ComBank Customer Relationship Management System

User Guide
V1.0

Contents

1 INTRODUCTION

With the objective of providing a 360° view of existing customers of the Bank and to improve the service standards while providing further systematic customer service through a proper business lead management tool, Bank has developed the **"ComBank CRM"**- Customer Relationship Management system to be used by all the users at the branches and at intended departments.

Whilst the new system provides a consolidated 360° view of the customer, system will also facilitate identification of potential cross selling and up selling opportunities of existing customers. In addition, the business units should create leads for any inquiries made on products and services by existing customers and potential customers in which the business units will be benefitted through availing a proper follow up mechanism in embracing the potential business leads.

A snapshot of the customer in a single window with all customer interactions of the Bank without referring into different systems will ensure a customer centric service approach whilst achieving service level agreements (SLA's) in future.

2 KEY HIGHLIGHTS OF THE SYSTEM

- ✓ 360° view of customer through integration with Core banking system & other Systems of the Bank to improve the customer turnaround time and service quality.
- ✓ Simplifying the present multiple system access by staff when providing assistance for customers and potential customers on product and service inquires.
- ✓ Populating cross selling and up selling opportunities based on non-subscribed products and services of existing customers in order to up skill selling culture at business units.
- ✓ Creating and assigning business leads for relevant business units from the centralized departments ensuring the overall efficiency of service delivery.
- ✓ Proper tracking mechanism of business leads through creating tasks, meetings, calls etc… and having a professional follow up.
- ✓ Capturing business leads for existing customers and potential customers will increase the customer base of the bank and provide a strong MIS for future business prospects.
- ✓ The system facilitates the effective resource utilization and performance management at business units.

3 PROCESS IN BRIEF

Key area	Description
Customer 360° view	ComBank CRM facilitates the users to get the 360° view of a customer through search function enabled. The system has been integrated with Core Banking systems and provide the customer information in following different tabs. - Customer Personal Information - Customer account Summary - Value added services summary - Account specific detailed information - Service related information
Cross Selling Opportunities	A dedicated tab under each existing customer is developed to show the potential cross/up selling opportunities based on existing product and services enrolled.
Lead Creation	Users should create the new leads in the system based on the type of customer when an inquiry is made on a product or service.
Creation of appointments/events	System facilitates the option to create appointments/events in a customized user friendly manner in which the users are required to create different type of events/appointments as per the business requirement.
Lead Maintenance	Subsequent changes to the leads created, should be carried out by lead owners based on the progress/follow up of such leads.
User Management	Users should login to the system using the Active Directory(AD) login credentials and required functionalities are assigned based on the designation of each user.

4 SYSTEM FEATURES

4.1 System Access

ComBank CRM is compatible with ‘Google Chrome’ browser only. Users are advised therefore to access the system through ‘Google Chrome’ web browser.

The system is accessible through the following path hosted in the Intranet.

INTRANET→SYSTEMS→ComBank CRM

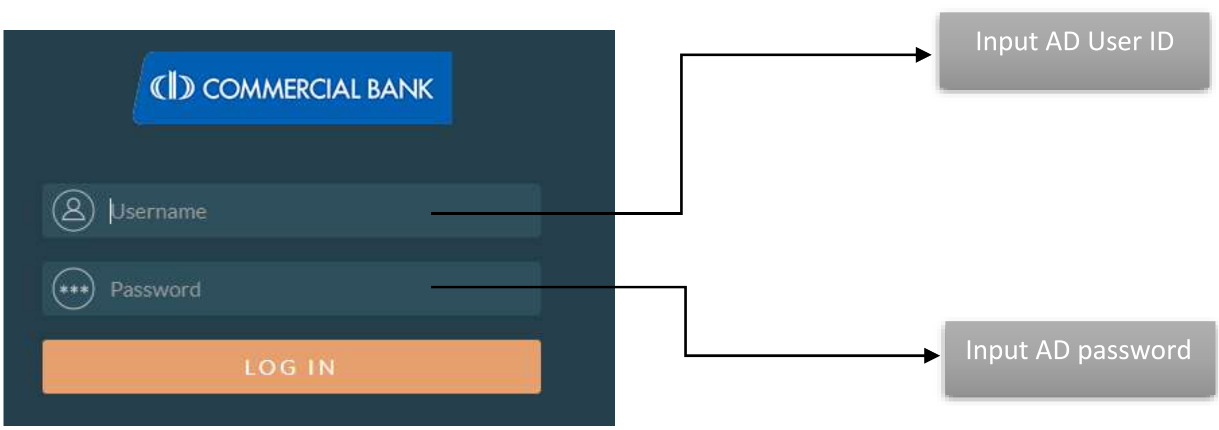
4.2 User Login

4.2.1 User Enrollment

The system is accessible for Banking Trainees and above grades of branches and selected departments of the Bank.

Users should login to the system using the Active Directory(AD) login credentials and required functionalities are assigned based on the designation of each user.

Sign on screen



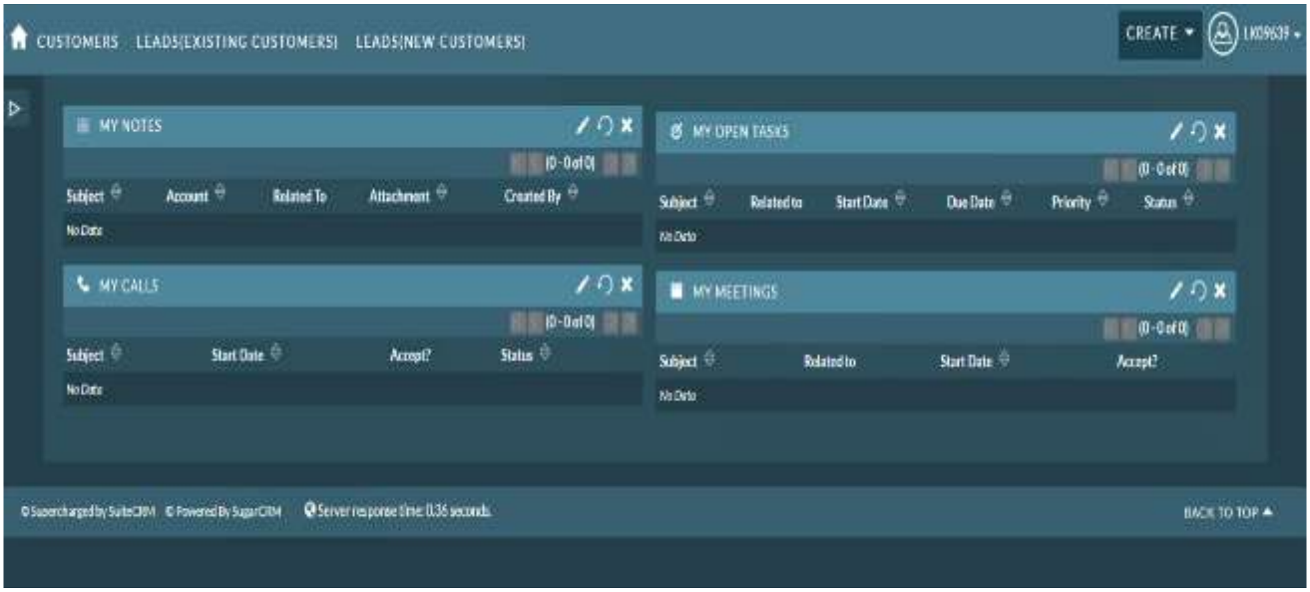
4.2.2 User Accountability

Users are accountable for accessing the customer data, similar to that of other core banking systems and necessary audit trails are maintained for future audit purpose.

ComBank CRM

4.3 Home screen

Once the user is logged in to the system, the below home screen will be appeared.



