

Current Account (Capability)

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

Documentation

Properties

Appears on

Relations

1. Role Definition



The Current Account or Demand Deposit Account as it can be called is a financial facility that represents the general checking account facility at the core of the consumer and small business banking activity. There is a range of supporting features that make up the standard facility (checks/cheques, standing orders, debit cards, phone and on-line banking services etc.). The fulfillment can include a range of optional services, fees and interest payments and penalties and will often be bundled and or underlie/support other financial facilities and financial transactions

2. Example of Use



A customer processes a series of services (e.g., request printed statements, initiate a transfer, set up a standing order) through the call center by accessing their current account

3. Executive Summary



This service domain orchestrates a consumer checking/demand deposit account. The typical range of services and fees covers payments and deposits, standing orders, sweeps, liens, check and debit card access.

4. Key Features

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- Set-up current account facilities
- Issue cards, check-books for an account
- Process deposits and withdrawals
- Handle standing orders and direct debits
- 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	Current Account API (https://app.swaggerhub.com/apis/BIAN-3/CurrentAccount/12.0.0)
BIAN Proposed ISO20022 Control Record Match	CashAccountService
Core Business Object	
Individual Analytics	currentAccountFulfillmentArrangementAccumulators currentAccountFulfillmentArrangementActivityAnalysis currentAccountFulfillmentArrangementPerformanceAnalysis currentAccountFulfillmentArrangementTrends&Events
Portfolio Analytics	currentAccountFulfillmentArrangementPortfolioActivityAnalysis currentAccountFulfillmentArrangementPortfolioMake-UpAnalysis currentAccountFulfillmentArrangementPortfolioPerformanceAnalysis

Scenarios

-  Handle Request for Windfall Investment (views/view_55037.html)
-  Initiate Payment Order (views/view_54825.html)
-  Process Salary Payments for Internal Accounts (views/view_54998.html)
-  5 - Process request to add account(s) (views/view_44769.html)
-  Customer Relationship Case Initiation (views/view_55022.html)
-  Process Authentication Request by Issuer (views/view_54669.html)
-  Disburse Uncollateralised Consumer Loan (views/view_54974.html)
-  Create Customer Reports (views/view_55419.html)
-  Handle Request for Refund of Incoming Direct Debit at Debtor Bank
(views/view_55452.html)
-  Handle Request for Account Statement (views/view_55257.html)
-  Handle Request for Outgoing Credit Transfer (views/view_55383.html)
-  EXT Handle Request to Open Retail Current Account (views/view_55487.html)
-  EXT Handle Customer Relationships Case (views/view_55529.html)
-  EXT Disburse Renewed Uncollateralised Consumer Loan (views/view_55413.html)
-  Verify Payment of Taxes on Property (views/view_55332.html)
-  Handle Request for Outgoing FCY Credit Transfer via SWIFT (views/view_55095.html)
-  Handle Request for Investment Plan (views/view_55514.html)
-  Handle Incoming Credit Transfer (views/view_55395.html)
-  EXT Handle Bulk Request for Opening Salary Accounts (views/view_55326.html)
-  Handle Request for Early Payback of Consumer Mortgage Loan Due to Sale of Property
(views/view_54625.html)
-  Handle Incoming Request for Payment at Debtor Bank (views/view_55467.html)
-  Handle Request to Detach Account from Corporate Payroll Service Agreement
(views/view_55152.html)
-  Handle Request for Refund of Internal Direct Debit (views/view_55239.html)
-  Handle Request to Open Retail Current Account (views/view_55365.html)
-  Get Customer Request and Show Account Balance (views/view_55475.html)
-  Handle Request for BNPL Financing by Bank where Buyer Is Existing Customer
(views/view_55517.html)
-  Phase Out Sales Product Current Account (views/view_55434.html)
-  Perform Closing of Uncollateralised Consumer Loan (views/view_55478.html)
-  Handle Request for Account Statement and Balances (views/view_55648.html)
-  Handle Bulk Request for Opening Salary Accounts (views/view_55131.html)
-  Handle Request for BNPL Financing-II (views/view_55329.html)
-  Handle Request for Power of Attorney (views/view_55182.html)
-  Cancel Credit Transfer Standing Orders of Retail Current Account to be Closed
(views/view_55110.html)
-  Handle Request to Get Customer Account Balance (views/view_55284.html)
-  Process Closing of Mortgage Loan (views/view_55134.html)

