



**SIEBEL**<sup>®</sup> 7  
eBusiness

**SIEBEL eFINANCE GUIDE**  
*VERSION 7.5.3*

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# Introduction

This guide is intended for financial institutions to meet the needs of retail banking, retail securities, investment banking, institutional finance, private banking, and wealth management. The procedures detailed in this guide are intended to help administrators set up and maintain Siebel eFinance.

This guide will be useful primarily to people whose titles or job descriptions match one of the following:

<b>Call Center Administrators</b>	Persons responsible for setting up and maintaining a call center; duties include designing and managing computer telephony integration (CTI), SmartScript, and message broadcasts.
<b>Call Center Representatives</b>	Persons responsible for placing outbound calls, answering inbound calls, or both—such as for sales or support purposes.
<b>Institutional Finance Representatives</b>	Persons responsible for managing relationships and accounts for institutional clients.
<b>Retail Banking Representatives</b>	Persons responsible for managing retail customer accounts and interacting with those customers on a daily basis.
<b>Siebel Application Administrators</b>	Persons responsible for planning, setting up, and maintaining Siebel applications.
<b>Siebel Application Developers</b>	Persons responsible for planning, implementing, and configuring Siebel applications.
<b>Siebel System Administrators</b>	Persons responsible for the whole system, including installing, maintaining, and upgrading Siebel applications.

*Siebel eFinance Guide* provides detailed descriptions of Siebel eFinance. Siebel eFinance is targeted at financial and investment institutions; therefore, industry-specific terminology is used throughout. Readers should have a general understanding of the financial industry and its terminology.

### **Product Modules and Options**

This guide contains descriptions of modules that are optional and for which you may not have purchased a license. Siebel's Sample Database also includes data related to these optional modules. As a result, your software implementation may differ from descriptions in this Bookshelf. To find out more about the modules your organization has purchased, see your corporate purchasing agent or your Siebel sales representative.



## **How This Guide Is Organized**

This guide covers the features that are specific to Siebel eFinance. The chapters in this guide are workflow-oriented. They are arranged according to typical Siebel eFinance administrator tasks. Each chapter details the procedures required to complete one or more administrator tasks. In addition to the administrator tasks, each chapter details the related end-user tasks that are required to implement Siebel eFinance.

# Revision History

Siebel eFinance Guide

## Version 7.5.3

Table 1. Changes Made in Version 7.5.3

Topic	Revision
<a href="#">“Siebel eFinance Functionality and Modules” on page 21</a>	Removed description of “Account Aggregation module” because it no longer exists in version 7.5.3.
<a href="#">“Activating the Auto Call Report Workflow” on page 130</a>	Changed cross-reference to <i>Siebel Business Process Designer Administration Guide for Financial Services</i>
<a href="#">Chapter 20, “Validation, Approval, and Disclosure Business Services”</a>	Deleted section explaining Invoking FINS Approval Item Service from a Runtime Event. This process was not valid.
<a href="#">Chapter 1, “Overview”</a>	Added section about the Collections module.
eTeller	Removed all information pertaining to the eTeller module because it is not offered in Version 7.5.3.

## Version 7.5, Rev. B

Table 2. Changes Made in Version 7.5, Rev. B

Topic	Revision
"Glossary"	The book's Glossary section has been removed. The glossary definitions have been added to the main <i>Glossary</i> book.

**Version 7.5, Rev. A**

Topic	Revision
<a href="#">“Adding Opportunity Details”</a>	New topic describing how to add details specific to commercial lending, equity, fixed income, advisory, and lending syndicate opportunities.
<a href="#">“Generating Company Hierarchies for Data Aggregation”</a>	New topic describing how to define Company hierarchies to display aggregated data across organizational structures.
<a href="#">“Viewing Company Hierarchies in Roll-up Views”</a>	New topic describing how to view Company hierarchies displaying aggregated data across organizational structures.
<a href="#">“Validation, Approval, and Disclosure Business Services”</a>	New chapter describing how to use prebuilt business services to set up validation processing, approval processing, and the automatic display of disclosure documents.
<a href="#">“Integration”</a>	New chapter describing integration solutions available in Siebel eFinance, Includes a discussion of integrating Siebel eFinance with AMS’s Automated Credit Application Processing System (ACAPS).



Siebel eFinance includes various modules that you can mix and match according to your business needs. The next section, [“Siebel eFinance Functionality and Modules” on page 21](#), describes Siebel eFinance functionality.

Siebel eFinance is built upon the Siebel eBusiness Architecture, including Siebel Sales, Siebel Service, and Siebel Call Center applications. Like many other Siebel eBusiness Applications, Siebel eFinance uses the Siebel Proposal Generator, Siebel Data Model, the Siebel Object Architecture, and the Siebel Application Server Architecture.

For customers with the Siebel Janna applications, the Siebel eFinance Basic application and modules provide a migration path. Siebel eFinance Basic also uses the Siebel Data Model, the Siebel Object Architecture, and the Siebel Application Server Architecture. For more information on Siebel eFinance Basic, see [“Siebel eFinance Basic Functionality and Modules” on page 29](#).

