

Savings Account (Capability)

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

Documentation

Properties

Appears on

Relations

1. Role Definition



The savings account product may share many features with a standard bank current account (e.g. standing orders, direct debits, payments and deposit services) with some constraints/limitations. There can be restrictions on the amount and frequency of withdrawals with an associated fee/penalty structure to offset higher interest benefits. Sweep mechanisms linked to other products (current account) can also be supported.

2. Example of Use



A customer transfers money from a current account to savings account in order to obtain a better rate of interest.

3. Executive Summary



This service domain orchestrates a consumer savings account. The typical range of services and fees covers payments from and scheduled and ad-hoc deposits to the account, standing orders, sweeps, and liens.

4. Key Features

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- Set-up savings account facilities
- Issue cards, check-books, etc. for the account
- Process deposits and withdrawals
- Handle sweeps/liens linked to the account
- Handle standing orders and direct debits linked to the account
- Process fees and apply interest charges
- Provide balance/statements and reports

Documentation

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Properties

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Property	Value
Service Domain	
API BIAN Portal	Savings Account API (https://app.swaggerhub.com/apis/BIAN-3/SavingsAccount/12.0.0)
Core Business Object	 Savings Account Agreement (object_26.html?object=44832)
Individual Analytics	savingsAccountFulfillmentArrangementAccumulators savingsAccountFulfillmentArrangementActivityAnalysis savingsAccountFulfillmentArrangementPerformanceAnalysis savingsAccountFulfillmentArrangementTrends&Events
Portfolio Analytics	savingsAccountFulfillmentArrangementPortfolioActivityAnalysis savingsAccountFulfillmentArrangementPortfolioMake-UpAnalysis savingsAccountFulfillmentArrangementPortfolioPerformanceAnalysis

Scenarios

-  EXT Handle Request to Add Account to Sweep Agreement (views/view_55061.html)
-  Perform Customer Eligibility Profile Update (views/view_55074.html)
-  Handle Request to Close Savings Account (views/view_55416.html)
-  Verify Completion of Customer Updates (views/view_55568.html)
-  Handle Request to Open Savings Account (views/view_55628.html)
-  Handle Request for Cash Withdrawal from Savings Account (views/view_55359.html)
-  Assess Customer Behaviour Model Performance (views/view_55371.html)
-  Handle Request for Corporate Sweep Agreement (views/view_55200.html)
-  Develop Customer Insights (views/view_55541.html)
-  Process Interest Booking by Accounting (views/view_55224.html)
-  EXT Handle Request to Terminate Sweep Agreement (views/view_55499.html)
-  Process End of Daily Booking Window for Interest Accrual Savings Account (views/view_55173.html)
-  Perform Customer Relationship Development Planning (views/view_55161.html)
-  Handle Request for Internal Credit Transfer from Savings Account (views/view_54764.html)
-  Handle Request for Corporate Sweep Agreement Considering Inter-Company Loan Agreements (views/view_54604.html)
-  Process Interest Settlement Savings Account (views/view_54622.html)
-  Handle Request to Terminate Sweep Agreement (views/view_54663.html)
-  Initiate Customer Relationship Case (views/view_54598.html)

Service Role Fulfill a savings account

BIAN Life Cycle

Registration Registered
Status

Stereotypes

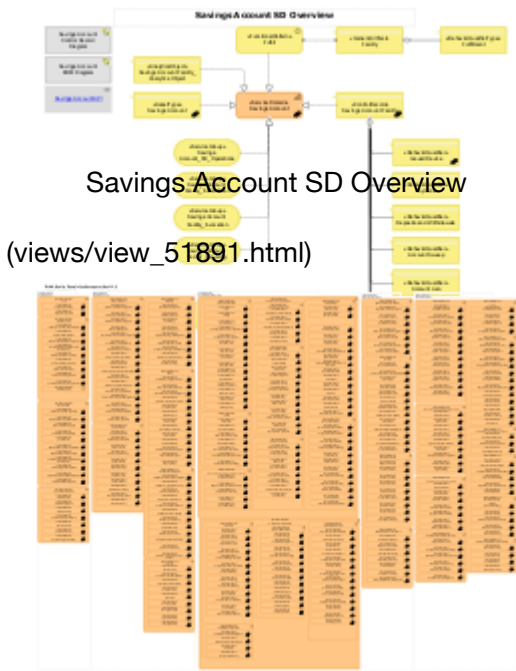
stereotype ServiceDomain

Appears on



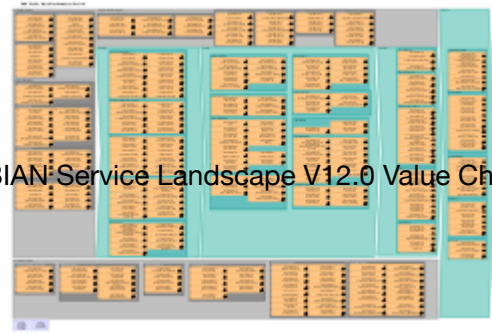
(views/view_51006.html)

(views/view_51705.html)



Savings Account SD Overview

(views/view_51891.html)



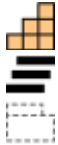
BIAN Service Landscape V12.0 Value Ch...

BIAN Service Landscape V12.0 Matrix Vi...

