

# **Workflows**

## **Customer Onboarding Workflow**

- Collect customer information
- Verify identity documents
- Create customer profile in system
- Provide welcome materials
- Assign relationship manager

## **Credit Card Processing Workflow**

- Receive application
- Validate applicant information
- Perform credit check
- Approve or reject application
- Issue card and PIN
- Activate card

## **KYC (Know Your Customer) Workflow**

- Collect identity documents
- Verify authenticity of documents
- Cross-check with government databases
- Assess risk profile
- Approve or reject customer onboarding

## **Loan Approval Workflow**

- Receive loan application
- Verify applicant details
- Perform creditworthiness assessment
- Evaluate collateral (if any)

- Approve or reject loan

- Disburse funds

## **Payroll Processing Workflow**

- Collect employee timesheets
- Calculate gross pay
- Deduct taxes and contributions
- Generate payslips
- Transfer salaries to bank accounts

## **Compliance Audit Workflow**

- Define audit scope
- Collect compliance data
- Review policies and procedures
- Test compliance controls
- Document findings
- Report to management