## Siebel eFinance Functionality and Modules

Siebel eFinance provides the following functionality:

- Flexible professional management, permitting use by a range of users in retail and investment banking, including call center representatives, commercial bankers, investment bankers, mutual fund managers, small business officers, private bankers, division and regional managers, tellers, and others
- Account management, permitting any range of account types, such as checking, savings, mutual funds, and credit products
- Specific querying and list generation, allowing product promotion to specific segments, accounts, and other targeted opportunities

- Activity management, integrated with the Calendar, promoting streamlined call planning and call reporting
- Enterprise-wide product information at your employees' fingertips, promoting information sharing across sales teams and regional branches
- Support for a full customer-service center that handles Financial Services-specific inquiries and cross-sell opportunities
- Handling of a large number of inbound telephone calls, faxes, email, and Internet correspondence for customer service, sales, banking agents, and investment specialists
- Support for outbound calling for telesales, telemarketing, and meeting planning
- Integrated support for all customer touch points and modules of interaction, including Supermarket, Call Center, Field Sales, Marketing, Sales, Service, Kiosk, Branch, and Relationship Managers

Siebel eFinance includes the following modules:

- **Small Business Banking.** Formerly called the Business Relationship Management module, this module is primarily targeted at Business Lending and Relationship Management. Within a small business banking organization, the primary users of this module include vice presidents, assistant vice presidents, line officers, and credit officers who have responsibility for business accounts. These positions are often referred to as relationship managers, account officers, or bankers. The Small Business Banking module provides detailed client profile information, competitive information, and summary charts to allow relationship managers to better identify and close opportunities with business customers.
- **Needs Analysis/Applications.** Siebel Needs Analysis/Applications, which is designed for sales personnel, their managers, and their associates, focuses on consumer sales opportunities. This module identifies appropriate product recommendations for deposit, investment, and home banking products for consumers and small businesses.

The Needs Analysis/Applications module also allows agents to capture information required to open and establish new liabilities products or services for customers. This module supports universal applications to facilitate a streamlined application process. For credit products application, use the Credit origination module.

- **Call Reports.** Siebel Call Reports are records of meetings and conversations with clients or other organizations and individuals. Financial institutions often require employees to generate call reports when they meet with customers.
- **Credit Origination.** The Siebel Credit Origination module supports loan origination. This module helps call center, field, and branch personnel do what if analysis to determine the needs of customers, recommend the right loan products, prequalify the customer, take the application, provide additional information about the product's fees, rate, and conditions, and manage loan documentation. This module further supports the mortgage industry with the five most frequently used calculators in the industry, including Loan Amount, Monthly Payment, Loan Comparison, Refinance Break Even, and Loan Payoff.
- **Financial Accounts.** The Siebel Financial Accounts module allows organizations to view account details along with associated transactions. This module supports products such as checking, savings, credit cards, certificates of deposit (CDs), and all types of loans. It also includes investment accounts and holdings.
- **Securities.** Siebel eFinance also provides functionality for investment accounts that support brokerage financial accounts and their related investment holdings. This module records and provides information about various securities (stocks, bonds, mutual funds, options, or unit investment trusts [UITs]) that make up these holdings. A financial institution using this module can execute trades of securities (buy and sell orders) on behalf of its clients.
- **Institutional Sales & Research.** Siebel Institutional Sales & Research provides a client management system for securities firms serving institutional clients. By facilitating communication across product groups and geographic regions, Siebel eFinance allows client team members to work with the entire firm's relationships and competencies, thus institutionalizing the client relationship. Siebel Institutional Sales & Research includes the following functionality:
  - **Holdings & Interests Tracking.** Siebel Institutional Sales & Research provides institutional salespeople with a tool for tracking client holdings and contact interests. Siebel eFinance accepts feeds from third-party vendors of holdings data and also allows individual salespeople to import spreadsheets sent to them from clients. Salespeople can query holdings and interests data to build their day's call list and then make the calls with the assistance of Siebel CTI. Activity records are automatically generated, thus reducing data entry for the salesperson while still maintaining accurate contact histories.

- **Research Distribution Management.** Siebel Institutional Sales & Research provides a central repository for company research publications, and allows professionals to fax or email research documents to clients. Siebel eFinance automatically tracks research distribution, allowing sales and research professionals to better understand their clients' interests. The firm can also use Siebel eFinance to better understand the channels through which its research is being distributed, and to manage entitlements.
- **Investor Profiling.** Siebel Institutional Sales & Research provides institutional salespeople with an understanding of organizations or companies as investors with their holdings and transaction history, charts and profiles of the investor, and the literature distributed to the organization. As well, Siebel eFinance can be integrated with external news sources to display additional information about the investor.
- **Securities.** Siebel Institutional Sales & Research includes the Securities module to provide for the set up and profiling of securities including mutual funds. The salesperson is provided with a picture of each security available for sale to his or her clients including literature about the security and information about mutual funds, their objectives, risk profile and asset mix.
- **Service Requests.** Siebel Service Requests is targeted at call center, field and branch service personnel, their managers, and their associates, and focuses on support for retail banking customers. Siebel eFinance allows agents to perform key service transactions, such as name or address changes, fulfilling requests for statement or check copies, performing fee reversals and funds transfers, initiating stop payments on checks, and tracking these requests to completion.
- **Commercial Banking Loan Approval.** Siebel Commercial Banking Loan Approval provides the necessary tools and functions for the commercial banking market. Commercial Lending allows end users to automate the application approval process in commercial banking. It allows agents to capture the information necessary for a credit committee to make decisions. Users can capture both customer and facility-level information. The customer-level information includes the Request Summary view, and displays general information about the primary borrower and the relationship. The information at the facility level includes the facility detail views, displaying detailed information about the specific facilities for which approval is requested.



- **Corporate & Commercial Banking.** Siebel Corporate & Commercial Banking is designed for financial services professionals working with corporations and other business customers in corporate banking. This module augments the customer relationship management features of Siebel eFinance.