-  15-19- Get Customer account details (views/view_36796.html)
-  EXT Handle Request to Detach Account from Corporate Payroll Service Agreement (views/view_54714.html)
-  Handle Request to Close Retail Current Account (views/view_54846.html)
-  Handle Request for Internal Credit Transfer from Savings Account (views/view_54764.html)
-  Handle Request for Early Payback of Consumer Mortgage Loan Due to Sale of Property for Bank as Servicer (views/view_54657.html)
-  EXT Handle Request for Account Statement and Outgoing Credit Transfer (views/view_54747.html)
-  Get Available Current Account Balance in Preparation of Deposit into Loan (views/view_54813.html)
-  EXT Handle Request for Account Statement and Balances (views/view_54631.html)
-  3 - Periodically the TPP Bank Request Account Updates (views/view_54916.html)
-  Handle Request for Outgoing Credit Transfer Related to Request to Pay at Debtor Bank (views/view_54799.html)
-  Change Operational Current Account Product (views/view_54857.html)
-  Handle Request for Early Closing of Term Deposit (views/view_54726.html)
-  Handle Request to Change Term Deposit Attached Current Account (views/view_54805.html)
-  Handle Request to Open Term Deposit under Term Deposit Agreement for Retail Customer (views/view_55278.html)
-  EXT Handle Request to Open Term Deposit under Term Deposit Agreement for Retail Customer (views/view_55547.html)
-  Process Maturity of Term Deposit (views/view_55538.html)
-  Handle Request for Early Renewal of Term Deposit (views/view_55335.html)
-  EXT Handle Request for Early Closing of Term Deposit (views/view_54863.html)
-  Handle Request to Establish Credit Transfer Standing Order on Retail Current Account (views/view_54648.html)
-  Disburse Mortgage Loan (views/view_54693.html)
-  Handle Incoming FCY Credit Transfer for LCY Account (views/view_54977.html)

Service Role	Orchestrate a consumer checking/demand deposit account with typical range of services and fees
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BIAN Life Cycle

Registration Status	Registered
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Stereotypes

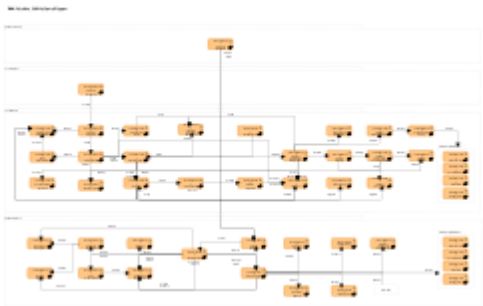
stereotype	ServiceDomain
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(views/view_50890.html)



ASPSP Backend

(views/view_51594.html)



BIAN Coreless 3.0 Wireframe

(views/view_51723.html)



TPP Backend

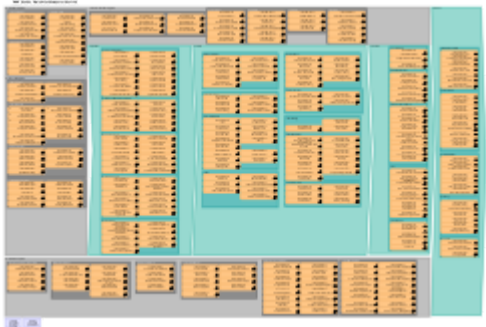
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BIAN Coreless 2.0 Wireframe

(views/view_51705.html)



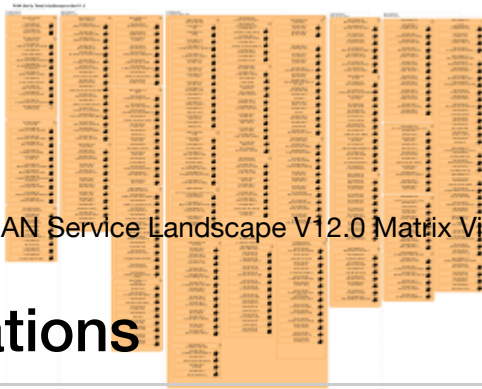
BIAN Service Landscape V12.0 Value Ch...

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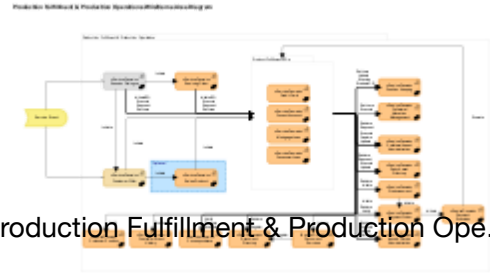


Current Account SD Overview

(views/view_51945.html)



BIAN Service Landscape V12.0 Matrix Vi...



Production Fulfillment & Production Opé...

Relations

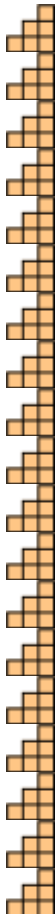


aggregated
by



- Loans and Deposits (object_25.html?object=130178)
- Wave 2 (object_25.html?object=153742)
- Wave 1 (object_25.html?object=153747)
- Consumer Banking (object_25.html?object=171949)
- Product Fulfillment SDs (object_25.html?object=83652)
- ASPSP Backend (object_25.html?object=85535)

gets input
from



- Business Unit Management (object_21.html?object=30964)
- Investment Portfolio Management (object_21.html?object=32159)
- Servicing Order (object_21.html?object=32295)
- Correspondent Bank Operations (object_21.html?object=32729)
- Trust Services (object_20.html?object=33076)
- Corporate Current Account (object_21.html?object=34221)
- Current Account (object_21.html?object=37122)
- Sales Product (object_21.html?object=37972)
- Payment Execution (object_21.html?object=39023)
- Customer Offer (object_22.html?object=39968)
- Disbursement (object_22.html?object=41459)
- Product Combination (object_22.html?object=43096)
- Customer Proposition (object_22.html?object=44191)
- Card Authorization (object_22.html?object=44578)
- Consumer Investments (object_22.html?object=45432)
- Currency Exchange (object_22.html?object=46441)
- Session Dialogue (object_23.html?object=48273)
- Investment Portfolio Planning (object_23.html?object=48534)
- Transaction Authorization (object_23.html?object=48811)

