Pega's University Program

New Bank Account Opening

(Use Case)

Document Name: 58_New_Bank_Account_Opening_UseCase

Date: 14.04.2020

Table of Contents

Contents

1 New Bank Account opening – 4 – 6 Hours

Use Case ID	UC-58	Version	2.0
Use case Name	**New Bank Account Opening**		
Platform Details	Pega 8.4	Time for completion	6 Hours
Created By	Rajanikanth V	Last Updated By	Sarada Satapathy
Date Created	08.04.2020	Last Revision Date	26.11.2020
Concepts covered	1. Case Lifecycle 2. Alternate Flows-Optional Action 3. Routing 4. SLA 5. Multi-step form 6. Controlling the case workflow 7. Adding fields to a case type 8. Correspondence 9. Manipulating case data 10. Calculating case Values 11. Validating case data 12. Work Parties		
Description	ABC Bank want to automate the account opening process in their bank. In the first release the bank wants to move with opening a Saving bank account. As an initial level design, the customers from different countries from the regions like Asia, America, Europe and Australia can open the savings account. Based on the region the customer has to enter the ID proof details (Aadhar Card-Indian, USA SSN Number-American, European SSN or Tax File Number (TFN)-European country) which are mandatory to open an account. Refer to the below table for regions and countries: Store the data in a local data source.		

Sno	Region	Country
1	Asia	India
2	America	United States
3	America	Canada
4	Europe	Russia
5	Europe	Germany
6	Australia	Australia
7	Australia	New Zealand

The process for opening a saving bank account is the following:

    a. Accept the customer information via digital form

    b. Accept the all the documents digitally

    c. Review the form should be done by a team

    d. Verification team verifies the customer and give a green or red signal

    e. On approval it should go to Manager for approval. Some time frame for approval must be set

    f. Manager might approve or reject with reason. The system must take care of this situation.

    g. On approval/rejection, the customer is notified via email / SMS

	h. Kit dispatching department must be notified about the approval. Kit should be prepared and send to the customer via a courier company i. Bank is having a tie up with ABC courier services j. Courier accept the consignment and ensure a door delivery k. E-signature is accepted by the courier delivery guy in the system l. Net banking credentials is provided to the customer m. Accept feedback in the system after the Banking account Kit is handed over to the customer.
Actors	Customer, Verification Team Member, Manager, Courier Company
Mockup screens	**Customer Details** First Name * Last Name * Middle Name Date Of Birth * Region *　Select... Country *　Select... Email ID Contact Number * Alt Contact Number **Permanent Address** H.No / Flat No Street Landmark City State Pin Code ☐ Is Temp Address Same as Permanent Address **Temporary Address** H.No / Flat No Street Landmark City State Pin Code Cancel　　Save　Submit

Account Type

Select... ⌄

Amount

INR 2500

Nominee Details

First Name

Last Name

Middle Name

Relationship with Applicant

Select... ⌄

Date of Birth

Age

Occupation

Select... ⌄

Monthly Income

Select... ⌄

Cheque Book

○ Not Required   ○ 10 Leaf   ○ 30 Leaf   ○ 50 Leaf

Statement Frequency

○ Not Required   ○ Monthly   ○ Half-Yearly   ○ Annually

Internet Banking

○ Required   ○ Not Required

Mobile Banking

○ Required   ○ Not Required

SMS Alerts

○ Required   ○ Not Required

Cancel   Save   Submit

ID Proof

Aadhar Card Number *

Name On Card *

Date Of Birth *

| -- ∨ | -- ∨ | -- ∨ |

Attach Address Proof

| Filename | | Attach |

Attach Photo

| Filename | | Attach |

Attach DOB Proof

| Filename | | Attach |

I Hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and i undertake to inform you of any changes their in, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I an aware that I may be held liable for it.

Signature

Two copies of Specimen signature

	Value
Trigger	Whenever the customer willing to open the new bank account
Preconditions	1. Create specific users for the above roles 2. Create the required work parties for correspondence 3. While opening the account the minimum balance must be $200
Post conditions	1. Change the status at each step in every case type. 2. The Account number must be generated atomically with the format "AC-XXXXXXXXX" 3. A correspondence mail must be send to the customer once the account is created with the case data.

Normal Flow	This case type has multiple stages
	   1. New Request
	   2. Verify Document
	   3. Manager Approval
	   4. Kit Dispatch
	   5. Delivery of the kit
	   6. Feedback from customer
	
	New Request: The customer must fill all the correct details required for opening the Savings Account. Submit all the required documents digitally.

	Verify Document: After new request generation, one of the verification department team members needs to verify the application details entered by the customer and route the assignment to manager, if the details entered by the customer are correct.
	Manager Approval: The Manager can approve/reject the application requested by the customer. In either case the manager has to enter the reason. Along with the reason the system must send a correspondence mail to the customer.
	Kit Dispatch: Once the Manager approves, the assignment must route to the ABC Kit dispatch company with the customer details and account number. They will print the required kit and dispatch it to the customer.
	Delivery of the kit: Once the kit is prepared with the consignment number, they will deliver the kit to the customer.
	Feedback from customer: Upon receiving the kit by the customer, E-signature is accepted by the courier delivery guy in the system
Alternate Flows	If the manager rejects the application, a correspondence mail must be sent to the customer with the reason of rejection of an application
Exceptions	1. The customer must have a provision to update or change the contact number or email id optionally if required.

Includes	1. Create a data type names Address to create the below listed properties
	   1. Permanent Address
	   2. Temporary Address

Frequency of Use	N/A

Special Requirements	1. While filling the application form, when customer selects the region the country list must populate in the drop down.
	2. Based on region and country selected by the customer, the system must display:
	   A) The minimum amount to pay while opening the account
	   B) Allow the user to enter the address proof details.
	
	Please refer to the below table for more details

Sno	Region	ID Proof	Details to Enter	Number Format	Min Amount	Currency
1	India	Aadhar Card	1. Aadhar Card Number 2. Name 3. Date of Birth	12 Digits XXXX-XXXX-XXXX	2500	INR
2	America	USA SSN Number	1. SSN Number 2. Name	9 Digits XXX-XX-XXXX	75	USD
3	Europe	European SSN	1. SSN Number 2. Name	11 Digits XXX-XXX-XXX-XX	50	EUR
4	Australia	Tax File Number (TFN)	1. TFN Number 2. Name 3. Date of Issue	9 Digits XXX-XXX-XXX	60	AUD

3. Once the customer's application form is accepted by the Verification team the manager has to approve or reject the application within 2 to 3 workings days.

	4. Accept two copies of specimen signature, in future when a cheque is issued by the customer then the specimen signature should be checked before payment. 5. The Net banking Username password need to be generated and sent to the customer 6. Once the customer submits the form with all the necessary details, the system must generate a PDF with customer details (Case Data), which can be sent to the customer as an attachment while sending the mail.
Future Requirements	
Assumptions	N/A
Reporting Requirements	Create a chart report which can tell the Bank manager about the status of all the Accounts creates and about to be created.
Notes and Issues	1. The Account number must be 10 digits 2. The date of account open must set its value as system date 3. The Customer must enter the nominee details
Acceptance Criteria (scenarios for Unit Testing)	1. Set all the mandatory fields as required 2. Data of Birth must be less than the current system date 3. When both permanent and temporary address are same, by selecting a check box, address should be copied from permanent address to temporary address 4. If Manager rejects the application, he must enter the reason for rejection.