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| Author Name | Shriharsha K Vijayakumar | **Change Number RFC#** | 9182 |
| **Business Owner** | Areej AlWuqayat | **Version Number** | V1.3 |

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| Change Name | Tahaquq Service |

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| Description of Change: |
| SME customers can request for Loan by visiting SME branch or by logging in to online system which will be processed through SME LOS system. In both scenarios, the loan should be processed based on the condition set by the bank. However, while processing the loan, the customer mobile number which is provided in the loan application should be authenticated by Tahaquq Service rather than ELM service to ensure it is linked to applicant’s ID as SAMA requirement to prevent fraud.  ***Current flow: -***  **Online Request:**   * Customer logs in to online banking application with the credential * Requests for an SME loan and provides the Phone number and other details of the partners. * Partners information will be obtained by Wathiq service except the phone number where the number should be input manually. * System authenticates the information through ABSHER. (Phone number registered in Absher) by using ELM service. * Post authentication, the application goes to the teams for further processing as normal workflow.   **Visiting SME branch:**   * Customer visits the SME branch and requests for loan where he will be requested to provide the Phone number of other partners * The application submitted by RO and proceeds to other departments for further processing.   ***The proposed flow when CIF (Customer account/information) present with ANB: -***  **Online Request:**   * Customer logs in to online banking application with the credential * Requests for a loan by providing the Phone number of the partners * System authenticates the information by SIMAH. This should remain unchanged. * Authenticating the service by ABSHER (using ELM service) should be replaced by TAHAQUQ Service. This service should check the phone provided is registered under the applicant’s National ID.   Condition:   * If the number is registered🡪 Go further for loan processing * If the number is not registered🡪Display error “The number not registered for the ID provided. Please update the Phone Number” * Post authentication, the application should follow the current workflow.   **Visiting SME branch:**   * Customer visits the SME branch * The RO should fill in form by providing the Phone number and other details of the partners of the company. * System should authenticate the Phone number by TAHAQUQ Service. This service should check the provided phone whether it is registered under the applicant’s National ID.   Condition:   * If the number is registered🡪 Go further for loan processing * If the number is not registered🡪Display error “The number not registered for the ID provided. Please update the Phone Number”   ***The proposed flow when CIF (Customer information) not present with ANB: -***  **Online Request:**   * This is an invalid option for this change. The customer must visit the SME branch to apply for a loan. * This will be applied for open portfolio project.   **Visiting SME branch:**   * Customer visits the SME branch. * The RO should fill in form by obtaining CR, email, phone number, bank statements etc.. from the customer. * Company’s shareholders (Partners) information should be fetched by Wathiq * Customer should be asked to provide phone numbers of the Partners of the company. * The System should authenticate the phone number by TAHAQUQ Service. This service should check the provided phone whether it is registered under the applicant’s National ID.   Condition:   * If the number is registered🡪 Go further for loan processing * If the number is not registered🡪Display error “The number not registered under the ID provided. Please update the Phone Number” * The RO should request to correct phone number which is linked to respective member’s National ID. * Post authentication, the application should follow the current workflow.   In all the above scenarios, Customers will be able to try service 3 times at the same time.  **Exception Cases:**   The new workflow should work for all the customers; however with below two exceptions where no authentication of TAHAQUQ Service is required  * If the applicant/partner is minor. * If one of the partners is a Company, the company phone number shall not be authenticated. |

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| Reason for Change: |
| As ELM service is expensive, this should be replaced by Tahaquq service to ensure the phone number provided in the loan request is is linked to applicant’s ID as mandated by SAMA to prevent fraud. |