Company profiling provides corporate bankers with an in-depth picture of companies including their investment and financial profile, competitors, third-party providers, and investors. Also, includes summary views to provide quick snapshots of the key information about the company. Siebel Corporate & Commercial Banks includes the following functionality:

- **Retail Brokerage.** Siebel Retail Brokerage provides tools to allow an advisor or a broker to provide the right advice to the right customer at the right time, resulting in increased returns on investment for the customer and increased profitability for the financial institution. Siebel Retail Brokerage includes the following functionality:
  - **Household Holdings.** Because retail brokerage sales are often to residents in the same household, this module also provides the total household picture including all the holdings for individuals within the household. It provides the advisor the ability to select and aggregate holdings for a household with multiple accounts, to view the time-weighted rate of return or anticipated cash flows for an identified period, and to compare the household's actual portfolio by asset class or by industry sector against a selected model portfolio.
  - **Holdings & Interests Tracking.** It also provides brokers and advisors with a tool for tracking an individual's holdings and interests. Siebel eFinance accepts feeds from third-party vendors of holdings data and also allows individual brokers and planners to import spreadsheets sent to them from clients. Brokers and advisors can query holdings and interests data to build their day's call list and then make the calls. Activity records are automatically generated, thus reducing data entry for the salesperson while still maintaining accurate contact histories.
  - **Securities.** Siebel Retail Brokerage includes the Securities module to provide for the setup and profiling of securities including mutual funds. The salesperson is provided with a picture of each security available for sale to his or her clients including literature about the security and information about mutual funds, their objectives, risk profile and asset mix.

- **Research Distribution Management.** Siebel Retail Brokerage provides a central repository for company research publications and allows brokers and planners to fax or email research documents to clients. Siebel eFinance automatically tracks research distribution, allowing sales and research professionals to better understand their clients' interests. The firm can also use Siebel eFinance to better understand the channels through which its research is being distributed and to manage entitlements.
- **Retirement/Pension Management.** Siebel Retirement/Pension Management provides comprehensive support for group pensions. It allows a user to manage private group pensions, including defined contribution plans, such as 401(k) plans and occupational pensions, and defined benefit plans. It is designed to meet the needs of sales and service professionals, managers, and pension administrators. The module allows users to define group pension plans, plan classes, plan eligibility rules, and plan funding vehicles. Siebel Retirement/Pension Management also provides eligible and enrolled participants tracking, participant contribution and investment allocation management, as well as a participant beneficiary management.

Siebel Retirement/Pension Management includes the Securities module to provide for the set up and profiling of funding vehicles such as mutual funds for pension plans. The plan administrators are provided with a picture of each mutual fund available for investment under the terms of the plan including literature about the fund, fund objectives, risk profile, and asset mix.

- **Investment Banking.** Siebel Investment Banking offers investment bankers and their managers the tools to identify which customers need the most attention to push deals through to closure. Siebel Investment Banking includes the following functionality:
  - **Company Profiling.** Company profiling provides investment bankers with an in-depth picture of companies. This information includes their investment and financial profile, competitors and investors. Also, summary views provide quick snapshots of the key information about the company.
  - **Investor Profiling.** Siebel Investment Banking provides bankers with an understanding of companies as investors with their holdings and transaction history, charts and profiles, and the literature distributed to the company. As well, Siebel eFinance can be integrated with external news sources to display additional information about the investor.

- **Research Distribution Management.** Siebel Investment Banking provides a central repository for company research publications and allows bankers to fax or email research documents to clients. Siebel eFinance automatically tracks research distribution, allowing sales and research professionals to better understand their clients' interests. The firm can also use Siebel eFinance to better understand the channels through which its research is being distributed and to manage entitlements.
- **Investment Management.** Siebel Investment Management gives the account manager the tools to determine how best to build and maintain customer relationships, and how best to manage customer assets. Information is provided on customer financial accounts and holdings, as well as recent activity within customer accounts. Siebel Investment Management includes the following functionality:
  - **Company Profiling.** Company profiling provides account managers with an in-depth picture of companies. This information includes their investment and financial profile, competitors, and investors. Also, summary views provide quick snapshots of the key information about the company.
  - **Investor Profiling.** Siebel Investment Management provides account managers with an understanding of companies as investors with their holdings and transaction history, charts and profiles of the investor company and the literature distributed to the company. As well, Siebel eFinance can be integrated with external news sources to display additional information about the investor.
  - **Holdings & Interests Tracking.** It also provides account managers with a tool for tracking holdings for both corporate and individual clients and their interests. Siebel eFinance accepts feeds from third-party vendors of holdings data and also allows individual account managers to import spreadsheets sent to them from clients. Account managers can query holdings and interests data to build their day's call list and then make the calls. Activity records are automatically generated, thus reducing data entry for the salesperson while still maintaining accurate contact histories.

- **Research Distribution Management.** Siebel Investment Management provides a central repository for company research publications and allows account managers to fax or email research documents to clients. Siebel eFinance automatically tracks research distribution, allowing sales and research professionals to better understand their clients' interests. The firm can also use Siebel eFinance to better understand the channels through which its research is being distributed and to manage entitlements.
- **Rollup.** Siebel Rollup provides a comprehensive view of a client relationship in a single click, thereby eliminating the process to collect this information.

Siebel Rollup offers four views of the relationship with a client - Activities, Opportunities, Coverage Team, and Contacts. These views show the records for the selected client and for any hierarchical children. For example, the Contacts Rollup view displays all contacts associated with the selected company, all subsidiaries of the selected company and the regional offices.

Executives, sales managers, or sales professionals are often looking for aggregate information across a corporate enterprise and the individuals who work there. For example, before the Global Relationship Manager visits the CEO at his client company, he may want to view a report of all the latest activities, and deals conducted with the client company or with any of the subsidiaries, divisions and offices of the client company. This information arms the Global Relationship Manager with a picture of the relationship between the client and his company, and excellent preparation tool for his important meeting.

