Customer Position (Capability)

1. Role Definition ⌃

Individual products will maintain different financial views for the customer. This service domain consolidates financial details from all in-force products and services in order to derive a consolidated financial view which can include current (real-time) positions and projected/estimated values. The consolidated customer position can cover aspects such as cash flows/balances, credit and collateral positions and may derive actual and estimated/projected values

2. Example of Use ⌃

The banks maintains and analyses the consolidated position for a customer across all accounts products and services

3. Executive Summary ⌃

This service domain maintains a consolidated financial position for a customer, combining details from all products and services in use. The position can cover available funds, credit, collateral, tax exposure and other financial measures as necessary

4. Key Features ⌃

Consolidate product and service financial activity

Derive consolidated cash flow/balance positions (current and projected)

Derive consolidated credit exposure (current and projected

Derive consolidated collateral positions (current and projected)

Documentation ⌃

Properties ⌃

Property	Value
Service Domain	
API BIAN Portal	Customer Position API (https://app.swaggerhub.com/apis/BIAN-3/CustomerPosition/12.0.0)
Core Business Object	
Individual Analytics	customerPositionAnalysisAccumulators customerPositionAnalysisActivityAnalysis customerPositionAnalysisPerformanceAnalysis customerPositionAnalysisTrends&Events
Portfolio Analytics	customerPositionAnalysisPortfolioActivityAnalysis customerPositionAnalysisPortfolioMake-UpAnalysis customerPositionAnalysisPortfolioPerformanceAnalysis

Scenarios	
	Handle Request for Windfall Investment (views/view_55037.html)
	5 - Process request to add account(s) (views/view_44769.html)
	1b - Retrieved ASPSP Account Information Trigger NBP (views/view_54959.html)
	Create Customer Reports (views/view_55419.html)
	Perform Underwriting for Bank Guarantee (views/view_55245.html)
	Handle Request for Loan that Requires Syndication (views/view_55083.html)
	Handle Request for Corporate Loan (views/view_55212.html)
	Handle Request for Investment Plan (views/view_55514.html)
	1a - Retrieved ASPSP Account Information Triggers NBP (views/view_55684.html)
	Perform Underwriting for Corporate Loan (views/view_55254.html)
	Perform Underwriting for Syndicated Loan (views/view_55248.html)
	Perform Underwriting Light for Buy Now Pay Later (views/view_55191.html)
	Handle Request for Product Selection (views/view_55673.html)
	Perform Underwriting for Mortgage Loan (views/view_55392.html)
	Handle Request for BNPL Financing-II (views/view_55329.html)
	Perform Underwriting for Uncollateralised Consumer Loan (views/view_55410.html)
	Handle Request for Bank Guarantee (views/view_55341.html)
	6 - Trigger and "recalculate product eligibility" (views/view_35566.html)
	6&7 - Retrieve accounts and consent details (views/view_35037.html)
	13 - Get customer account balances (views/view_30223.html)
	Perform Underwriting for Renewal of Uncollateralised Consumer Loan (views/view_54892.html)
	Perform Underwriting for Merchandising Loan (views/view_54854.html)
	3 - Periodically the TPP Bank Request Account Updates (views/view_54916.html)
	20 - Get customer account transactions (views/view_39221.html)
	Conduct Customer Centric Product Manufacturing (views/view_54849.html)
	Handle Request for Modification of Corporate Loan (views/view_54654.html)
	Handle Request to Extend Validity of Letter of Credit (views/view_55634.html)
	Handle Request to Issue Letter of Credit (views/view_55618.html)
Service Role	Maintain a consolidated financial position of a customer

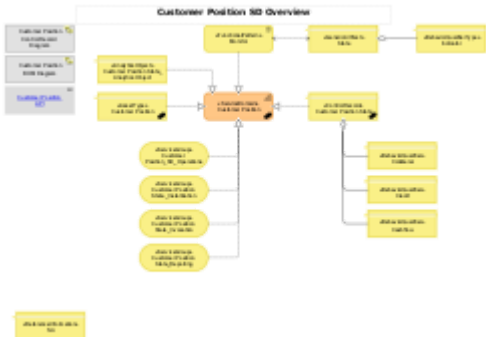**BIAN Life Cycle**

Registration Status	Registered

Stereotypes

stereotype	
	ServiceDomain

Appears on

(views/view_50854.html)

Customer Position SD Overview

(views/view_50890.html)

ASPSP Backend

(views/view_50878.html)

BIAN Coreless 2.0 Wireframe

(views/view_51270.html)

Relationship Development

(views/view_51594.html)
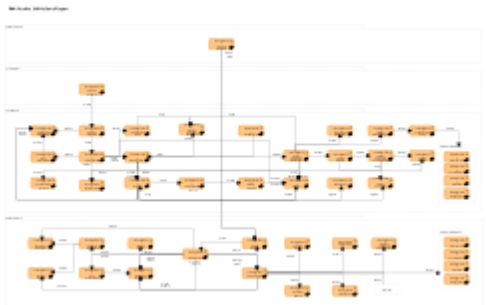
BIAN Coreless 3.0 Wireframe

(views/view_51705.html)
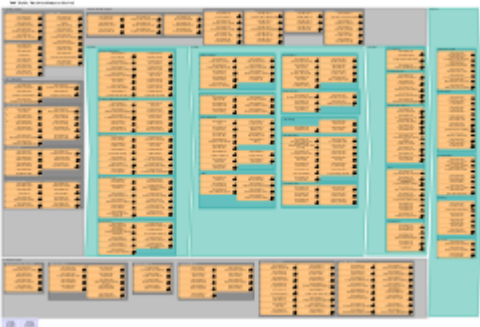
BIAN Service Landscape V12.0 Value Ch…

