

# Customer Offer (Capability)

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- 1. Role Definition
- 2. Example of Use
- 3. Executive Summary
- 4. Key Features

Documentation

Properties

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## 1. Role Definition

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The Offer Management Service Domain can process offers for all types of customers and any allowed combination of product or service. It references the Product Directory for the product specific offer instructions it must follow. The offer process may combine the selection of product/service specific details (e.g. pricing & negotiation ranges, documentation/authorization/regulatory requirements, eligibility and declarations, credit and other customer details), customer specific details (e.g. credit standing, other classifications such as operational overhead/retention target/activity history, demographics and segmentation). The service domain orchestrates a potentially complex/multi-threaded/multi stage workflow to get the offer to the point where the product/service can be initiated.

## 2. Example of Use

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An existing customer has discussed short term funding needs with the Financial Advisor and agreed in principle to taking out a corporate loan. The customer offer process is initiated and leads the advisor through the detailed checks, authorizations and documentation needed prior to the final set-up of the Corporate Loan

3. Executive Summary

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This service domain orchestrates the processing of a product offer for a new or established customer. The offer process is defined specifically for the product or service being considered and can include actions such as document checks, collateral allocation, credit assessments, underwriting decisions, regulatory and procedural checks, eligibility checks, the use of internal and external specialist services (such as evaluations and legal advice).

4. Key Features

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- Obtain offer processing requirements for selected product
- Confirm customer suitability/eligibility for product
- Agree product features, fees and pricing with customer
- Obtain documents/signatures and required disclosures
- Arrange collateral and obtain underwriting authorizations
- Perform any audit and compliance checks
- Initiate product set-up

Documentation

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Properties



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Property	Value
Service Domain	
API BIAN Portal	Customer Offer API ( <a href="https://app.swaggerhub.com/apis/BIAN-3/CustomerOffer/12.0.0">https://app.swaggerhub.com/apis/BIAN-3/CustomerOffer/12.0.0</a> )
BIAN Proposed ISO20022 Control Record Match	CustomerOfferManagement
Core Business Object	
Individual Analytics	customerOfferProcedureAccumulators customerOfferProcedureActivityAnalysis customerOfferProcedurePerformanceAnalysis customerOfferProcedureTrends&Events
Portfolio Analytics	customerOfferProcedurePortfolioActivityAnalysis customerOfferProcedurePortfolioMake-UpAnalysis customerOfferProcedurePortfolioPerformanceAnalysis

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## Scenarios

-  Set Up New Card for Card Application (views/view\_55052.html)
-  Verify Corporate Customer (views/view\_55019.html)
-  Handle Request for Notional Pooling Agreement (views/view\_54592.html)
-  Handle Request for Consumer Loan Verify Documentation and Offer Process (views/view\_55227.html)
-  Handle Request to Use Direct Debits as Payment Instrument (views/view\_55659.html)
-  Handle Request for Loan that Requires Syndication (views/view\_55083.html)
-  Record Property Details (views/view\_55122.html)
-  EXT Handle Merchandising Loan Application (views/view\_55092.html)
-  EXT Handle Request to Open Retail Current Account (views/view\_55487.html)
-  Perform Customer Product Matching and Selection (views/view\_55621.html)
-  Handle Request to Open Savings Account (views/view\_55628.html)
-  Handle Request for Corporate Loan (views/view\_55212.html)
-  Verify Private Banking Customer (views/view\_55374.html)
-  Develop Opportunity (views/view\_55143.html)
-  Handle Request for Credit Facility (views/view\_55481.html)
-  EXT Handle Request to Use Direct Debits as Payment Instrument (views/view\_55260.html)
-  Assess Customer Behaviour Model Performance (views/view\_55371.html)
-  Handle Request to Open Retail Current Account (views/view\_55365.html)
-  Handle Request for Corporate Sweep Agreement (views/view\_55200.html)
-  Handle Request to Establish Corporate Payroll Service Agreement (views/view\_55281.html)
-  EXT Prepare Transfer of Ownership and Title (views/view\_55188.html)
-  2 - Customer Sees the NBP Offer and Decides if to Apply (views/view\_55585.html)
-  Handle Request for BNPL Financing-II (views/view\_55329.html)
-  Process Prospect Management (views/view\_54755.html)
-  Handle Request for Corporate Sweep Agreement Considering Inter-Company Loan Agreements (views/view\_54604.html)
-  Handle Failed Self Service Product Application (views/view\_54810.html)
-  Handle Request for Consumer Loan Checks and Options (views/view\_54741.html)
-  EXT Handle Request to Open Corporate Current Account (views/view\_54675.html)
-  Handle Request for Uncollateralised Consumer Loan (views/view\_54995.html)
-  Handle Request for Consumer Loan Complete Origination (views/view\_54901.html)
-  Verify Retail Customer (views/view\_54610.html)
-  Handle Mortgage Loan Application (views/view\_54640.html)
-  Handle Request to Open Corporate Current Account (views/view\_54919.html)
-  EXT Handle Request to Open Term Deposit Agreement for Retail Customer (views/view\_55007.html)
-  Handle Request to Open Term Deposit Agreement (views/view\_55179.html)

