

Leek Conversation 13 May 2021



**Sopra Banking
Software**

Agenda

- 01.** EID, Bank Details
- 02.** Corporate Accounts
- 03.** Loyalty Accounts, Savings Goals, Lifetime ISA
- 04.** Next Steps

Agenda

- 01.** EID, Bank Details
- 02.** Corporate Accounts
- 03.** Loyalty Accounts, Savings Goals, Lifetime ISA
- 04.** Next Steps

EID and Bank Check

/ Open Savings
Account New
Customer

Open Savings Account New Customer

Base Implementation

All new customers have an EID and Bank Check performed on them. Note that there is some work outstanding in relation to PEP and Sanctions.

This meets Leek Requirements

EID and Bank Check

/ Open Savings
Account Existing
Customer

Open Savings Account Existing Customer

Base Implementation

All existing customers have an EID and Bank Check performed on them.

Go Live Functionality

As per base implementation

Proposed Permanent Solution

A bank check is performed on existing customers but no EID check is performed.

Existing Customer Registers

Base Implementation

No EID or Bank check is performed. Bank details are not captured.

Go Live Functionality

FOP captures the bank details at registration. A full EID and Bank Check is performed.

If the check passes then the bank details are automatically applied to the customer's existing accounts.

If the check fails then a Diary Event is raised so that Leek can follow up manually.

Existing Customer Registers

Proposed Permanent Solution

FOP captures the bank details at registration. A Bank Check is performed but no EID check is performed.

If the check passes then the bank details are automatically applied to the customer's existing accounts.

If the check fails then a Diary Event is raised so that Leek can follow up manually.

Agenda

- 01.** EID, Bank Details
- 02.** Corporate Accounts
- 03.** Loyalty Accounts, Savings Goals, Lifetime ISA
- 04.** Next Steps

Agenda

- 01.** EID, Bank Details
- 02.** Corporate Accounts
- 03.** Loyalty Accounts, Savings Goals, Lifetime ISA
- 04.** Next Steps

Savings Goals

Customers can add Savings Goals

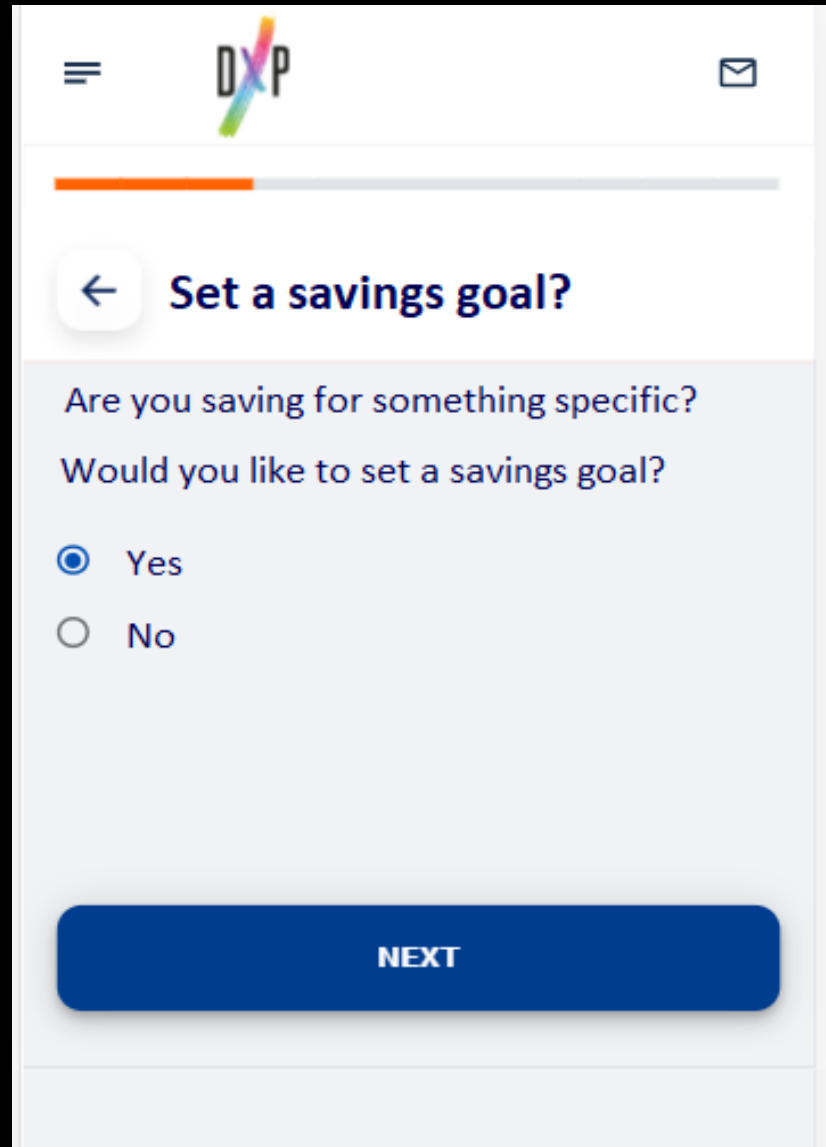
- a. When they open a Savings Account
- b. At any time during the lifecycle of the account provided they have 'transact' rights.