- **Collections.** The collections module provides financial institutions with capabilities to perform collections functions. It provides organizations with the ability to monitor delinquent accounts, develop and execute collections campaigns, and capture customer response such as payment promise. It also captures information related to skip trace and customer bankruptcies/ legal information. This module enables financial organizations to transform their collections process into a customer-focused, cost-efficient process

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**NOTE:** Optional modules from Siebel eBusiness Applications can be used to provide enhanced functionality to support various business processes. For information about the optional modules, contact your Siebel sales representative.

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## Siebel eFinance Basic Functionality and Modules

Siebel eFinance Basic (exclusively for customers upgrading from the Siebel Janna applications) provides comparable functionality to Siebel Janna for Institutional Finance or Siebel Janna Contact Enterprise, including the following functionality:

- Relationship management, permitting use by a range of users in financial services
- Specific querying, allowing product promotion to specific segments, accounts, and other targeted opportunities
- Activity management, integrated with the Calendar, promoting streamlined call planning and call reporting
- Enterprise-wide literature repository at your employees' fingertips, providing information sharing across sales teams and locations

Two modules, Siebel Opportunity Manager and Siebel Household Management, are exclusively for use with eFinance Basic:

- **Siebel Opportunity Manager.** When used with Siebel eFinance Basic, Siebel Opportunity Manager helps financial sales professionals develop, manage, and drive their pending opportunities or deals to closure. Siebel Opportunity Manager's opportunity and deal management capabilities include lead generation, managing opportunities, and forecasting.
- **Siebel Household Management.** When used with Siebel eFinance Basic, Siebel Household Management helps financial sales professionals manage consumer household information.

## Overview

*Siebel eFinance Basic Functionality and Modules*

This chapter lists the applications administration tasks that are specific to Siebel eFinance. Use this chapter in combination with *Siebel Applications Administration Guide*.

*Siebel Applications Administration Guide* covers the setup tasks that are common to all Siebel eBusiness Applications, such as using license keys, defining employees, and defining your company's structure. It also provides the information you will need to implement, configure, and monitor the Siebel sales, service, and marketing products and to perform data administration and document administration tasks.

This guide assumes that you have already installed or completed the upgrade of Siebel eFinance. If you have not, go to the Installation/Upgrade section of the *Siebel Bookshelf* and click the links to the guides that are relevant to your company's implementation.

The Siebel database server installation script creates a Siebel administrator account that can be used to perform the tasks described in this guide. For more information about this process, see the *Installation Guide* for your operating system.

---

**CAUTION:** Do not perform system administration functions on your local database using the Mobile Web Client. Although there is nothing to prevent you from doing this, it can have serious results, such as data conflicts, an overly large local database, or a large number of additional transactions to route.

---

## Renaming Siebel Account Objects

In general, Siebel applications refer to companies as accounts. In the Financial Services industry the term *account* has typically been synonymous with financial accounts so historically the word *company* has been used in many places in Siebel eFinance. By default, Siebel eFinance installs using the term *accounts*. Users can change this term and use another description, such as *Companies*, *Clients*, or *Customers*. Users wishing to change this default need to rename all Siebel Account objects prior to deployment. For more information, see the *Upgrade Guide* for your operating system.

---

**NOTE:** All of the chapters in this guide are written assuming you have renamed Siebel Account objects to *Companies*.

---

## Integrating Data with Host Applications

Siebel eFinance is not designed to be a financial institution's primary system of record for financial account information. Typically, financial institutions operate mainframe systems, or sometimes multiple systems, as their core operating systems. Financial account information from these systems is made accessible in Siebel eFinance by loading it into Siebel eFinance in batches using Enterprise Integration Manager, or in real time using one of Siebel applications real-time integration technologies.



## Configuring Lists of Values

In Siebel eFinance, the List of Values (LOV) should be modified in accordance with the terminology used by your financial institution. For example, the list of transaction types used in Siebel eFinance should match those used by your financial institution. For more information on configuring a LOV, see *Siebel Applications Administration Guide*.

---

**NOTE:** This may impact certain forms and lists, which rely on the preconfigured values for correct operation.

---

## Setting Up Type, Area, and Subarea Information

Many records in Siebel eFinance are associated with a type of product, such as a bank account, mutual fund, or security. Based on a record's associated product type, a corresponding list of values may be used along with the record, and in some instances, a subarea is assigned. As a result, you must set up the account categories and account types so that they are associated with the proper products.

For more information about setting up financial product types, see *Product Administration Guide*. For more information on setting up securities, see [“Securities” on page 241](#).

## Establishing Applets as Read and Write or Read-Only

Siebel eFinance preconfigured functionality allows read and write data modification for many of the Siebel eFinance views. This may not be desirable in all cases; for example, your financial institution may not want end users to modify account balances or create transaction records. Each view should be carefully evaluated to determine the appropriate read and write configuration and the accessibility of each view to the various classes of employee users.

## Determining Which Data Fields to Display

Only display fields that are returned by the back end/host system. Also, make sure the Siebel required fields match those captured by the financial institution.

## Configuring Summary Views

In Siebel eFinance, summary views have been restructured. In the past, multiple summary views existed, typically one summary view for a particular type of user. For example, there were preconfigured summary views specifically for salespeople and customer service agents. This has been replaced by common summary views whose appearance can be configured by individual end users.

Users can change the way a list appears in a summary view using the controls in the top right corner of each list. These controls, described in [Table 3](#), allow users to manage what appears on the summary view.

**Table 3. Summary View Controls**

Button	Description
Hide	Temporarily hides a list or form from view.
Collapse	Collapses the list of records. If the list cannot be collapsed, the expand button appears instead of the collapse button.
Expand	Expands the list of records. If the list cannot be expanded, the collapse button appears instead of the expand button.