Functionality and usage of home screen menu items are as follows

Item	Functionality
Customers CUSTOMERS	View existing customers of the Bank
Leads (Existing Customers) LEADS(EXISTING CUSTOMERS)	View or create a lead for an existing customer
Leads (New Customers) LEADS(NEW CUSTOMERS)	View or create a lead for a potential customer
Create CREATE	Create a lead for a new customer or an existing customer
Logged in User	View user details or log out from the system
Home	Navigate to the home screen from any menu

4.4 Default Dashboard

Default dashboard menu and action items and their functionalities are as follows.

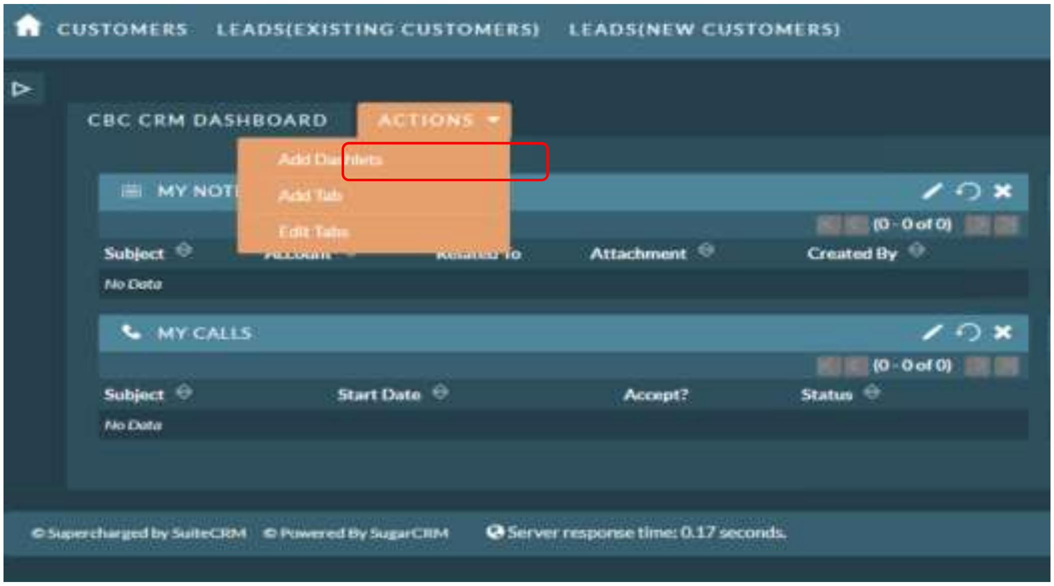
Item	Functionality
Actions 	Create dash-lets, add or edit tabs
Edit/Refresh/Delete 	Use to edit /refresh or delete dash-lets in the dashboard. These dash-lets are user specific and any change is not affected on other users.
Edit/View 	A lead listed under a dash-let can be viewed or edited using these functions.

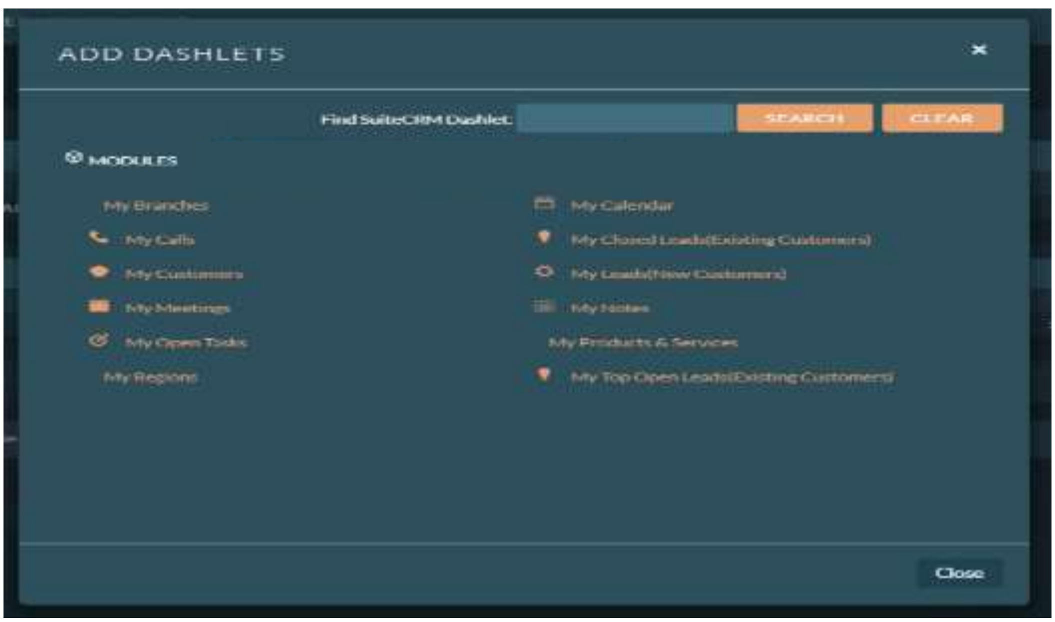
4.5 Creation of Dash-lets/Dashboards

CRM users could create dash-lets or dashboards on their own. These dash-lets and dashboards are user-specific and could be personalized as per the user preference.

4.5.1 *Create/add a Dash-let*

Steps for creating/adding a dash-let are as follows



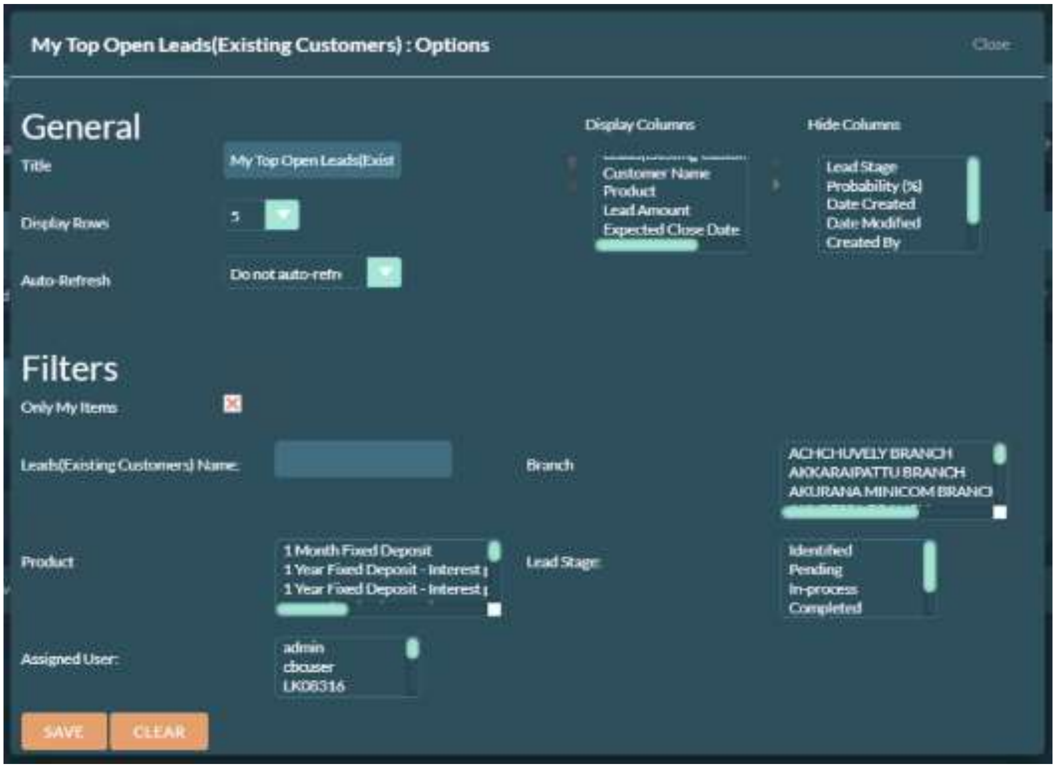


Description of dash-lets are follows

Item	Functionality
Actions	Create dash-lets, add or edit tabs
Edit/Refresh/Delete	Use to edit /refresh or delete dash-lets in the dashboard. These dash-lets are user specific and any change is not affected on other users.
Edit/View	A lead listed under a dash-let can be viewed or edited using these functions.

