

Retail Banking - Originations

Next Gen Onboarding System (NGOS)

Business Context

Description

Retail banking, also known as consumer banking, is the typical mass-market banking in which individual customers use local branches of larger commercial banks. Services offered include savings and checking accounts, mortgages, personal loans, debit/credit cards and certificates of deposit (CDs)

Project Scope

Simplified and scaled down implementation of the Credit Card Onboarding Process for India Market using NGOS (Next Gen Onboarding System).

Onboarding Landing Screen



Sl. No.	Application ID	Card Holder Name	Application Form Status	Age of Application Form	Handled By Sales User
<input checked="" type="checkbox"/>					
<input type="checkbox"/>					
<input checked="" type="checkbox"/>					
<input type="checkbox"/>					
<input checked="" type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

View / Edit Form

Create New

Download Report

Create / Edit CC Application Form



Full Name*	<div>Text box</div>	
Product*	<div>Dropdown list: Silver, Gold, Platinum Card</div>	
ID Proof*	<div>Attachment</div>	<div>Attach File</div>
Address Proof*	<div>Attachment</div>	<div>Attach File</div>
Income Proof*	<div>Attachment</div>	<div>Attach File</div>
Profile	<div>Dropdown list : New / Existing</div>	
<div>Submit</div>		

User Story Backlog

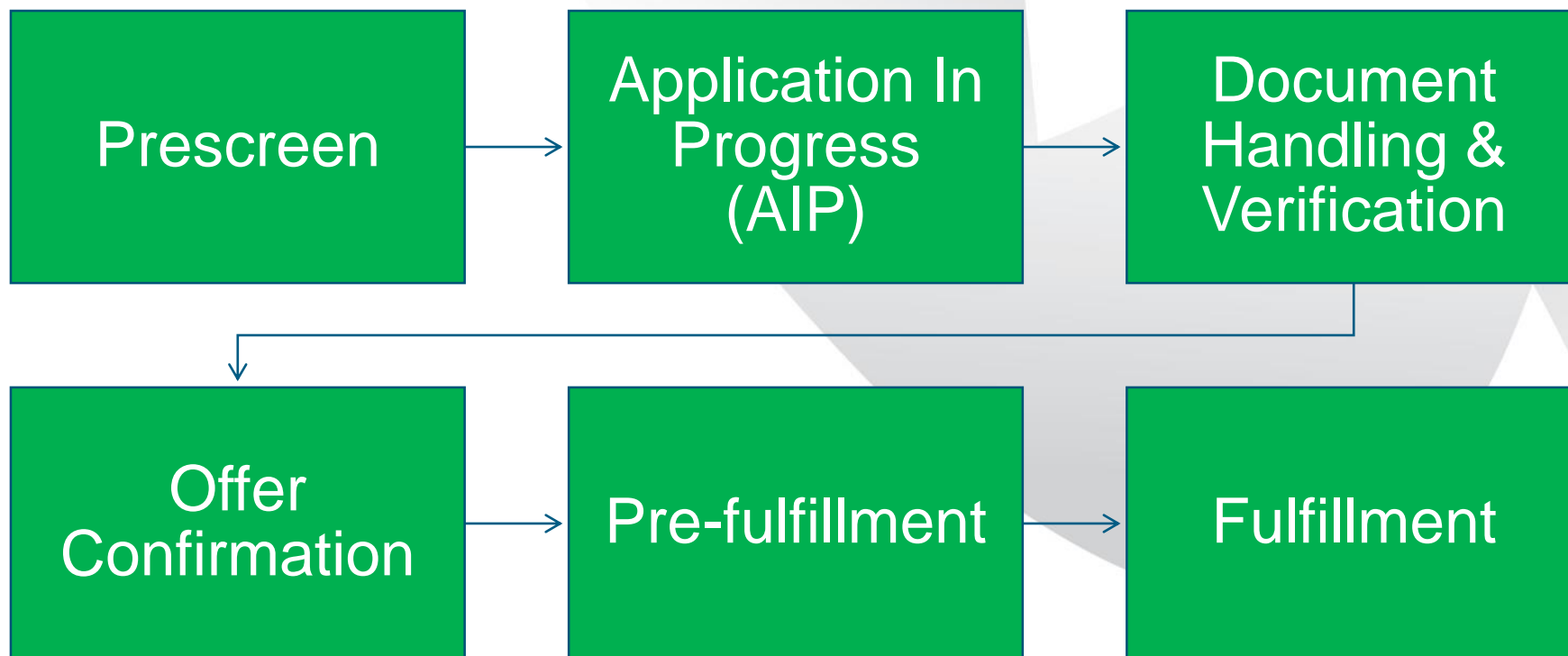
Sr. #	User story	Comments
1	As a Sales User for NGOS, I want to be able to login with my correct password on NGOS. Upon successful login, NGOS should give me a view of all the open CC application forms. Key fields of the report: CC application ID, CC holder name, CC application form status, age of CC application form, & Handled By Sales User. NGOS should notify me of an error, in case the username and password entered are incorrect.	Must Have: Happy path and Failure path Good to Have: Ability to perform reset password and login.
2	As a Sales User for NGOS, I want to be able to submit a new customer CC application form with all the mandatory fields as shown in the NGOS Create Screen. I also want to be able to edit any form which has already been submitted into NGOS.	Must Have: Happy path with necessary validations.
3	As a Sales User for NGOS, I want to be able to delete a customer CC application form.	Must Have: Happy path