is equal to



- Current Account (object_37.html?object=37123)








is part of


















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

realized by


- ☐ Current Account_SD_Service Group (object_20.html?object=243671)
- ☐ 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 CR Initiate A new Current Account (object_12.html?object=29214)
- ☒ Current Account (object_23.html?object=29386)
- ☐ 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)
- ☐ 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)
- ☐ Retrieve Details about Issued Device (object_12.html?object=33627)
- ☐ Re BQ Retrieve details about a sweep facility or specific sweep transaction (object_12.html?object=33689)
- ☐ Re BQ Retrieve details about a deposit or withdrawal transaction (object_14.html?object=34911)
- ☒ Current Account Facility (object_24.html?object=36676)
- ☐ Up BQ Update details of an existing account lien (object_14.html?object=37009)
- ☐ Up CR Update details of a current account (object_14.html?object=37172)
- ☐ Re CR Retrieve information about a current account - either standard canned reports or selected instance attribute values (object_15.html?object=40132)
- ☐ Rq BQ Request changes or replacement device/inventory (object_15.html?object=40992)

-  Co CR Control the processing of a current account (change processing status) (object_17.html?object=47878)
-  Fulfill (object_28.html?object=58132)
-  Current Account Facility_Invocation (object_17.html?object=91540)
-  Current Account Facility_Analytics Object (object_25.html?object=91594)
-  Current Account Facility_Instantiation (object_17.html?object=91596)
-  Current Account_SD_Operations (object_20.html?object=91605)
-  Current Account Facility_Reporting (object_17.html?object=91610)


sends output
to

-  Issued Device Tracking (object_20.html?object=30205)
-  Issued Device Administration (object_21.html?object=30905)
-  Customer Agreement (object_20.html?object=32862)
-  Correspondence (object_20.html?object=32927)
-  Customer Workbench (object_21.html?object=34733)
-  Customer Product And Service Eligibility (object_21.html?object=36792)
-  Current Account (object_21.html?object=37122)
-  Sales Product (object_21.html?object=37972)
-  Payment Execution (object_21.html?object=39023)
-  Guideline Compliance (object_22.html?object=41242)
-  Financial Accounting (object_20.html?object=42346)
-  Document Directory (object_22.html?object=44708)
-  Servicing Activity Analysis (object_22.html?object=46634)
-  Customer Case (object_22.html?object=47339)
-  Customer Event History (object_23.html?object=47633)
-  Book Keeping (object_35.html?object=57529)


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)
	Term Deposit (object_21.html?object=30653)
	Mortgage Loan (object_21.html?object=31825)
	Investment Portfolio Management (object_21.html?object=32159)
	Servicing Order (object_21.html?object=32295)
	Corporate Payroll Services (object_21.html?object=32364)
	Processing Order (object_20.html?object=33179)
	Standing Order (object_21.html?object=34129)
	Party Asset Directory (object_21.html?object=34169)
	Payment Order (object_21.html?object=35550)
	Current Account (object_21.html?object=37122)
	Collateral Asset Administration (object_21.html?object=37744)
	Sales Product (object_21.html?object=37972)
	Payment Execution (object_21.html?object=39023)
	Payment Instruction (object_21.html?object=39133)
	Customer Offer (object_22.html?object=39968)
	Disbursement (object_22.html?object=41459)
	Consumer Loan (object_22.html?object=42931)
	Product Design (object_22.html?object=44093)
	Virtual Account (object_22.html?object=45513)
	Customer Case (object_22.html?object=47339)
	Session Dialogue (object_23.html?object=48273)

triggers

	Party Lifecycle Management (object_20.html?object=29780)
	Position Keeping (object_20.html?object=30315)
	Document Services (object_21.html?object=30399)
	Issued Device Administration (object_21.html?object=30905)
	Customer Agreement (object_20.html?object=32862)
	Correspondence (object_20.html?object=32927)
	Standing Order (object_21.html?object=34129)
	Product Directory (object_21.html?object=34953)
	Payment Order (object_21.html?object=35550)
	Current Account (object_21.html?object=37122)
	Sales Product Agreement (object_21.html?object=37916)
	Payment Instruction (object_21.html?object=39133)
	Fraud Evaluation (object_22.html?object=39639)
	Payment Rail Operations (object_22.html?object=40093)
	Customer Position (object_22.html?object=41136)
	Guideline Compliance (object_22.html?object=41242)
	Customer Product and Service Directory (object_22.html?object=41591)
	Financial Accounting (object_20.html?object=42346)
	Document Directory (object_22.html?object=44708)
	Party Reference Data Directory (object_22.html?object=45230)