4.5.2 Edit a dash-let

Once a dash-let is created, it can be edited as per the user's requirement.



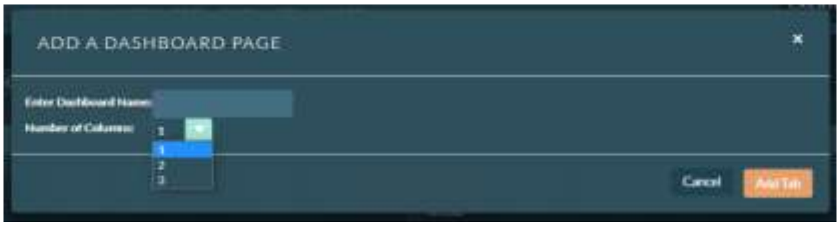
Functionality and usage of dash-let options are as follows.

Item	Functionality	Relevance
Title	Title will be appeared as the dash-let heading.	All Staff
Columns	Users could select the columns to be displayed under each dash-let	All Staff
Display rows	Could choose the number of rows to displayed under each dash-let	All Staff
Auto-Refresh	Defining the dash-let to be refresh automatically or manually	All Staff
Product	Users could select product/s at their preference in which the dash-let shows the items for selected product/s only	All Staff
Lead Stage	Users could select different lead stages in which the dash-lets shows the items relevant to selected stage only	All Staff
Branch	Users could select branches at their preference in which the dash-let shows the items for selected branch only	Except branch staff
Assigned user	Users could select specific users at their preference in which the dash-let shows the items assigned to such users only	BM and above

4.5.3 *Create a dashboard*

In addition to the default dashboard enabled through the system, user could create additional dashboards as per the preference.

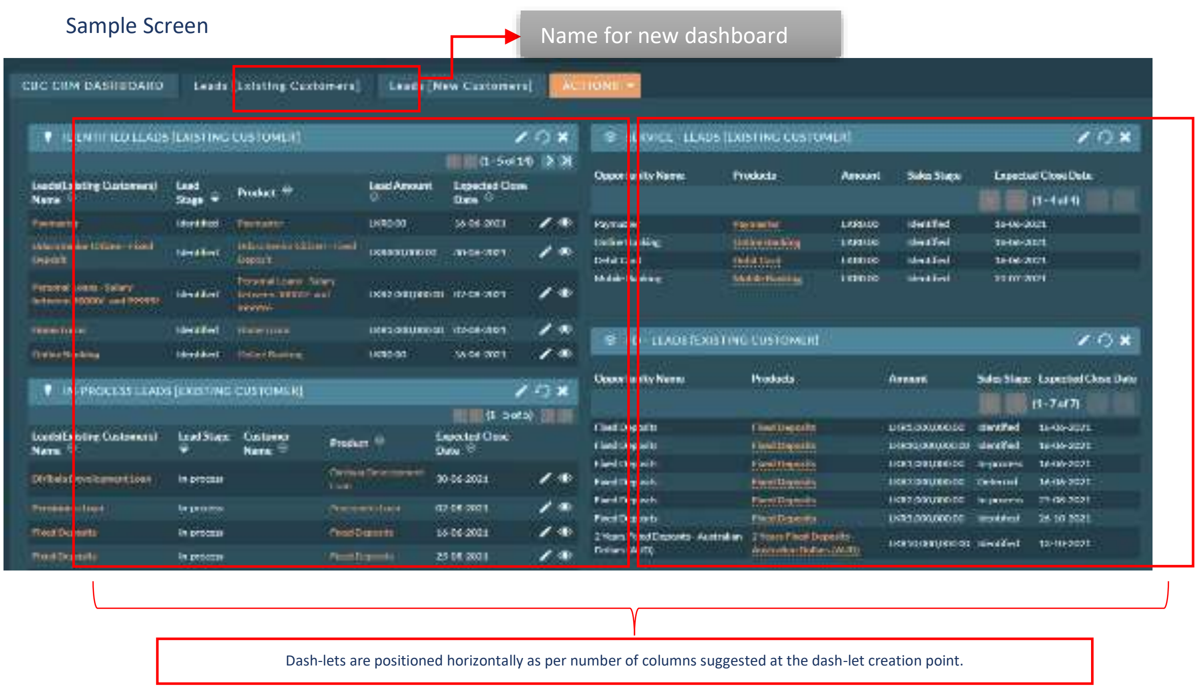
Steps for creating a dashboard are as follows.



Field behaviors are follows

Item	Functionality
Dashboard Name	This name will be appeared as the dashboard heading.
Number of columns	Define the no of columns in which the newly created dash-lets are get positioned

Sample Screen



Once a new dashboard is created as per user preference, user could add/create new dash-lets as explained in section 4.5.1 and 4.5.2

5 CRM MODULES

The system comprises main 03 modules for usage of end user. These modules are as follows.

- Customer Module
- Leads (Existing Customer) Module
- Leads (Potential-Customer) Module

Functionalities and the content of each module will be discussed.

5.1 Customer Module

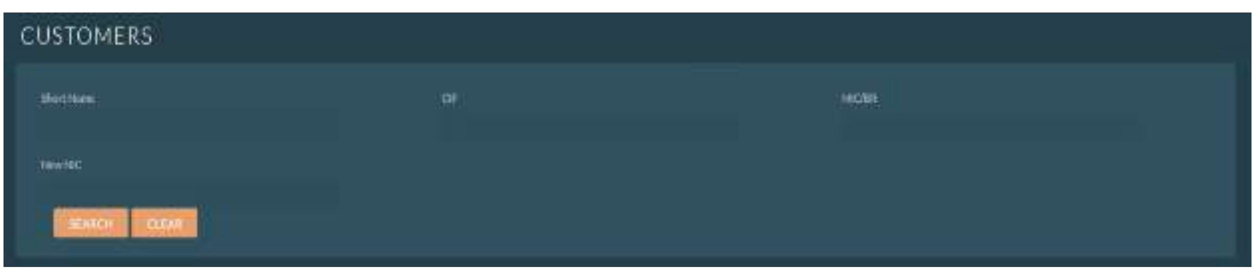
ComBank CRM has been integrated with Core Banking systems of the Bank and facilitates the users to inquire the details of existing customers of the Bank. The following information for each customer will be shown in different tabs.