-  EXT Handle Request to Establish Term Deposit Agreement (views/view\_54702.html)
-  Handle Request to Establish Term Deposit Agreement (views/view\_54907.html)

**Service Role**      Orchestrate the processing of an offer for a new customer or an existing customer. The offer process it defined primarily by the nature of the product or service being considered, but can include actions such as document checks, collateral allocation, credit assessments, underwriting decisions, regulatory and procedural checks, eligibility checks, the use of internal and external specialist services (such as evaluations and legal advice).

## BIAN Life Cycle

Registration      Registered  
Status

## Stereotypes

stereotype      ServiceDomain

# Appears on

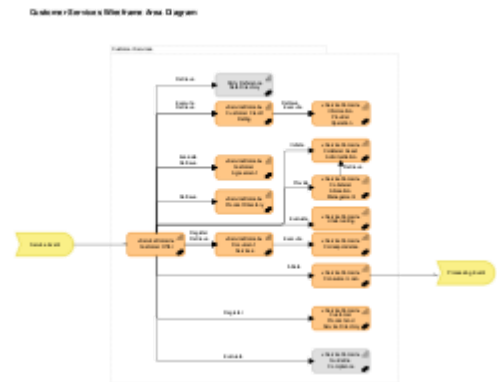


(views/view\_50878.html)



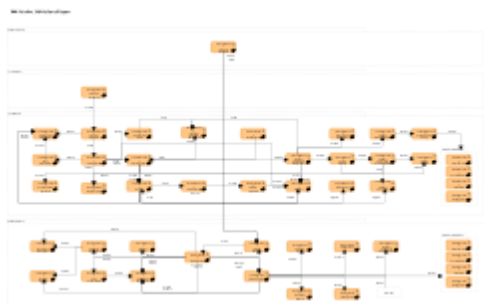
BIAN Coreless 2.0 Wireframe

(views/view\_51045.html)



Customer Services

(views/view\_51594.html)



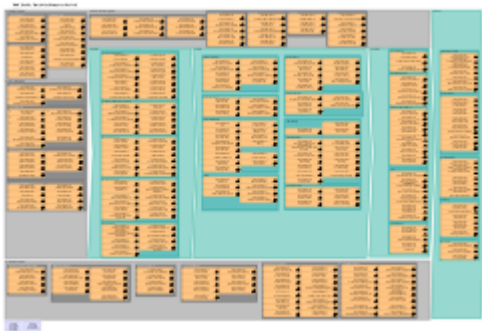
BIAN Coreless 3.0 Wireframe

(views/view\_51057.html)



Customer Offer SD Overview

(views/view\_51705.html)



BIAN Service Landscape V12.0 Value Ch...

(views/view\_51723.html)



TPP Backend

(views/view\_51891.html)



BIAN Service Landscape V12.0 Matrix Vi...

(views/view\_51945.html)



Production Fulfillment & Production Ope...

# Relations



aggregated  
by

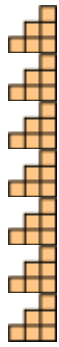
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- Production Fulfillment & Production Operations (object\_25.html?object=127509)
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- Wave 1 (object\_25.html?object=153747)
- Sales (object\_25.html?object=172051)
- TPP Backend (object\_25.html?object=83605)

associated  
with

- Service Event (object\_25.html?object=132976)

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gets input  
from



Party Lifecycle Management (object\_20.html?object=29780)  
Customer Relationship Management (object\_21.html?object=30437)  
Business Unit Management (object\_21.html?object=30964)  
Customer Offer (object\_22.html?object=39968)  
Customer Campaign Execution (object\_22.html?object=40236)  
Lead and Opportunity Management (object\_22.html?object=45446)  
Session Dialogue (object\_23.html?object=48273)

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is equal to



Customer Offer (object\_37.html?object=39969)

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is part of












Sales (object\_25.html?object=130075)

