ABC BANK MODULES

Customer-One System

This module enables setting up of a new customer and supports the Know-Your-Customer (KYC) process. Customers can be searched based on various criteria – customer id, account number, last and first name, date of birth, PAN number and mobile number. Once the customer is identified, the customer's details, accounts held and recent transactions can be viewed. This module also supports the one-time activity of de-duplication, wherein existing accounts are linked to a customer record. This process, which eliminates duplicate storage of customer information, improves customer service and data maintenance activities.

Customer Services System

Customer Service System enables self-service of basic banking functions over the web. As the service is available to customers on a 24x7 basis, it eliminates the need to visit a bank branch for routine transactions. The transactions supported are – request for cheque book, request for add-on debit card, posting of queries, viewing responses to queries, viewing of account balances and recent transactions on an account. The requests are routed to the bank's back-office for further processing.

Value-Plus Deposits Mobilization System

Banks promote many Value-added services to its customers like Fixed Deposits, Credit Cards, Loans and similar instruments to increase engagement with its customers and thereby enhancing their revenues. This module enables the Account managers to set up and manage campaigns to targeted customers based on factors like age, profession and average account balance. Account managers can assign or re-assign specific customers to sales representatives. Customers can view the offers available to them through the self-service portal.

Bill Payments System

Bill Payment is a value-added service offered to customers for paying one-time or recurring bills directly from their bank account. When customers sign up for the service, they can specify the default account from which the bills have to be paid. This can be changed at the time of entering the payment instruction. Billers can be classified into user-defined categories and users can query on their spend for a given period and category. Pending as well as completed payments can be queried. Payment instructions can be modified or cancelled until the payment due date.

Credit Card Self-service System

The Credit Card Self Service System is a self-service portal for the Credit Card customers of the bank. Customers can query the amount due against each card, report lost or stolen cards, request for credit limit increase, apply for add-on card and report disputed transactions. The reward points accumulated based on the spend, can be redeemed towards gifts.

Back-Office Services to process customer requests

Back Office module enables processing of all the customer requests. When a bank employee processes a customer request or query, the response is updated in the system so that customer can view the status from self-service portal. On each business day, bank employees view the bills due for payment on that day and availability of sufficient balance to process the payments. In case of priority customers, bank employee can "force pay" bills in spite of not having sufficient balance in the account.

The system was built per the MVC architecture using J2EE (JSP, Servlets) and Oracle database.