Any changes made to a summary view layout are only visible to the current user and remain in effect until that user changes them again or reverts to the default layout. If users hide a list, they must click Edit Layout to restore it. For more information, see [“Editing a Summary View Layout” on page 35](#).

## Editing a Summary View Layout

Using the Edit Layout view, users can restore hidden lists, collapse or expand all lists, move lists or forms up or down on the page, or revert to the default layout. Using the edit layout buttons, described in [Table 4](#), users can change the way a summary view appears and apply those changes to future sessions.

**Table 4. Edit Layout Buttons**

Button	Description
Collapse	Collapses the list or form.
Expand	Expands the list or form.
Move up	Moves the list or form up on the home page.
Move down	Moves the list or form down on the home page.
Show	Displays the list or form on the home page.
Hide	Hides the list or form from view on the home page.

For more information on available summary views, see [“Viewing a Contact Summary” on page 104](#), [“Viewing a Company Summary” on page 83](#), and [“Viewing a Household Summary” on page 120](#).



An *opportunity* is a potential revenue-producing event related to one or more companies or individuals. An opportunity often has a close date, a win probability, and a sales team. It is typically related to contacts, products, decision issues, activities, and competitors.

In Siebel eFinance, opportunities help an organization to nurture and manage the entire life cycle of a revenue-generating opportunity, from creation to closing. Relationship managers and sales representatives, who are responsible for managing and generating revenue, use opportunity information on a regular basis. Top management also uses the opportunity analysis tools in Siebel eFinance to analyze pipeline performance and help manage overall business performance through well-planned strategic-selling activities.

In addition, Siebel eFinance includes deal management capabilities through extensions to the basic opportunity management functionality. Using deal management, end users can manage and track deal information throughout the deal life cycle. Specifically, users can track the following types of information:

- Deal type
- Industry
- Product line
- Related activities
- Related attachments
- External deal contacts
- Closure information

Users can control access to deals and deal details by adding and deleting people to the deal team. Users can further narrow deal visibility and any associated activities and attachments by enabling the Secure flag. The combination of these restrictive visibility features provides basic security functionality.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of adding an opportunity from the Data Administration screen, managing the sales team assigned to an opportunity, specifying primary sales team members, and configuring persistent filters.

End users use the Opportunities screens to add an opportunity, create an opportunity from an application, and review opportunity details. From a deal management perspective, end users can create new deals, manage deal team members, secure deals, change the primary deal team member, create deal activity plans, create new deal activities and associate team members, and add attachments to deals.

This chapter describes opportunity functionality that is unique to Siebel eFinance. For more information on basic opportunity functionality, see *Siebel Call Center User Guide* and *Siebel Sales User Guide*.

## Business Scenario

This scenario features sample tasks performed by a sales representative, an investment banker, and their managers in the securities and banking industries. Your company may follow a different workflow according to its business requirements.

### Sales Representative Creates New Opportunity

In this scenario, the sales representative has a new lead. The company is already entered in Siebel eFinance, and the individual the representative is calling on is already a contact for that company.

The customer calls to let the sales representative know that she is interested in negotiating a loan. She would like the sales representative to present a proposal. If that goes well, she will want to discuss the terms of the deal.

First, the sales representative creates a new opportunity record. Then, he schedules the meeting, records the associated activities on his to-do list, and enters the terms of the proposal.

As the sales process continues, the sales representative continues to gather information about the company, its contacts, and the opportunity. At any time, he can review a summary of the profile, sales team, contacts, and activities associated with this opportunity.

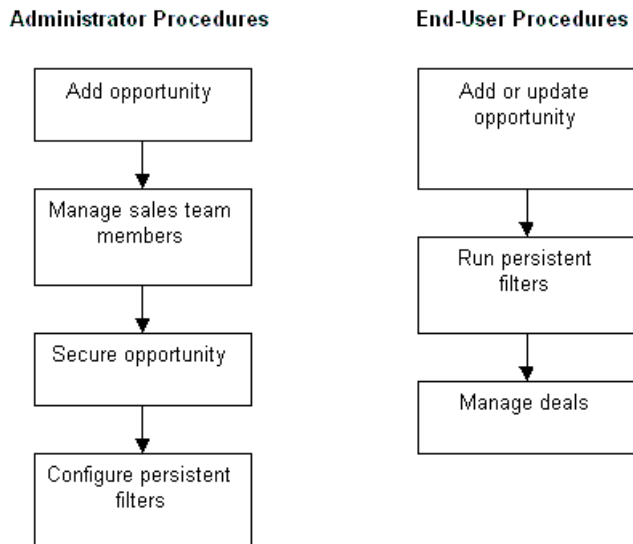
Every morning, the sales representative's manager reviews the opportunities created the previous day. The manager evaluates the new opportunities and determines if she should add more members to each opportunity's sales team to make sure it is covered sufficiently. In a few critical cases, she decides to change the primary team member from the sales representative to herself.

In this scenario, end users are sales representatives who manage opportunities in the field. They use the Opportunities screen to:

- Create new opportunities for new and existing accounts
- Update existing opportunities
- View information about an opportunity
- Perform actions related to an opportunity, such as reviewing details about products, projects, and competitors, creating activity plans, performing organization assessments and analyses, entering campaign leads and call reports, accessing decision issues, or generating proposals, quotes, and presentations

## Opportunities Sample Tasks

Figure 1 illustrates sample tasks that administrators and end users typically perform when managing opportunities.



