-KYC** status, which sends information to the bank’s customer information file (CIF) system to actually create the requested contact. In most implementations, this step would be automated through an interface, but it’s important to note that this step is created automatically.

2. KYC case has to be resolved completed and the decisions taken (approve/reject) help take the **New Contact Setup** case flow in the appropriate direction.

Resolving KYC

If you want to force resolve a KYC case for the purpose of this demo and if the demo ruleset (Force Resolve KYC for Demo) is installed in this environment, then log into the KYC instance using the operator ID mentioned below to complete the KYC side of the process, use

User ID: **KYCSysAdminDemo**
Otherwise, log into the KYC instance to complete the KYC side of the process, using:
User ID: KYCSysAdmin

For a full KYC demo, please see the KYC mesh page for demo information for that framework.

**Complete Fulfillment**

1. Return to the onboarding case and click refresh. Notice that the KYC case(s) has been Resolved and the New Contact Setup fulfillment case has moved forward to Pending-Contact-Fulfillment.

2. Notice the New Contact Fulfillment demonstrates a scenario where its integrated using an automated interface and the CIF number is generated successfully.

3. Complete the New Contact Setup for the contact by opening the subcase and clicking on the **New Contact Fulfillment** assignment.
4. Resolving the New Contact Setup case has spawned an account entitlement case for the new contact. This demonstrates the power of case management to create a case in sequence when a dependent case is completed.

5. Return to the parent NB case, click the refresh icon, and note that all subcases (and now the parent case) have been completed.