- Customer Personal Information
- Customer account Summary
- Value added services summary
- Account specific detailed information
- Service related information

5.1.1 Search Function

The search function enabled with any of the following criteria:

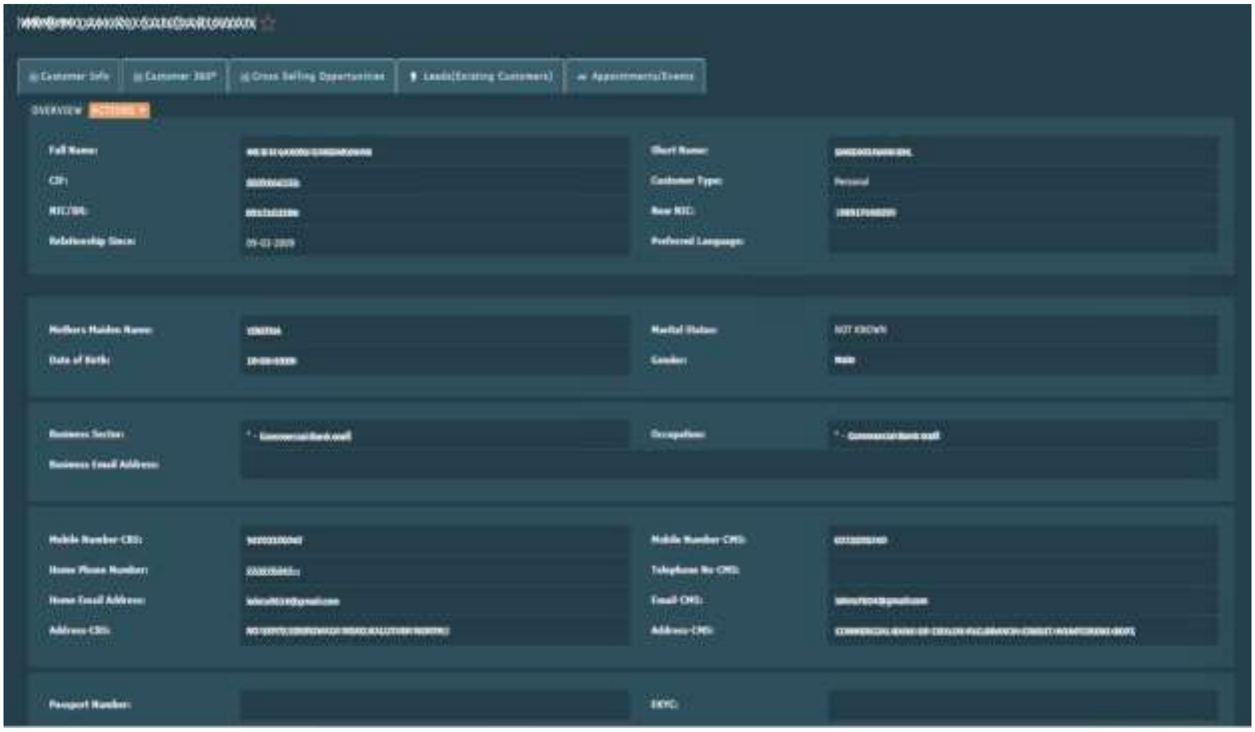
- NIC/New NIC/BR
- CIF Number
- Short Name



Users could use one or multiple criteria to receive the desired result. Once the user is given the search result, user is required to click on the customer name to view the details of the customer.

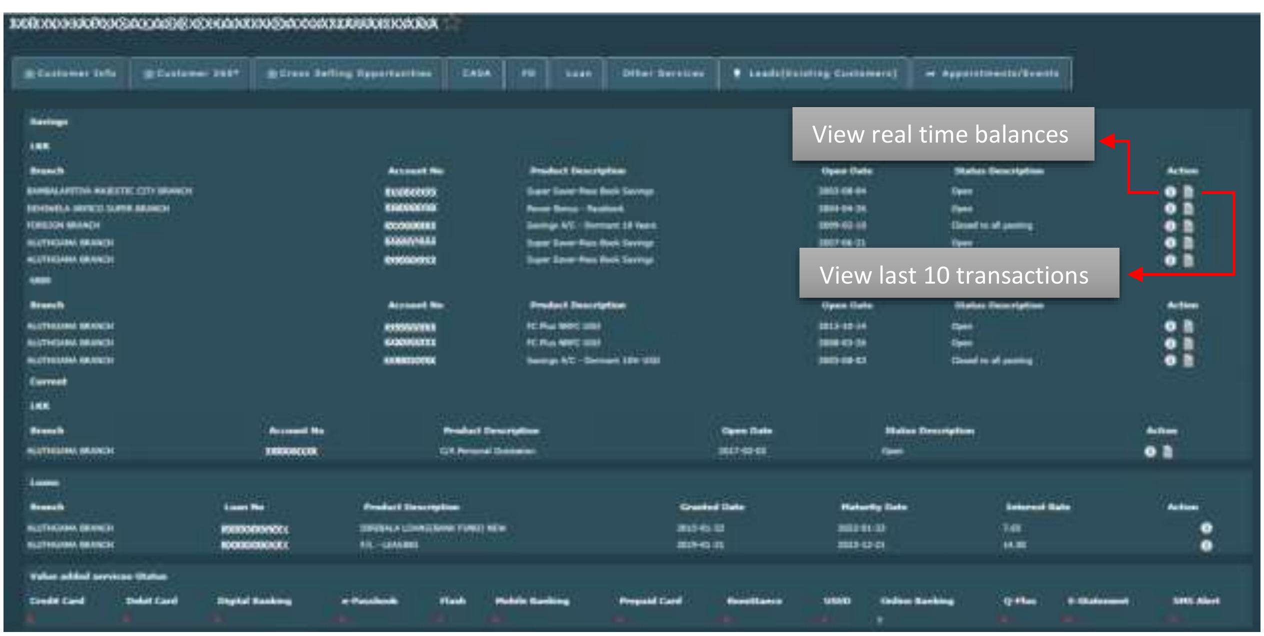
5.1.2 Customer Info Tab

The personal information of customer which has been extracted through core banking systems is listed under this tab.



5.1.3 Customer 360° Tab

This Tab shows the all types of accounts and other services enjoyed by the customer.



The accounts are categorized under Savings, Current, Time and Loans types and are listed in currency-wise. In addition to the information which are displayed on the above screen, the following information could also be seen on real time as per the business need while inquiring details of a customer.

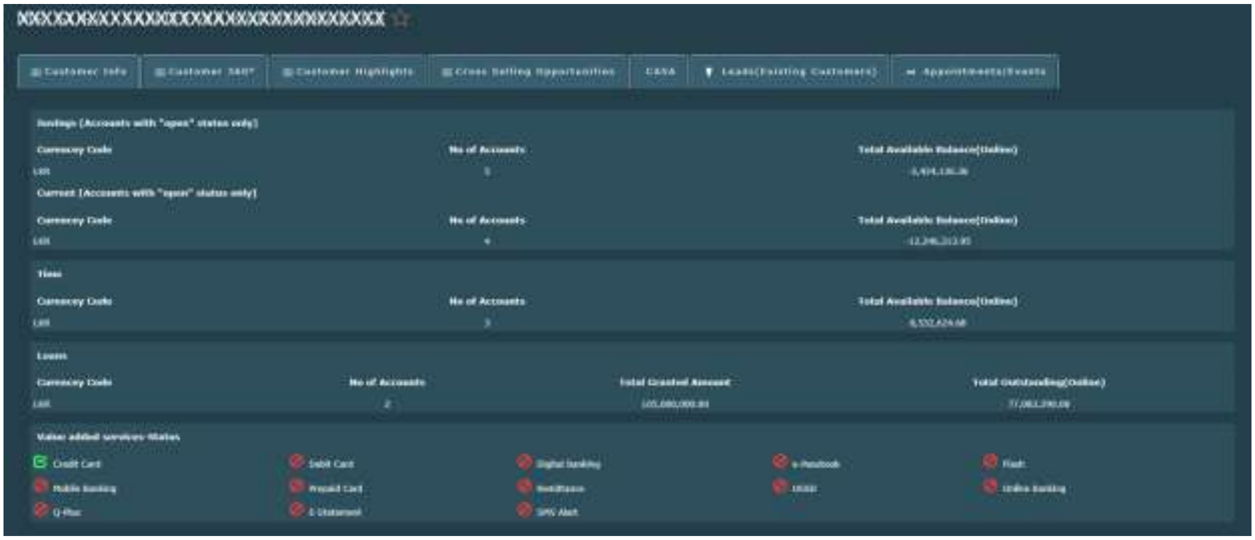
Information/Data point	Savings	Current	Time	Loans
Current Balance	Yes	Yes	Yes	N/A
Available Balance	Yes	Yes	Yes	N/A
Last 05 cautions	Yes	Yes	N/A	N/A
Last 05 holds	Yes	Yes	N/A	N/A
Overdrawn Since	Yes	Yes	N/A	N/A
Last Activity date	Yes	Yes	N/A	N/A
Interest Rate	Yes	N/A	N/A	N/A
YTD average Balance	Yes	Yes	N/A	N/A
Current Outstanding	N/A	N/A	N/A	Yes
No of Overdue Inst.	N/A	N/A	N/A	Yes
Overdue Inst. Amount	N/A	N/A	N/A	Yes
Next Inst. Date	N/A	N/A	N/A	Yes
Next Inst. Amount	N/A	N/A	N/A	Yes
Status of Collateral holds/pledges	N/A	N/A	Yes	N/A