However

- a. Customers must have passed EID (ie the Summit Account must be Active)
- b. There are no restrictions by Account Type
- c. There is no ability to set a timeframe for the goal
- d. The name of the goal is the same as the Nickname
- e. Only one goal per account
- f. Customers cannot choose their own graphic

Savings Goals

Savings Goals



The image shows a mobile application interface for setting a savings goal. At the top, there is a navigation bar with a hamburger menu icon on the left, a logo with the letters 'DXP' in the center, and an envelope icon on the right. Below the navigation bar is a progress indicator consisting of a horizontal bar with an orange segment on the left and a grey segment on the right. The main content area has a title 'Set a savings goal?' with a back arrow icon to its left. Below the title, there are two lines of text: 'Are you saving for something specific?' and 'Would you like to set a savings goal?'. Underneath these questions are two radio button options: 'Yes' (which is selected) and 'No'. At the bottom of the form is a large blue button with the text 'NEXT' in white capital letters.

DXP

Set a savings goal?

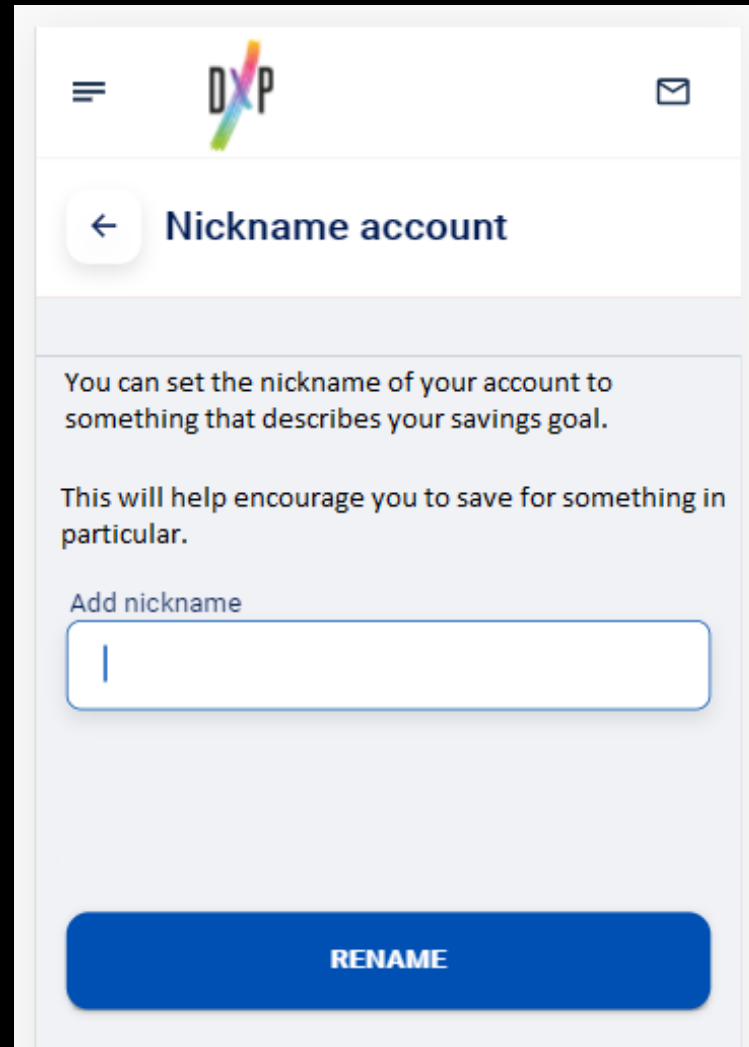
Are you saving for something specific?
Would you like to set a savings goal?