**Figure 1. Opportunities Sample Tasks**

### Investment Banker Creates IPO Deal

An investment banker, who is responsible for helping companies raise funds in the form of equity or debt, is starting work on an IPO deal for one of his companies. He creates the deal in the Opportunity screen. As the deal creator, he is automatically added as the primary deal team member. He sets the deal attributes, and secures the deal by checking the Secure flag. As the primary deal team member, he has the ability to add and delete other deal team members as needed; he adds his manager and a research associate to the deal team to make sure they have visibility to the deal and all its details. Finally, the banker assigns a task, the pitch book creation, to the research associate.



Instead of starting from scratch, the research associate copies and modifies an IPO pitch book document that she previously created for another deal. After the pitch document is completed, the associate's involvement in the deal is finished, so the investment banker takes her off the deal team to restrict her visibility.

During the life cycle of the deal, the investment banker's manager occasionally reviews the deal with respect to the current pipeline, revenue numbers, and forecasts.

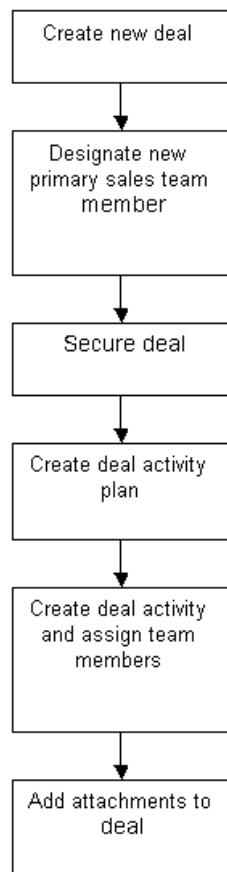
After the deal is won, the investment banker includes closing information, such as the reason the deal was won, and a closure summary. He also unchecks the secure flag so that other employees in the company outside the deal team now have visibility to this completed deal.

In this scenario, the end users are an investment banker, his manager, and a research associate in the banking industry. They enter information to:

- Create a new deal
- Secure the deal
- Add or delete deal team members
- Create deal activity plans
- Create new deal activities and assign deal team members
- Add attachments to a deal

Figure 2 illustrates sample tasks that end users typically perform when managing deals.

#### End-User Procedures



**Figure 2. Deal Management Sample Tasks**

## Administrator Procedures

The following administrator procedures are described in this section:

- [To add an opportunity from the Data Administration screen](#)
- [To add or delete members of the sales team for an opportunity on page 44](#)
- [To change the primary sales team member for an opportunity on page 44](#)
- [To secure an opportunity on page 45](#)
- [To add a field with a list of values to the Opportunities persistent filter on page 46](#)
- [To add a picklist field to the Opportunities persistent filter on page 47](#)

### Adding an Opportunity as an Administrator

Administrators can add, modify, and delete opportunities from the Data Administration screen, as well as the Opportunities screen.

#### ***To add an opportunity from the Data Administration screen***

- 1** From the application-level menu, choose View > Site Map > Data Administration > Opportunities.
- 2** In the Opportunity form, add a record and complete the necessary fields.

---

**NOTE:** Deleting an opportunity completely removes the opportunity, as well as every activity related to the opportunity, from the system. If you are unsure whether the opportunity is still active (and therefore should not be deleted), you can remove yourself from the opportunity team instead of deleting the record.

---

## Managing Opportunities

You may want to modify the members of the sales team for an opportunity or change the primary team member designation. When the existing primary is a direct report, a manager can change the primary team designate using the Opportunity Sales Team view. If you are logged in as an administrator, you can change the primary team designate for any opportunity in the Opportunity Administration view.

You can also secure an opportunity in order to restrict visibility in the All Opportunities view to just the members of the sales team. When the Secure field is checked, the opportunity is hidden from other users. A secured opportunity can only be viewed by members of the sales team from the All Opportunities or the My Opportunities view.

---

**NOTE:** The primary sales team member for an opportunity can also add and delete sales team members, and edit the Secure flag setting.

---

### ***To add or delete members of the sales team for an opportunity***

- 1** From the application-level menu, choose View > Site Map > Data Administration > Opportunities.
- 2** In the Opportunities list, select an opportunity.
- 3** In the Opportunity form, click the show more button to expand the form.
- 4** In the Sales Team field, click the select button.  
  
The Sales Team Members dialog box appears.
- 5** To add an employee to the sales team, click New and select the employee in the Add Employees dialog box.
- 6** To delete an employee from the sales team, select the employee in the Sales Team Members list and click Delete.

### ***To change the primary sales team member for an opportunity***

- 1** From the application-level menu, choose View > Site Map > Data Administration > Opportunities.

- 2 In the Opportunities list, select an opportunity.
- 3 In the Sales Team field, click the select button.  
The Sales Team Members dialog box appears.
- 4 Clear the current Primary sales team member.
- 5 Select a new Primary designate by clicking the check box in the Primary field.

**To secure an opportunity**

- 1 From the application-level menu, choose View > Site Map > Data Administration > Opportunities.
- 2 In the Opportunities list, select an opportunity that you want to secure (lock).
- 3 In the Opportunity form, click the Secure check box.

Only the primary member of the sales team or the Siebel administrator can set the Secure check box. When an opportunity is marked Secure, only members of the sales team can view it in the All Opportunities view. Sales team members can also see a secure opportunity in their My Opportunities views.

## Configuring Persistent Filters

Using Siebel Tools, administrators can modify the appearance of screens and views in Siebel eFinance. For more information see *Siebel Tools Reference*.

Siebel eFinance provides persistent filters for the Opportunities, Activities, Event Calendar, Sub-Events, and Sessions screens. By default, this filter does not appear on the Opportunities screen, but can be configured to appear on the Opportunities views. For more information on persistent filters for screens other than Opportunities, please see the relevant chapter.