In addition to the account information, details of value added services which are enrolled by a customer are also shown in a separate section. These value added services are as follows,

- Debit Card
- Credit Card
- Digital Banking
- e-Passbook
- Flash
- Mobile Banking
- Prepaid Card
- USSD
- Q-Plus
- E-Statement
- SMS Alerts
- Remittance

5.1.4 Customer Highlights Tab

This tab gives an account summary of a customer with real time balances of all accounts with **'Open'** status.

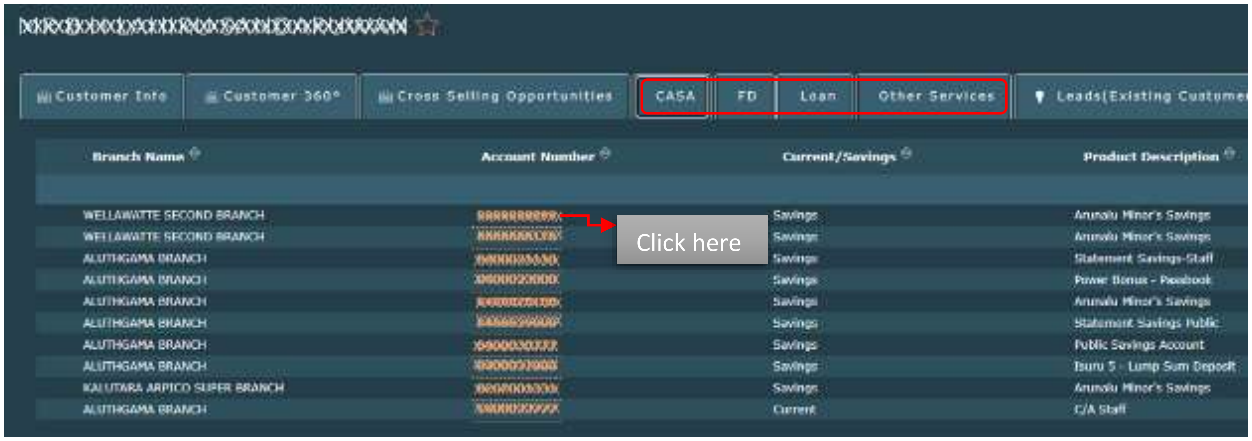


5.1.5 Cross Selling Opportunities

A dedicated tab under each existing customer is developed to show the potential cross selling opportunities based on existing product and services enrolled. Thus the users could explore the possibilities to enroll a preferable product or service in an effective manner.

5.1.6 CASA/FD/Loan/Other Service Tabs

In addition to the details shown under Customer 360° tab, users could inquire further details on customer's products and services through the 04 different tabs as shown in below image. User is required to click on an account number or other service in order to get these details.



5.1.7 Leads (Existing Customer)

Existing leads which are created for the searched customer can be seen by a user under this tab. User is required to click on the lead product to inquire further details of a particular lead.

Once a user is entered into a lead, the following activities could also be performed under the same tab.

- Edit a lead
- Duplicate a lead
- Create a task (meeting, call)
- Crate notes or attachments

Note: Further details of above activities will be explained under Lead section.

5.1.8 *Appointments/Events*

This tab shows the appointments or events created for a particular customer. Further details or editing such item could be done upon clicking on same as shown below.

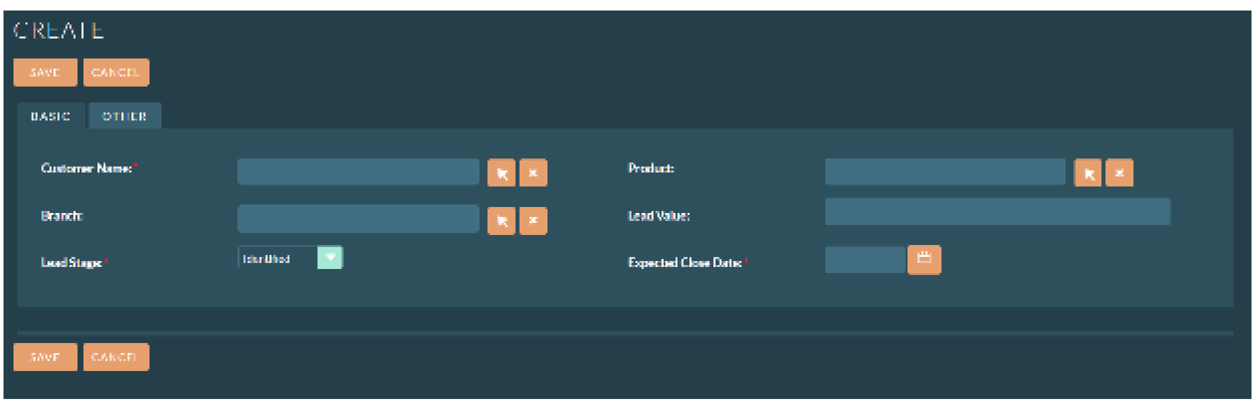
5.2 Leads (Existing Customers) Module

This module consists two sections

- Create Leads (Existing Customers)
- View Leads (Existing Customers)

5.2.1 *Create Leads (Existing Customers)*

Any inquiry related to product or service, made by an existing customer should be considered as a business opportunity and should create a lead under "Leads (Existing Customer)" module in the CRM.



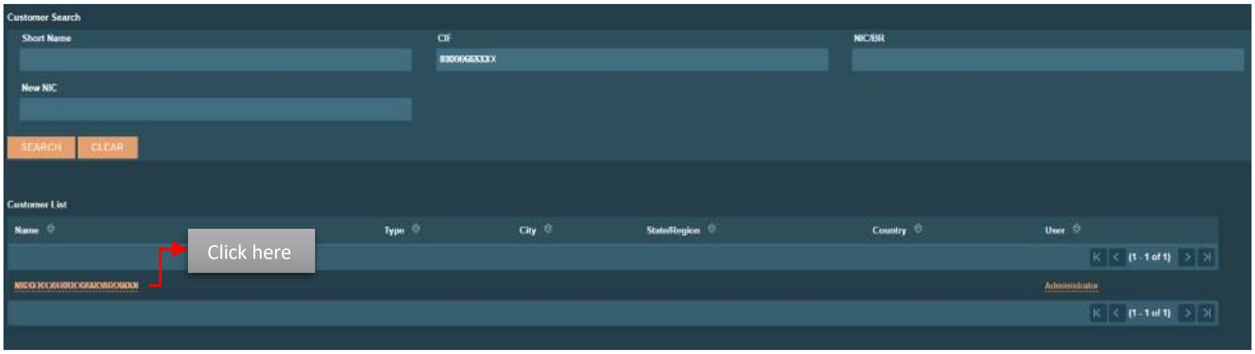
Upon selecting the customer through the standard search criteria, the following basic information is expected to be captured at lead creation (other personal information such as Address, Email address, Mobile Number, Branch) will automatically be populated through the system)

- Preferred Product
- Lead Value
- Period(only for loans)
- Lead Stage
- Expected Close Date

Note: Branches are not required to create leads for same day on boarded customers/leads.