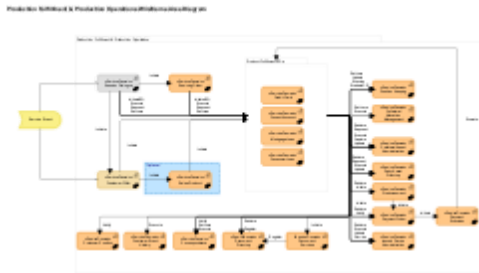(views/view_51723.html)

(views/view_51891.html)

TPP Backend

(views/view_51945.html)

BIAN Service Landscape V12.0 Matrix Vi…
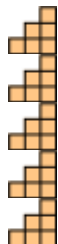

Production Fulfillment & Production Ope…

Relations

aggregated by	Production Fulfillment & Production Operations (object_25.html?object=127509)
	Account Management (object_25.html?object=130314)
	Wave 2 (object_25.html?object=153742)
	Accounting Services (object_25.html?object=171791)
	TPP Backend (object_25.html?object=83605)
	ASPSP Backend (object_25.html?object=85535)
gets input from	Customer Relationship Management (object_21.html?object=30437)
	Servicing Order (object_21.html?object=32295)
	Customer Position (object_22.html?object=41136)
	Underwriting (object_22.html?object=44666)
	Investment Portfolio Planning (object_23.html?object=48534)
is equal to	Customer Position (object_37.html?object=41137)
is part of	Account Management (object_25.html?object=130314)

realized by   Customer Position State_ Analytics Object (object_25.html?object=111124)

Create a new SO "Setup transaction history" with "Evaluate" Action Term at the level BQ Cash-flow (object_31.html?object=161673)

Create a new SO "Notify Credit" at the level of Credit BQ (object_31.html?object=161675)

Create a new SO "Notify details about a cash flow analysis as part of the customer position" at the level BQ Cash-flow (object_31.html?object=161686)

Create a new SO "Evaluate Credit" at the level of Credit BQ (object_31.html?object=161691)

Customer Position_SD_Operations (object_19.html?object=209956)

Customer Position State_Instantiation (object_19.html?object=209977)

Customer Position State_Invocation (object_19.html?object=209982)

Customer Position State_Reporting (object_19.html?object=209984)

Customer Position_SD_Service Group (object_19.html?object=241487)

Customer Position State (object_24.html?object=29081)

Ec BQ Accept or verify the presented cash flow position (object_12.html?object=30085)

Re BQ retrieve details about a credit analysis as part of the customer position (object_13.html?object=32150)

In CR Initiation position monitoring for a customer (object_12.html?object=32909)

Re BQ retrieve details about a cash flow analysis as part of the customer position (object_12.html?object=33060)

Evaluate Credit (object_14.html?object=35797)

Notify Credit (object_14.html?object=36816)

Re BQ retrieve details about a collateral allocation as part of the customer position (object_14.html?object=37143)

Setup transaction history (object_15.html?object=38936)

Rq CR Request an action for customer position monitoring (e.g. review and refresh content) (object_15.html?object=39408)

Customer Position (object_24.html?object=40684)

Ca BQ Capture product transaction reports (push from fulfillment) (object_15.html?object=41187)

Co CR Control the customer position tracking (e.g. suspend) (object_15.html?object=42832)

Up CR Update the settings for customer position tracking (object_16.html?object=43318)

Ex CR Execute an automated task for position tracking (e.g. issue an alert) (object_16.html?object=43438)

Ca BQ Capture credit assessment reports (push from credit administration) (object_16.html?object=43806)

Ec BQ Accept or verify the presented credit position (object_16.html?object=43866)

Notify details about a cash flow analysis as part of the customer position (object_16.html?object=44248)

Re CR Retrieve details about a customer position (object_16.html?object=46082)

Ca BQ Capture collateral allocation reports (push from collateral allocation management) (object_16.html?object=46773)

◯ Ec BQ Accept or verify the presented collateral position (object_17.html?object=47817)

◖◗ Monitor (object_28.html?object=58090)

sends output to	Correspondence (object_20.html?object=32927)
	Corporate Current Account (object_21.html?object=34221)
	Customer Product And Service Eligibility (object_21.html?object=36792)
	Customer Position (object_22.html?object=41136)
	Session Dialogue (object_23.html?object=48273)
serves	Customer Management (object_6.html?object=126743)
triggered by	Customer Relationship Management (object_21.html?object=30437)
	eBranch Operations (object_21.html?object=30829)
	Investment Portfolio Management (object_21.html?object=32159)
	Servicing Order (object_21.html?object=32295)
	Customer Product And Service Eligibility (object_21.html?object=36792)
	Current Account (object_21.html?object=37122)
	Contact Handler (object_20.html?object=41839)
	Brokered Product (object_20.html?object=42491)
	Underwriting (object_22.html?object=44666)
	Loan Syndication (object_23.html?object=47935)
	Session Dialogue (object_23.html?object=48273)
	Product Fulfillment SDs (object_25.html?object=83652)
triggers	Product Directory (object_21.html?object=34953)
	Brokered Product (object_20.html?object=42491)
	Consumer Advisory Services (object_22.html?object=44522)