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realized by

-  Customer Offer Procedure\_ Analytics Object (object\_25.html?object=111197)
-  Customer Offer Procedure\_ Instantiation (object\_18.html?object=215071)
-  Customer Offer Procedure\_ Reporting (object\_18.html?object=215083)
-  Customer Offer\_SD\_ Operations (object\_19.html?object=215100)
-  Customer Offer Procedure\_ Invocation (object\_18.html?object=215115)
-  Customer Offer\_SD\_ Service Group (object\_19.html?object=239595)
-  Re BQ Retrieve details about correspondence and documents from the customer offer procedure (object\_12.html?object=28715)
-  Re BQ Retrieve details about the product initiation request (object\_12.html?object=29060)
-  Re BQ Retrieve details about the credit submission (object\_13.html?object=30475)
-  Re BQ Retrieve details of the regulatory compliance assessment (object\_13.html?object=31220)
-  Up CR Update details of an offer procedure (object\_13.html?object=31377)
-  Customer Offer (object\_23.html?object=31897)
-  Re CR Retrieve details about a customer offer (object\_13.html?object=32171)
-  Up BQ Update details of the product initiation request (object\_12.html?object=33339)
-  Re BQ Retrieve details about the booking (object\_14.html?object=34472)
-  Up BQ Update details submitted for compliance checks (object\_14.html?object=35178)
-  Up BQ Update product options and pricing terms (object\_14.html?object=35246)
-  Re BQ Retrieve details about the underwriting decision (object\_14.html?object=36393)
-  Up BQ Update details of the collateral allocation (object\_14.html?object=37237)
-  Re BQ Retrieve details about disclosure submissions (object\_14.html?object=37978)
-  Re BQ Retrieve details about the agreements impacted and created as part of the offer (object\_14.html?object=38114)
-  Ec BQ Accept, verify, etc. correspondence and documents (object\_15.html?object=38346)
-  Up BQ Update details of the offer asset and liability booking (object\_15.html?object=38563)
-  Up BQ Update details of the customer agreement (object\_15.html?object=39962)
-  Ec BQ Accept, reject etc. disclosures (object\_15.html?object=41365)
-  Up BQ Update details about the correspondence and documents accessed and created by the offer (object\_15.html?object=41389)
-  Re BQ Retrieve details about the collateral allocation (object\_12.html?object=42053)
-  Ec BQ Accept, reject etc product options and pricing terms (object\_12.html?object=42619)
-  Up BQ Update disclosure submission (object\_15.html?object=42913)
-  Up BQ Update credit submission details (object\_16.html?object=43126)
-  Up BQ Update submitted materials for the underwriting decision (object\_16.html?object=43161)
-  Co CR Control the processing of an offer (e.g. terminate) (object\_16.html?object=43972)
-  Up BQ Update details of submitted materials for audit checks (object\_16.html?object=44239)
-  Ec BQ Accept, verify, etc. actions against the customer and product agreements (object\_16.html?object=44387)

-  In CR Initiate the offer procedure (object\_16.html?object=44925)
  -  Re BQ Retrieve details about product options and pricing terms (object\_16.html?object=45253)
  -  Ex CR Execute an automated task against an offer (e.g. submit data) (object\_16.html?object=45349)
  -  Ec CR Accept, reject, verify, etc an offer procedure (object\_16.html?object=45620)
  -  Customer Offer Procedure (object\_24.html?object=46578)
  -  Ec BQ Accept, reject etc. the collateral allocation (object\_16.html?object=46616)
  -  Re BQ Retrieve details of the compliance assessment (object\_17.html?object=48370)
  -  Rq CR Request manual intervention in an offer (e.g. request specialist support) (object\_17.html?object=48390)
  -  Process (object\_28.html?object=58066)
-



sends output  
to



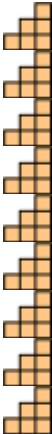
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Customer Product And Service Eligibility (object\_21.html?object=36792)  
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Customer Offer (object\_22.html?object=39968)  
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Underwriting (object\_22.html?object=44666)  
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Lead and Opportunity Management (object\_22.html?object=45446)  
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Transaction Authorization (object\_23.html?object=48811)

serves




Offer Management (object\_6.html?object=132476)







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triggered by		Party Lifecycle Management (object_20.html?object=29780)
		Customer Relationship Management (object_21.html?object=30437)
		Party Routing Profile (object_21.html?object=31558)
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		Point of Service (object_22.html?object=43170)
		Lead and Opportunity Management (object_22.html?object=45446)
		Session Dialogue (object_23.html?object=48273)

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triggers

	Party Lifecycle Management (object_20.html?object=29780)
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	Customer Relationship Management (object_21.html?object=30437)
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	Cash Concentration (object_22.html?object=41205)
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-  Collateral Allocation Management ([object\\_23.html?object=47470](#))
  -  Loan Syndication ([object\\_23.html?object=47935](#))
  -  Session Dialogue ([object\\_23.html?object=48273](#))
  -  Notional Pooling ([object\\_23.html?object=48546](#))
  -  Transaction Authorization ([object\\_23.html?object=48811](#))
  -  Product Fulfillment SDs ([object\\_25.html?object=83652](#))
-