5.2.1.1 Search Customer

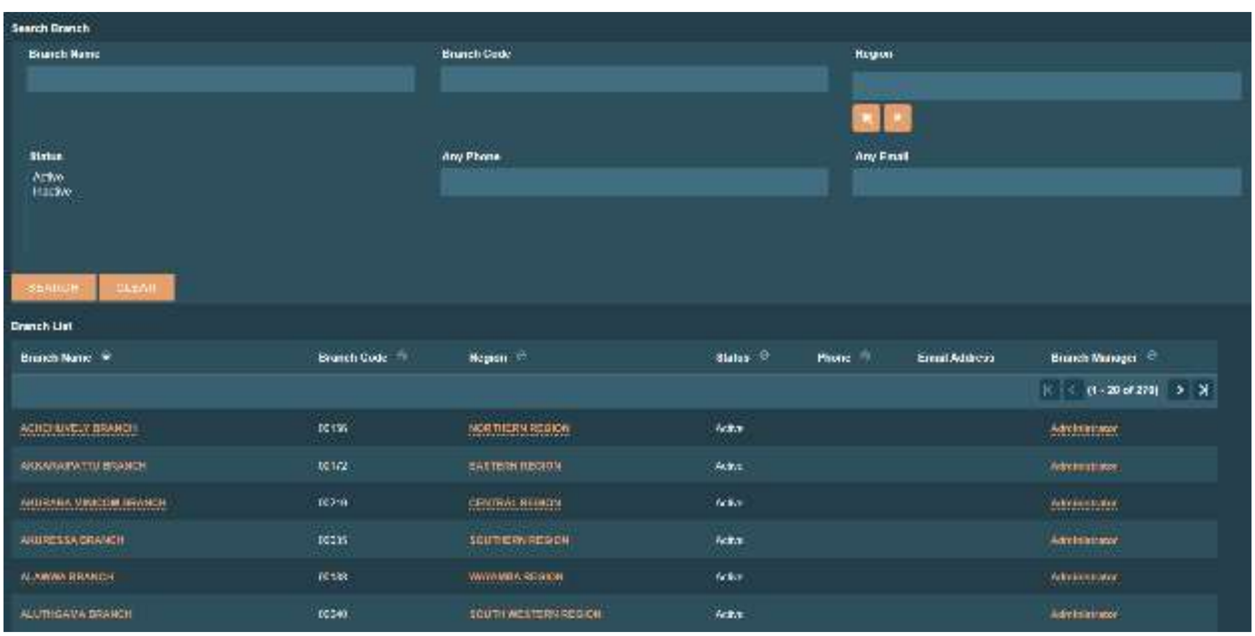
The standard search criteria are given and a user could use single or multiple criteria to search a customer. Once the search results are displayed user is required to click on the customer name to proceed.



Instead, the users are facilitated to type the full name of customer (as shown in below image) in order to get the customer selected easily.

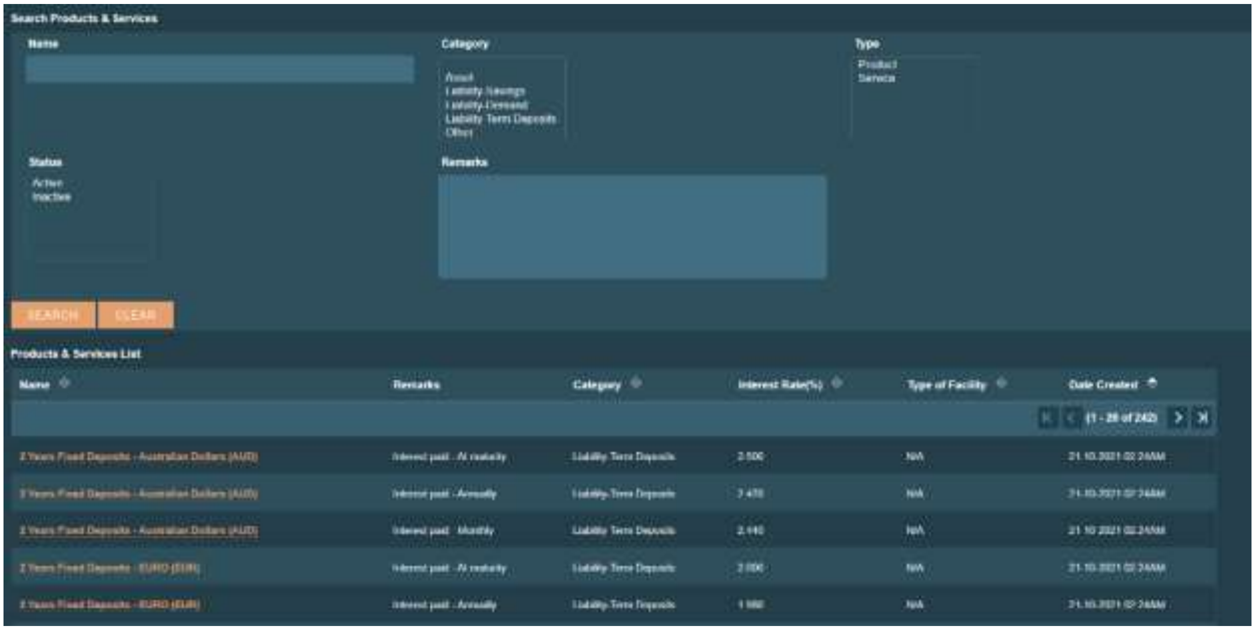
5.2.1.2 Search Branch

User could select the branch in which the lead to be attached to.



5.2.1.3 *Search Product*

Users are required to search the product for which the lead is to be created.



In addition to the product name field, few other filtering options are given such as product type, product category and status to ease the search effort by user.

5.2.1.3.1 *Product Categorization*

The product and services made available to customers have been categorized as follows.

Product Category	Description
Assets	All lending products of the Bank
Liability – Savings	All saving products including FCY savings accounts
Liability – Demand	All demand deposit accounts
Liability – Term Deposits	All term deposits including FCY term deposits
Other	Value added services

5.2.1.4 *Lead Stage*

The below lead stages are given for user to be selected appropriately for leads.

Lead Stage	Description
Identified	A lead is just identified by the Bank
Pending	Lead is pending status for commencing the conversion process
In-process	Conversion process is started by a user
Completed	Lead is successfully converted
Deferred	Processing of lead is temporarily held as per customer's request
Closed	Lead is closed without processing as per customer's request or at the discretion of Bank

5.2.1.5 *Lead Assignment*

When a lead is created the assigned user will be selected as the lead creator by default. However, this can be changed as per the business requirement.

Ex.

1. If BM is inquiring a customer for a Housing loan facility and generating a lead, same can be assigned to the staff member who is a handling housing loans or to the credit officer of the Branch for further follow-up.
2. If an inquiry is made from Retail Product Department(RPD) relating to a housing loan by a customer at Aluthgama Branch, lead creator at RPD could assign the particular lead for BM at Aluthgama Branch for further follow up.

Note: In the event a lead is created at a centralized department and assigned to users at relevant business units for further follow up. Such leads will therefore appear as pending leads under the respective users to whom the lead is assigned.

5.2.1.6 *Other Important Fields*

The following fields are also to be filled by lead creator as appropriate.

Data Field	Behavior	Description
Expected Close Date	Mandatory	Date which the lead is expected to be converted
Lead value	Mandatory	Value of the lead to be created
Period	Mandatory	Applicable only if the lead is created for an Asset. Repayment period of a loan facility.
Description	Optional	Any additional information if important to be noted.

5.2.2 *View Leads (Existing Customers)*

User can inquire the leads which are created for existing customers that of similar to viewing of existing customers account details. The standard search criteria have been enabled in this regard.

