# Client

Standard Chartered PLC is a British multinational banking and financial services company headquartered in London, England. It operates a network of more than 1200 branches and outlets including subsidiaries, associates and joint ventures across more than 70 countries and employees around 87000 people. It is a universal bank with operations in consumer, corporate and institutional banking and treasury services. Despite its UK base, it does not conduct retail banking in the UK and around 90% of its profit comes from Asia, Africa and the Middle East.

# Project

Standard Chartered Bank is upgrading the existing APPS to RTOB for CASA and CCPL Products

Maveric has been selected as SCB’s preferred vendor for RTOB – UAT & Go Live support as agreed to deliver this project in India, Singapore & Malaysia wherein:

* Design has been done by SCB in Chennai, India (Off Shore).
* Test Execution will be conducted from SCB Offices in Chennai, India (Off Shore).

# Application Overview

|  |  |
| --- | --- |
| S. no | Applications |
| 1 | RTOB (Real Time On boarding) |
| 2 | ICM |
| 3 | CCMS |
| 4 | ICDD |
| 5 | EBBS |
| 6 | SC.com |

## 

## Scope

**Applications in Scope**

* SC.com
* RTOB, EBBS,ICM,ICDD

## Modules/Functionalities in Scope

**SC.com**

* Customer application has been created through sc.com and application number has been created for reference.
* There are Four type of customer Journey’s which are,
* NTB (New To Bank) – Customer one who New to SCB and does not hold any accounts before.
* NTC (New To Product) - Customer one who already have some Products with SCB and now applies for the New Product. For example, customer has active CASA account, now applying for new Credit card Product.
* ETC (Existing To Product) - Customer applies for the same product however with different product type. For example customer holds Rewards Credit Card and now applying for Unlimited Credit Card.
* ETB (Existing To Bank) - Customer who does not have any active Account with bank but having existing relationship.
* Application can be created through sc.com in 2 ways, one is STP (Straight Though Processing) and other one is NSTP(Non Straight Through Processing)
* STP -Account setup should happen directly in sc.com if customer went through My info and input the My info credentials and no documents will be required.
* NSTP- Account setup will not happen directly in sc.com. After successful completion of channel Journey the Application will land in RTOB and from which the account will be setup.
* ETC Application will load only Short form in Channels Journey whereas others will load Long form.

**ICM**

* All Customer information will be interfaced to this ICM, CASA account number will also be interfaced to this ICM.

**ICDD**

* ICDD is used to identify the category of the customer that is PEP, MEDD and EDD customer and ICDD will approve the status of the customer.

**CCMS**

* All the Credit card related information will be interfaced into this CCMS Application

**RTOB**

* Customer application has been verified through the RTOB and below are the list of important

Work baskets.

**RTOB Important Work Baskets:**

**Frontline Referral WB**

* Any document and information is missing in the application form, this application will directly move to Frontline Referrals WB to verify the documents for the customer.

**Basic Data Capture Maker WB**

* All customer basic and staff details will be entered in this BDC maker WB and approve it.

**Blind Data Capture Maker WB**

* All customer basic and staff details will be entered in this Blind data maker WB and approve it.

**Basic Data Capture Checker WB**

* Any information has been entered wrongly in BDC and blind WB, automatically application will move to Basic data capture checker WB.

**Dedupe WB**

* All relationship id for the particular customer will be displayed and when we select CUCO these all relationship ID’ s will merged together and displayed under single rel ID.

**Full Data Capture Maker WB**

* All customer information includes, residency address, permanent address, customer employment details, document details will be verified under this stage.

**Full Data Capture Checker WB**

* Verification and checking of full data capture maker WB and if anything is wrong sending these application back to FDC maker WB to correct it.

**Account Setup**

* After collecting all the information from customer system will check all the necessary steps for customer and RTOB will generate CASA/Credit Card account number.