Standard Bank

Demand Management

New Development/Enhancement Request Form

a) Business Request Details

Request Description	Lending to Stanbic Bank Agents
Business Unit	Integrated Channels – Agency Banking
Business Owner	Patricia Nshemereirwe Musiime
Product Owner	Muganzi Ronnie
Dedicated UAT testers/SME	Christine Arem, Evelyn Nakacwa
Requester's name	Mwijukye Innocent
Date for raising the request.	30th July 2021

b) Detailed Request Description

> - Create a credit limit for the Bank Agent on his/her float account.
> - The Agent logs onto his/her terminal and selects an option requesting for this quick loan
> - Loan request approved and disbursed on the agent float account.
> - Loan automatically expires and drops off the float account.

c) Problem Statement

The Agents are currently spread out across the country and serve our clients on deposits as well as withdrawals. Over time, our clients have appreciated the agent banking service which has led to an increase in the number of transactions at the channel and also increased deposit values.

This has placed a lot of pressure on some agents to keep serving our clients because of the increased values in deposits and the need to increase float balances. The agent has to move several times to the bank to replenish float hence time lost to serve the clients. This as well affects customer experience. Some of the agents are several kilometres away from the branch and this movement increases their operational costs and also leads to poor customer experience.

The temporary loan limit will support the Agents to serve our clients without having to make several movements to the branch for float replenishments.

d) Detailed Description of Problem

Provide details to problem

What happened (explain in detail)?:
An agent uses their money to load float which he/she uses to serve the clients that walk into the agent premises to make tranasctions. Overtime, the volume and value of transactions has increased and this necessitates the agent to increase his float to be able to serve the clients.

Why does this happen?:
Credit and debit transactions on the agent terminal happen based on the agent float balances. When the float balance is depleted, the agent will have to make a float replenishment inorder to continue with the clients.

When does this happen?:
Daily

Where does this take place (systems, people, customer, etc.)?:
Branch system (Finacle)

Who are impacted by this issue and how?:
Bank Agents because they need to increase their float balances because of the increased demand of the services.

Data on the customer insights informing this ask ?
Several requests from the agents to the branch staff and through customer care centre.

e) Category of request (tick the applicable one)

Categories	Per Channel	Expected Value/Result	*KPI/Measure	Expected Value Date after go live
Financial		Growth of the Asset book. Growth of the liabilities book	Growth in NII & NIR	N/A
Regulatory				
Customer Journey		Improved customer experience through timely access to services at Agent locations.	Reduced OTC transactions.	N/A
Efficiency		Straight through process to access credit facilities.	Reduced turn around time on requests for loans	N/A

Note: *The KPI/Measure should be a specific measurement of the derived value that can be easily identified and has a definite time span. (For example if the expected value is improved customer*

experience, this can be measured by reduction in customer complaints in this specific area. Or if the expected value is increased revenue, this can be tracked by increase in the specific product's revenue over the next 3 months as an example) Need to break down the benefit per channel

f) For each category above, provide justification below:

Category	Details (justification)
Financial outcome	This is will lead in growth of deposits collected at Agents. This will also lead to growth in assets regarding loans acquired by agents
Regulatory, Risk and Compliance	NA
Customer Journey (Onboarding, Cash Management and Lending)	Client Focus - Better customer service experience
Efficiency	Improved Turn around time for credit facilities by the agents.

g) Impact Details

System, People / Process Name (which ever applicable) i.e *How many systems are involved in this process?*	
Finacle	A credit limit to be placed on agent float account which he can access through the agent terminal.
Interswitch portal	The agent will have to make the loan request through his/her terminal

h) Business Requirements

Describe what the business requires in order to eliminate the problem discussed above

Business Requirements
1. A credit limit is created on the agent float limit based on how the agent has been transacting.
2. The agent will utilise this credit limit to cover the float gap hence reduced number of times he has to visit the branch for float replenishments.

i) Solution(s)

What is the Proposed Solution?

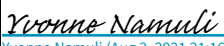| Description	A credit limit is credited on the agent float account which he/she can access when needed.

j) Additional Information

Additional information pertaining to this Request if any

k) Signatures:

Title	Name	Signature	Date
Product Owner	Ronnie Muganzi	*Ronnie Muganzi* Ronnie Muganzi (Aug 2, 2021 15:47 GMT+3)	
Business Owner	Patricia Nshemereirwe Musiime	Patricia Nshemereirwe Musiime (Aug 2, 2021 16:11 GMT+3)	
Manager Demand and Capacity Management	Yvonne Namuli	*Yvonne Namuli* Yvonne Namuli (Aug 2, 2021 21:16 GMT+3)	
Country Architect	Pius Okullo Ongar	*Pius Okullo* Pius Okullo (Aug 3, 2021 09:36 GMT+3)	

Agent Lending - Business improvement Request

Final Audit Report   2021-08-03

Created:	2021-08-02
By:	Diana Atuhaire (atuhaired@stanbic.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAGyvfvEhS1_qApkG9-Tg7MgLvr4EVn-wt

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