5.3 Leads (Potential Customers) Module

This module consists two sections

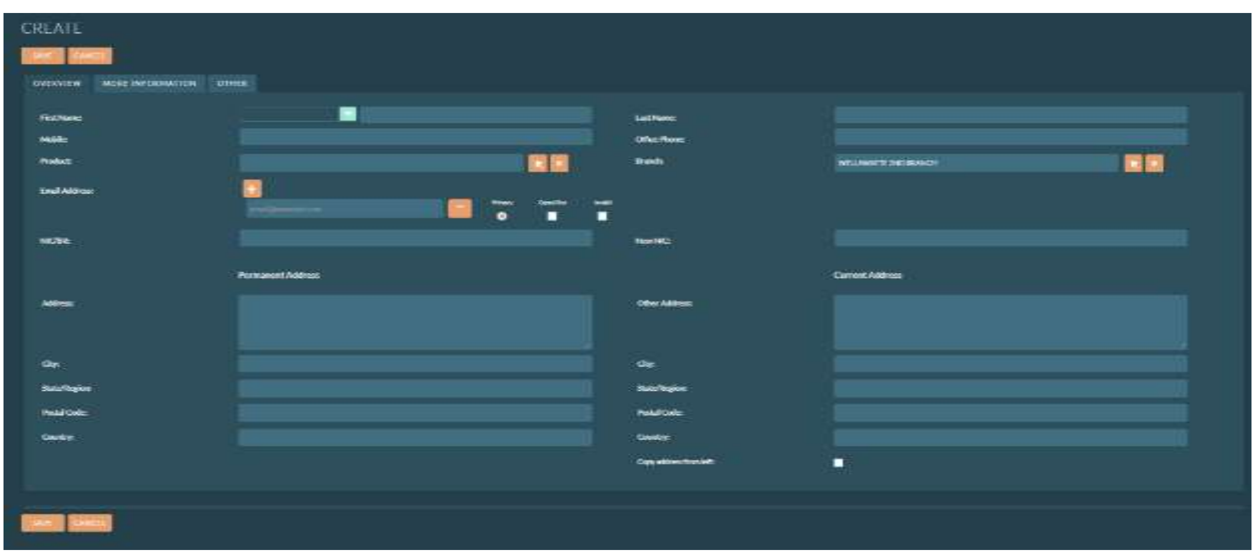
- Create Leads (New Customers)
- View Leads (New Customers)

5.3.1 *Create Leads (Potential Customers)*

Any inquiry related to product or service, made by a non-customer should be considered as a business opportunity and should create a lead under "Leads (New Customer)" module in the CRM.

User should capture the personal details of the lead in addition to the product related information.

Note: Branches are not required to create leads for same day on boarded customers/leads.



The purpose and behavior of each data point under new lead creation is as follows.

Data Field	Behavior	Description
First Name	Mandatory	Customer’s first name
Last Name	Mandatory	Customer’s last name
Mobile/Office Phone/Email	Mandatory	Contact details
Address	Optional	Contact details
Preferred Product	Mandatory	Refer section “5.2.1.3 Search Product” under lead creation for existing customer for details
Branch	Mandatory	Refer section “5.2.1.2 Search Branch” under lead creation for existing customer for details
Lead Stage	Mandatory	Refer section “5.2.1.4 Lead Stage” under lead creation for existing customer for details
Assigned user	Mandatory	Refer section “5.2.1.5 Lead Assignment” under lead creation for existing customer for details
Lead Source	Mandatory	User is required to select the source of the particular lead is directed to the Bank
Description	Optional	Any additional information if important to be noted.
Lead value	Mandatory	Value of the lead to be created
Period	Mandatory	Applicable only if the lead is created for an Asset. Repayment period of a loan facility.

5.3.2 View Leads (Potential Customers)

User can inquire the leads which are created for new customers that of similar to viewing of existing customers account details or leads for existing customers. The following search criteria has been enabled.

- Name - Mobile - Email
- NIC/BR - New NIC

5.4 Create Tasks/Notes/Attachments

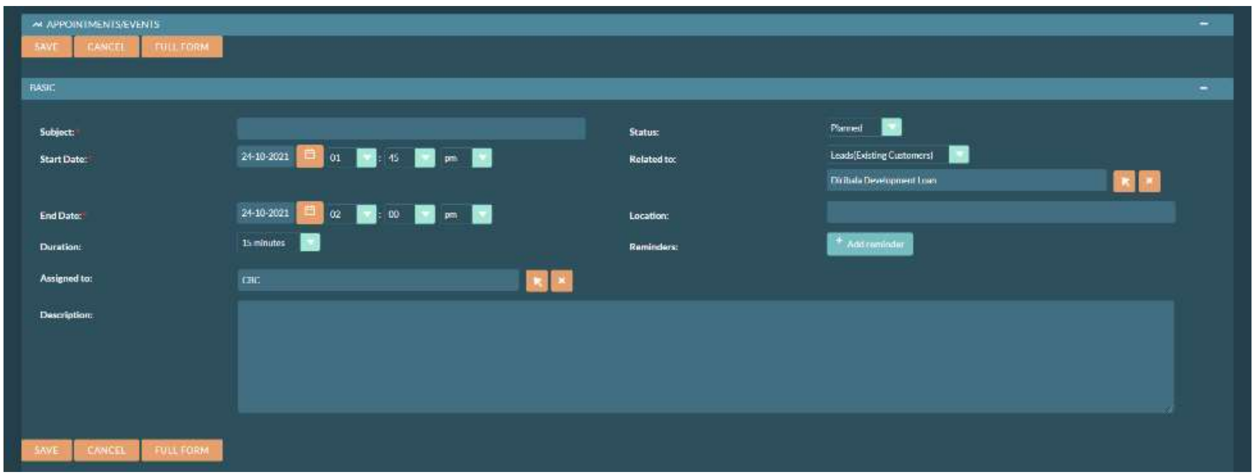
In order to improve the efficiency in follow up process of leads, system facilitates the option to create tasks/notes in a customized user-friendly method. Under this the different types of tasks can be generated as follows.

5.4.1 Create Tasks

Under this, users could schedule meetings, log calls in order to carry out further follow up on these leads.

5.4.1.1 Schedule a meeting

The below image shows the meeting scheduling screen.

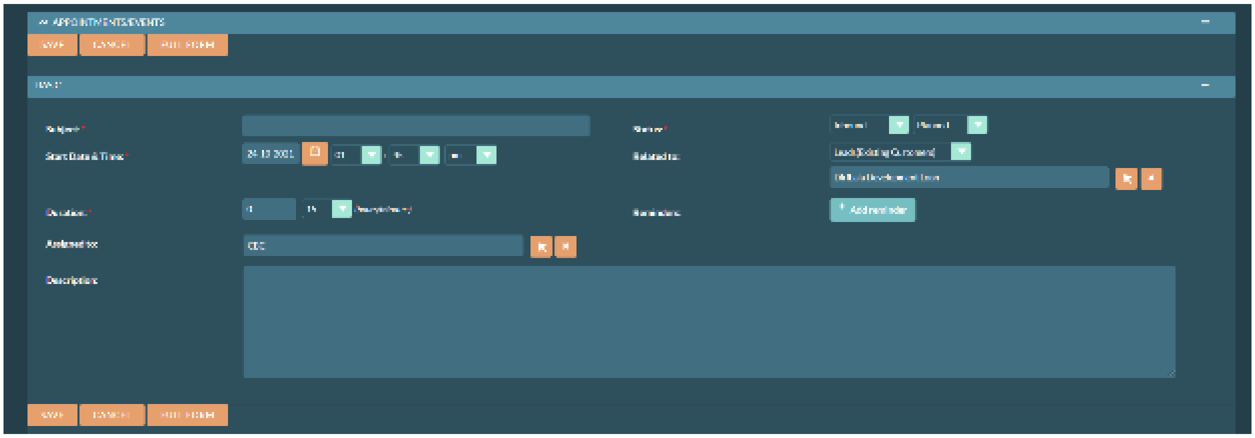


The purpose and behavior of each data point in above screen is as follows.