The purpose of the Persistent Filter is to provide a mechanism that will allow quick filtering of records on selected fields without needing to enter query mode in a list. It is possible to modify the field selection of these filters using Siebel Tools. Administrators can add or remove fields from the existing persistent filters for the Opportunities, Activities, and Events screens.

---

**NOTE:** Creating new persistent filters is not recommended.

---

#### **To add a field with a list of values to the Opportunities persistent filter**

- 1 In Siebel Tools, locate the appropriate applet (for example, FINS Opportunity Filter Form Applet).
- 2 Lock the project.
- 3 In the Object Explorer, drill down under the Applet node and select Controls.
- 4 Add the desired field to the list, with the Name, Caption, Field, and Pick Applet fields populated with appropriate values.

---

**NOTE:** You can use an existing control with an LOV in the filter applet, or the control on the base list or form, as a source of comparison.

---

For example, Lead Quality was added with the following fields and values:

Field	Value
Name	Lead Quality
Caption	Lead Quality
Field	Quality
Pick Applet	Quality Pick Applet
HTML Display Mode	(null)
HTML Type	(null)

The other fields were left at default values.

- 5** Save the record.
- 6** In the Object Explorer, drill down under the Applet Web Template node.
- 7** Select the Edit record only.

---

**NOTE:** The Base mode is enabled for reference purposes only. Any modifications to the Base template will be ignored.

---

- 8** Modify the Web template for the Edit record by right clicking and selecting Edit Web Layout.
- 9** Drag the new control to an appropriate placeholder.  
  
For example, drag the Lead Quality control from the Controls window onto an available placeholder in the template editor.
- 10** Save and close the new Web Layout.
- 11** Compile and test.

***To add a picklist field to the Opportunities persistent filter***

The following example shows how you could add the Address picklist to the filter.

- 1** In Siebel Tools, locate the appropriate applet (for example, FINS Opportunity Filter Form Applet).
- 2** Lock the project.
- 3** In the Object Explorer, drill down under the Applet node and select Controls.

- 4 Add the desired control to the list, with the Name, Caption, Field, Pick Applet, and Run Time fields populated with appropriate values.

---

**NOTE:** You can use an existing control with a picklist in the filter applet, or the control on the base list or form, as a source of comparison.

---

For example, Address was added with the following fields and values:

Field	Value
Name	Street Address
Caption	Address
Field	Street Address
Pick Applet	FINCORP Org Address
MVG Applet	True
Run Time	True

The other fields were left at default values.

- 5 Save the Record.
- 6 Drill down on the Applet's Business Component (for example, FINS Opportunity Filter).
- 7 Lock the Project for the business component.
- 8 Locate the field that you added to the applet. For example, locate Street Address.
- 9 Delete the field for this business component.

You will need to delete this field as often as the existing field is a duplicate of the base business component (for example, opportunity). The purpose of this exercise is to point the field to an empty column in a table for initial population when the filter is first rendered in the browser, and not to read and write to the business component. As a result, it is simpler to create the control from scratch and compare it to an existing picklist filter control.



- 10** Create the new record on the business component. The properties that need to be populated include:
  - Name (for example, Street Address)
  - Column (choose any column of the same data type—for example, DESC\_TEXT)
  - PickList (an appropriate picklist)
- 11** In the Object Explorer, drill down under the Applet Web Template node.
- 12** Select the Edit mode record only.

---

**NOTE:** The Base mode is active for reference purposes only. Any modifications to the Base template will be ignored.

---

- 13** Modify the Web template for the Edit record by right-clicking and selecting Edit Web Layout.
- 14** Drag the new control to an appropriate placeholder. For example, drag the Street Address control from the Controls window onto an available placeholder in the template editor.
- 15** Return to the Applet and select Applet User Properties.
- 16** Add a record with the following fields: Name: MVG# (must be MVG and any number), and Field.
- 17** Save and close the new Web Layout.
- 18** Compile and test.

## **Limitations**

With the exception of some specialized fields that appear preconfigured, there are currently no wildcard searches. It is recommended that only LOV's and picklists be used.

# End-User Procedures

The following end-user procedures are described in this section:

- [To add an opportunity](#)
- [To create an opportunity from an application on page 53](#)
- [To enter and run a persistent filter on page 53](#)
- [To save a persistent filter on page 54](#)
- [To delete a persistent filter on page 55](#)
- [To add or delete a member of a deal team on page 55](#)
- [To secure a deal on page 56](#)
- [To change the primary deal team member on page 56](#)
- [To create a new activity plan for a deal on page 57](#)
- [To create a new activity and assign a deal team member on page 57](#)
- [To create a new attachment for a deal on page 57](#)

## Adding an Opportunity

When end users identify a unique opportunity, they add a new opportunity record.

### ***To add an opportunity***

- 1** Navigate to the Opportunities screen.
- 2** From the Show drop-down list, select My Opportunities.

- 3 In the More Info form, click the show more button, add a record, and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Closure Summary	Summary comments about the closing of an opportunity. Used by financial institutions when closing deals to track the circumstances and success or failure of closing.
Commitments	A read-only monetary value representing sum of commitments made in a commercial loan opportunity. This value is entered on the Opportunity Detail, Commercial Loans view. For more information, see <a href="#">“Adding Opportunity Details” on page 52.</a>
Deposits	A read-only monetary value representing the sum of deposits made in a commercial loan opportunity. This value is entered through the Opportunity Detail, Commercial Loans view. For more information, see <a href="#">“Adding Opportunity Details” on page 52.</a>
Industry	Automatically populates with the industry of the company associated with the opportunity.
Lead Quality	Estimate of the quality of the deal.
Loans	A read-only monetary value representing the total amount of loans made in a commercial loan opportunity. This value is entered through the Opportunity Detail, Commercial Loans view. For more information, see <a href="#">“Adding Opportunity Details” on page 52.</a>
Probability %	<p>The estimate of the likelihood that the opportunity will result in business, expressed as a percentage:</p> <ul style="list-style-type: none"> <li>■ 0% means it is doubtful that business will result</li> <li>■ 100% means it is certain that business will result</li> </ul>
Product Line	Select the product line associated with the opportunity.
Revenue	Enter the amount of money you expect this opportunity to generate. When combined with the probability you assign to the opportunity, the Expected Value field is calculated.