☒ Yes
☐ No

NEXT

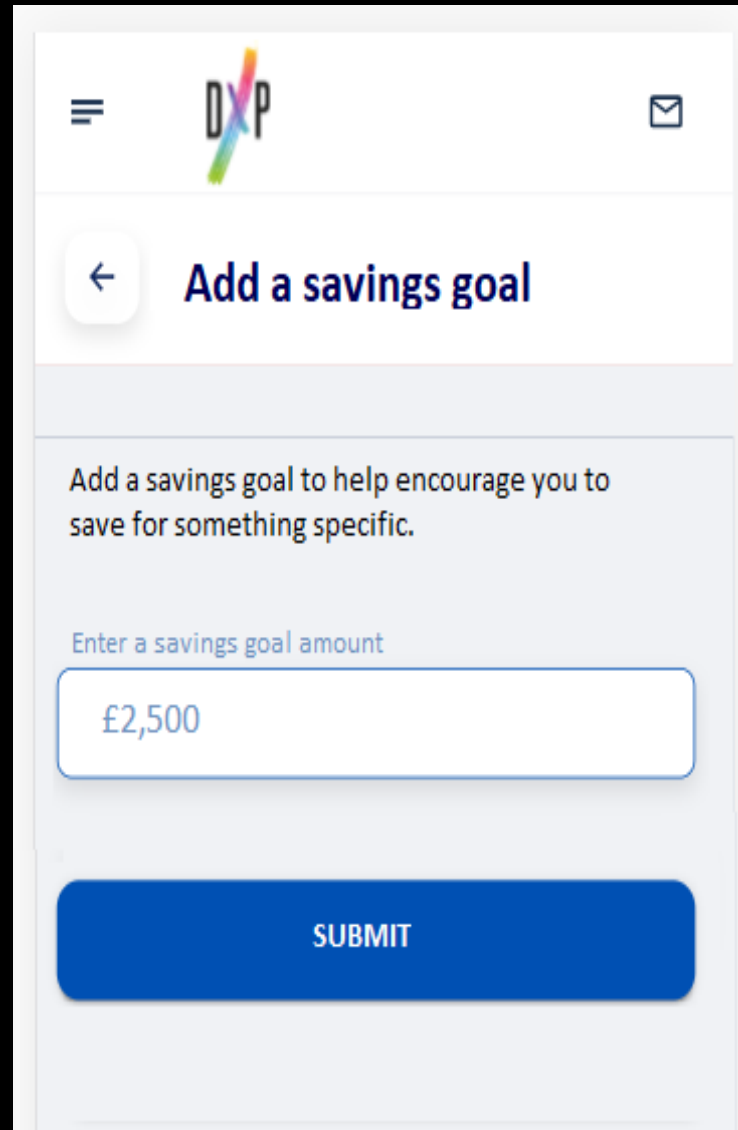
Savings Goals

Savings Goals



The screenshot shows a mobile app interface for setting a nickname for a savings account. At the top, there is a navigation bar with a hamburger menu icon on the left, the 'DXP' logo in the center, and an envelope icon on the right. Below the navigation bar is a header section with a back arrow icon and the text 'Nickname account'. The main content area has a light blue background and contains the following text: 'You can set the nickname of your account to something that describes your savings goal.' followed by 'This will help encourage you to save for something in particular.' Below this is a text input field with the placeholder 'Add nickname' and a single vertical line cursor. At the bottom of the screen is a large blue button with the text 'RENAME' in white capital letters.

Savings Goals



The image shows a mobile application interface for adding a savings goal. At the top, there is a header bar with a hamburger menu icon on the left, a logo with the letters 'DXP' in the center, and an envelope icon on the right. Below the header, there is a title bar with a back arrow icon and the text 'Add a savings goal'. The main content area has a light blue background and contains the following elements: a descriptive text 'Add a savings goal to help encourage you to save for something specific.', a label 'Enter a savings goal amount' above a text input field, and a large blue button labeled 'SUBMIT'. The input field contains the text '£2,500'.

DXP

← Add a savings goal

Add a savings goal to help encourage you to save for something specific.

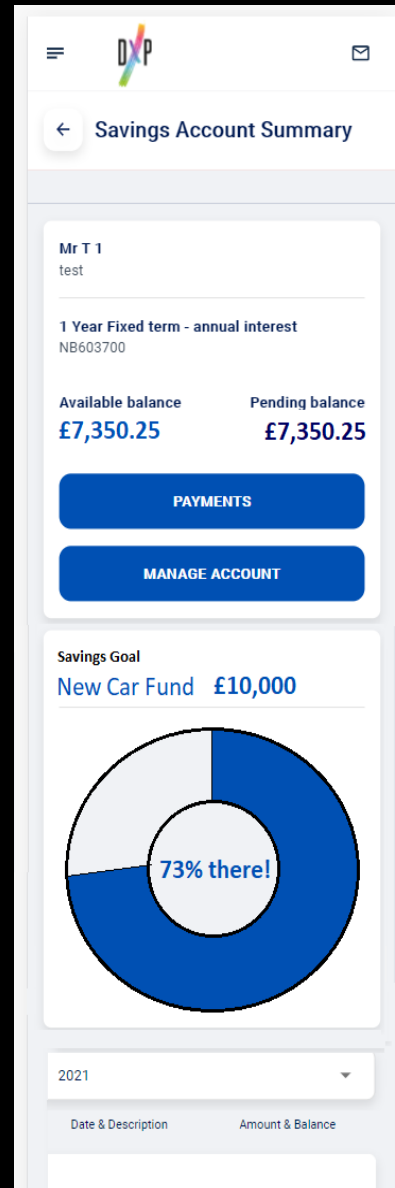
Enter a savings goal amount

£2,500

SUBMIT

Savings Goals

Savings Goals



Lifetime ISA

Sopra already have an implementation of Lifetime ISA in Summit we are considering extending this to Front Office.

- a. Customers can Open a Lifetime ISA Online
- b. Customers can deposit funds into a Lifetime ISA Online
- c. Customers **cannot** withdraw funds or close Lifetime ISA's online

Note that this item was not discussed in the call

Agenda

- 01.** EID, Bank Details
- 02.** Corporate Accounts
- 03.** Loyalty Accounts, Savings Goals, Lifetime ISA
- 04.** Next Steps