4	As a Sales User for NGOS, I want to be able to save and retrieve identity proof [Passport], address proof [Passport or Aadhar Card] and income proof [Latest Payslip and PAN Number] of a new customer into the Document Manager. After the documents are saved successfully, NGOS should automatically initiate Bureau Credit Checks and Retrieve Credit Score from the Bureau System.	Must Have: Happy path Good to Have: Failure path of No response from Bureau Check. NGOS should retry after displaying error to the Sales User.
5	As a Sales User for NGOS, I want to be able to retrieve an Initial Offer for the CC application based on inputs from Credit Card Management System if the customer's credit score is > 750.	Must Have: Happy path Good to Have: Email the customer that CC has been denied with Reason Code: "Improve Credit History and reapply in 6 months"
6	As a Sales User for NGOS, I want to be able to "accept the offer" to confirm the assigned credit limit on the CC. NGOS should automatically inform Transaction Processing System on initiation of new CC after the offer confirmation. NGOS should also email the customer on the Offer Status via Mail Manager. NGOS should inform PrintShop to print and ship out the physical CC to the customer.	Must Have: Happy path Good To Have: Failure response from TP system or Mailing System. NGOS should retry and show error message to the Sales User.
7	As a Sales User for NGOS, I want to be able to pull an excel report to view the CC application forms on NGOS. Key fields of the report: CC application ID, CC holder name, CC application form status, age of CC application form, & Handled By Sales User.	Good to Have

Backend Services



NGOS Backend & DB	<ul style="list-style-type: none">• Login to NGOS• View CC Application Forms List• Create CC Application Form• Edit CC Application Form• Delete CC Application Form• Update Customer Credit Score• Update CC Offer Details• Update Offer Status to Transaction Processing (TP) System
Document Management Interface	<ul style="list-style-type: none">• Update ID Proof• Update Address Proof• Update Income Proof• View ID Proof• View Address Proof• View Income Proof
Client Database	<ul style="list-style-type: none">• Is Client New or Existing• View Client Profile Data• Update Client Profile Data
Bureau System Interface	<ul style="list-style-type: none">• Get Credit Score
Credit Card Management System Interface	<ul style="list-style-type: none">• Get Initial Offer Details
Mail Manager	<ul style="list-style-type: none">• Send CC Offer Status to Customer
PrintShop	<ul style="list-style-type: none">• Print and Ship CC to Customer

Application State Machine in NGOS



NGOS - The Complete Workflow for Credit Cards Applications