Relations



aggregated
by



Loans and Deposits (object_25.html?object=130178)
Wave 1 (object_25.html?object=153747)
Loans and Deposits (object_25.html?object=171952)

gets input
from



Customer Offer (object_22.html?object=39968)
Session Dialogue (object_23.html?object=48273)

is equal to



Savings Account (object_37.html?object=38859)








is part of



Loans and Deposits (object_25.html?object=130178)

realized by

- ☐ Rq BQ Request changes or replacement devices or inventory (object_17.html?object=108248)
- ☐ Savings Account Facility_Analytics Object (object_25.html?object=111441)
- ☐ Savings Account Facility_Reporting (object_18.html?object=209521)
- ☐ Savings Account Facility_Instantiation (object_18.html?object=209531)
- ☐ Savings Account Facility_Invocation (object_18.html?object=209538)
- ☐ Savings Account_SD_Operations (object_18.html?object=209558)
- ☐ Savings Account_SD_Service Group (object_18.html?object=239195)
- ☐ In BQ Set up an account lien (object_12.html?object=28745)
- ☐ Execute a service fee (object_12.html?object=28784)
- ☐ Execute Account Statement (object_12.html?object=28793)
- ☐ Ex BQ Trigger a payment for a repeating payment set up (object_12.html?object=28951)
- ☐ In BQ Initiate service fees against an account (object_12.html?object=28965)
- ☐ Execute Authorization of Booking (object_12.html?object=29066)
- ☐ In BQ Initialize deposit or withdrawal transaction (object_12.html?object=29178)
- ☐ Re BQ Retrieve details about an account lien (object_12.html?object=29211)
- ☐ In BQ Initialize a payment transaction (object_12.html?object=29454)
- ☐ Up BQ Update/correct a deposit or withdrawal transaction (object_12.html?object=29762)
- ☐ Up BQ Update details of an existing account sweep (object_12.html?object=29851)
- ☐ Initiate Provision of Issued Device (object_12.html?object=30073)
- ☐ Re BQ Retrieve information about a service fee applied to the account (object_12.html?object=30213)
- ☐ Update Details of Issued Device Allocated to This Account (object_13.html?object=30252)
- ☐ Ec BQ Exchange (i.e. confirm, reject) details of an account lien (object_13.html?object=30826)
- ☐ Ex BQ Execute a deposit or withdrawal transaction (object_13.html?object=30838)
- ☐ Retrieve Interest (object_13.html?object=30982)
- ☐ In BQ Set up an account sweep (object_13.html?object=31009)
- ☐ Re BQ Retrieve details about a payment transaction or arrangement (object_13.html?object=31015)
- ☐ Ex BQ Trigger an account sweep transaction (object_13.html?object=31591)
- ☐ Re CR Retrieve information about a savings account - either standard canned reports or selected instance attribute values (object_13.html?object=32026)
- ☐ Update details of service fees (object_13.html?object=32273)
- ☐ Ec BQ Verify/approve a scheduled repeating payment (object_12.html?object=33244)
- ☐ Up BQ Update a payment transaction configuration or specific transaction (object_12.html?object=33366)
- ☐ Re BQ Retrieve details about a sweep facility or specific sweep transaction (object_12.html?object=33689)
- ☐ Savings Account Facility (object_24.html?object=34058)
- ☐ Savings Account (object_24.html?object=34353)

-  Re BQ Retrieve details about a deposit or withdrawal transaction (object_14.html?object=34911)
-  Up BQ Update details of an existing account lien (object_14.html?object=37009)
-  Co CR Control the processing of a savings account (change processing status) (object_15.html?object=39891)
-  In CR Initiate A new savings account (object_15.html?object=40764)
-  Re BQ Retrieve details about issued devices or inventory (object_15.html?object=41693)
-  Up CR Update details of a savings account (object_12.html?object=42217)
-  Fulfill (object_28.html?object=58132)

sends output
to



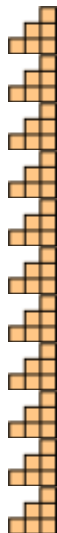
Correspondence (object_20.html?object=32927)
Document Directory (object_22.html?object=44708)

serves



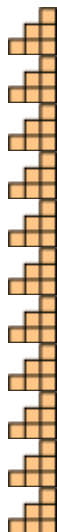
Agreement Management (object_6.html?object=130022)

triggered by



Position Keeping (object_20.html?object=30315)
Customer Relationship Management (object_21.html?object=30437)
Servicing Order (object_21.html?object=32295)
Customer Behavior Insights (object_21.html?object=34917)
Payment Order (object_21.html?object=35550)
Savings Account (object_21.html?object=38858)
Customer Offer (object_22.html?object=39968)
Cash Concentration (object_22.html?object=41205)
Customer Behavior Models (object_22.html?object=41791)
Financial Accounting (object_20.html?object=42346)
Customer Case (object_22.html?object=47339)

triggers



Party Lifecycle Management (object_20.html?object=29780)
Position Keeping (object_20.html?object=30315)
Issued Device Administration (object_21.html?object=30905)
Correspondence (object_20.html?object=32927)
Product Directory (object_21.html?object=34953)
Payment Order (object_21.html?object=35550)
Sales Product Agreement (object_21.html?object=37916)
Savings Account (object_21.html?object=38858)
Guideline Compliance (object_22.html?object=41242)
Customer Product and Service Directory (object_22.html?object=41591)
Financial Accounting (object_20.html?object=42346)