Data Field	Behavior	Description
Subject	Mandatory	Reason/topic of the meeting
Start/End/Duration	Mandatory	User is required to define the time duration along with the date and time when the meeting to be held
Status	Mandatory	Meeting status to be updated
Related to	Mandatory	Any specific area to be discussed could be marked
Location	Optional	Location of meeting to be held
Reminders	Optional	This could be enabled if a system popup reminder is required prior to the meeting.

5.4.1.2 *Setting up a Call*

The below image shows the call setting up screen.

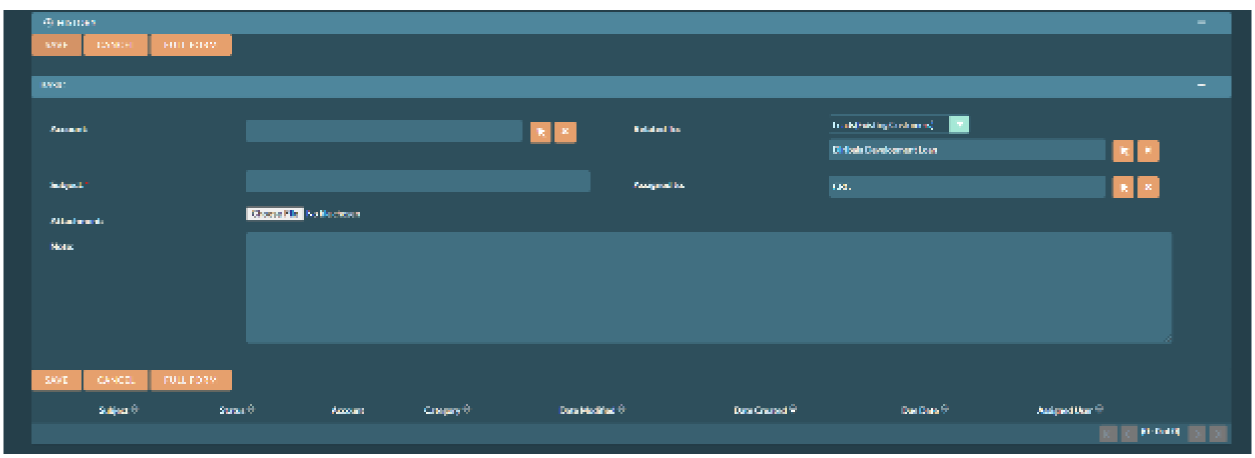


In addition to the data fields discussed under section 5.4.1.1, user is required to mark the call as a "Inbound" or "Outbound" call.

5.4.2 *Create Notes/Attachments*

5.4.2.1 *Create Notes/Attachments*

In addition to the tasks discussed above, system facilitates to make any special notes or attach any documents in support of the lead created.



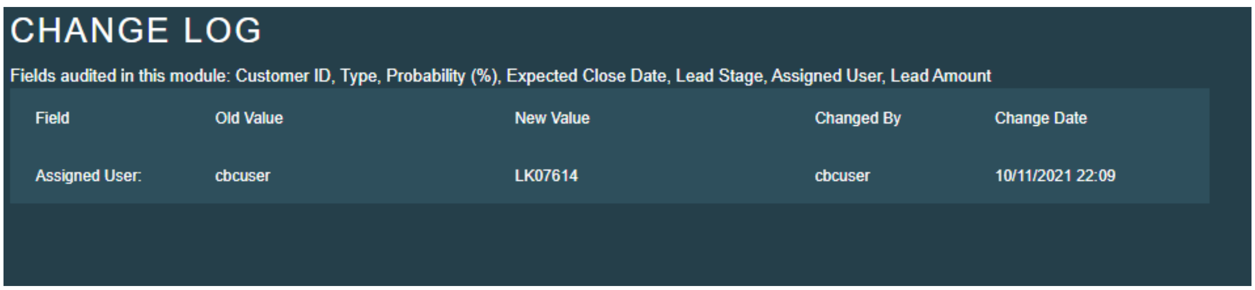
Note : Maximum size of a document is 10 MB and only compatible file types are PDF,JPEG,DOC and XLS.

5.4.3 *Editing/Duplicating Leads*

5.4.3.1 *Editing a Lead*

Users could perform subsequent changes for created leads.

These changes will be captured at change log details of each lead.



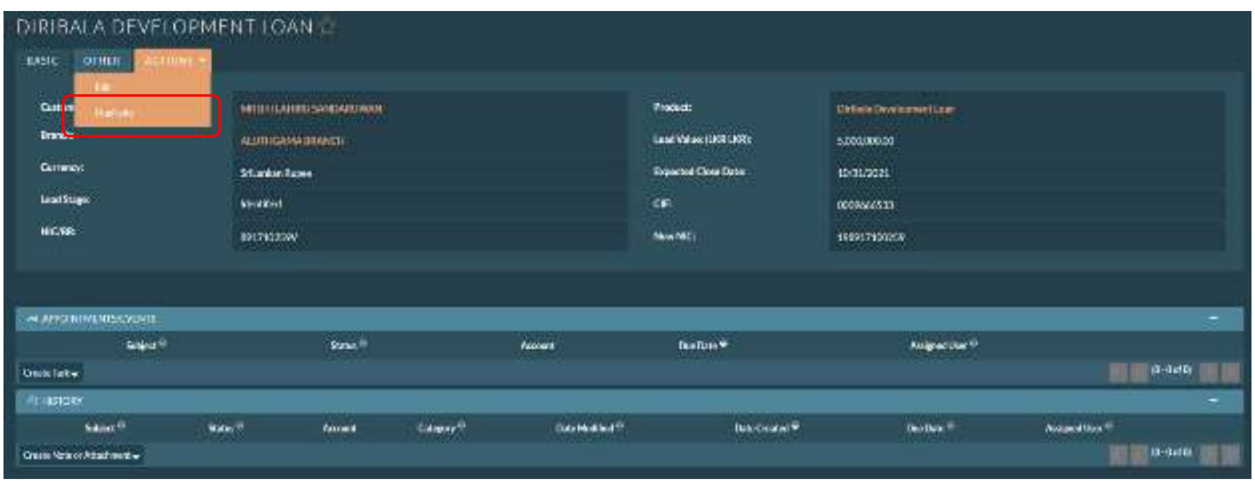
CHANGE LOG

Fields audited in this module: Customer ID, Type, Probability (%), Expected Close Date, Lead Stage, Assigned User, Lead Amount

Field	Old Value	New Value	Changed By	Change Date
Assigned User:	cbcuser	LK07614	cbcuser	10/11/2021 22:09

5.4.3.2 *Duplicate a Lead*

This feature is available for user which will enable to create subsequent leads for same customer with minimum data capturing.



5.5 Lead Follow - up

Branches should adhere to different product related service level standards established in the Bank when following up on leads. This includes duly updating of lead stages by the lead assignee. The Branch Manager is entrusted with the overall responsibility of smooth functioning of CRM system.

In addition, BCMD will share the details of stagnated/unattended leads with branches, periodically.

This user guide for is available on the Bank Intranet as follows.

Intranet→Instructions→User Guides →"ComBank Customer Relationship Management System"

Please contact following departments for further clarification.

For Technical Support - Branch Credit Monitoring Department (BCMD)
For Operational Matters - Operations Department
For User ID Management - Operational Excellence Unit(OEU)

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ComBank Customer Relationship Management System (ComBank CRM)	1.0	03rd February 2022	BCMD	Released