Field	Comments
Sales Cycle	Select the current cycle of the opportunity. The total number of opportunities in a specific cycle stage and the length of time that a particular opportunity has been in that cycle are important data for evaluating that opportunity.
Secure	Restricts visibility of an opportunity in the All Opportunities view to the members of the sales team. Clicking on this check box secures the record. Only the primary member of the sales team or the Siebel administrator can set the Secure field. To make the opportunity visible to every end user in the All Opportunities view, leave this field unchecked.
Start Date	Start date for the opportunity.

### Adding Opportunity Details

End users can add details specific to commercial lending, equity, fixed income, advisory, and lending syndicate opportunities in the Opportunities Details view tab.

#### **To add specific opportunity details**

- 1 Navigate to the Opportunities screen.
- 2 In the Opportunities list, select an opportunity.
- 3 Click the Opportunity Detail view tab.
- 4 From the Show drop-down list, select one of the following:
  - Commercial Loan
  - Equity
  - Fixed Income
  - Advisory
  - Lending Syndicate
- 5 In the appropriate lists, add a record and complete the necessary fields.

## Creating an Opportunity from an Application

End users can also create opportunities when they create a financial application.

### ***To create an opportunity from an application***

- 1 Navigate to the Applications screen.
- 2 From the Show drop-down list, select My Applications.
- 3 In the Applications list, add a record and complete the necessary fields.

The new application is saved and an opportunity is created.

## Using Persistent Filters

Persistent list filters provide end users with the ability to filter data in a list based on a query-by-example paradigm, but the criteria of the filters are visible and editable in the filter even after the filter has been run.

---

**NOTE:** Persistent filters are available in selected views in the Opportunities, Activities, Event Calendar, Sub-Events, and Sessions views.

---

### ***To enter and run a persistent filter***

- 1 Navigate to the Opportunities screen.
- 2 From the Show drop-down list, select All Opportunities.

- 3** In the Opportunities Filter, create a filter query by filling in the desired fields. Some fields are described in the following table.

Field	Comments
Company	Select a company from the Pick Company dialog box.
Expected Value	Enter a range. For example, entering $\geq 2000000$ would return opportunities with an expected value greater than or equal to \$2,000,000. This field supports query operator use.
Industry	Select an industry from the Pick Industry dialog box.
Probability	Enter a percentage value or range of values. For example, entering $\geq 50$ , would return opportunities with a 50% or greater probability. This field supports query operator use.
Revenue	Enter a range. For example, entering $\geq 2000000$ would return opportunities with revenue greater than or equal to \$2,000,000. This field supports query operator use.
Sales Cycle	Select a Sales Cycle stage from the drop-down list.

**NOTE:** The persistent filter fields are cumulative; opportunities must meet every criteria defined in the Opportunities filter.

- 4** To run the filter query, click Go in the Opportunities Filter.

In the Opportunities list, only those records meeting the persistent filter criteria appear. End users can continue to filter the results by making changes to the values in the filter fields.

**To save a persistent filter**

- 1** Create and run a persistent filter. For more information, see [“To enter and run a persistent filter” on page 53](#).

- 2 Type an appropriate name in the Save Filter As field and click Save or Save as Default.

Clicking Save as Default saves a filter query to run as a default every time you go to the associated Opportunities view.

The filter name appears in the Select Filter drop-down list.

***To delete a persistent filter***

- 1 Navigate to the Opportunities view which contains the saved persistent filter.
- 2 In the Opportunities Filter, select the saved persistent filter you wish to delete from the Select Filter drop-down list and click Delete.

The filter is deleted and no longer appears in the Select Filter list.

## **Managing Deals**

The deal management end user tasks detailed in this section can be performed from any of the Opportunities views. In Siebel eFinance, the availability of certain views and functionality can be limited according to each user's responsibilities. As a result, the views that appear may vary from those documented here.

The primary deal team member, and occasionally the primary's manager, act as the deal administrator. To add a new deal, end users create a new opportunity in the Opportunities screen. For more information, see [“To add an opportunity” on page 50](#).

---

**NOTE:** Deals can also be added from the Opportunities view in the Data Administration screen.

---

***To add or delete a member of a deal team***

- 1 Navigate to the Opportunities screen.
- 2 In the Opportunities list, select an opportunity.
- 3 Click the Sales Team view tab.

- 4** To add a new member to the deal team, add a record in the Sales Team list, and complete the necessary fields.
- 5** To delete a member from the deal team, select an employee in the Sales Team list, and then delete it.

---

**NOTE:** Deal team members can also be added from the Opportunities view in the Data Administration screen.

---

The deal primary members and their managers can restrict other deal team and non-deal team members' visibility to a deal by securing it. Securing a deal also secures the deal activities associated with the deal. To make sure end users have visibility to the deals and activities, they must be added to both the deal team and the activities team.

#### ***To secure a deal***

- 1** Navigate to the Opportunities screen.
- 2** In the Opportunities list, select a deal.
- 3** In the More Info form, select the Secure field to indicate that the deal is secure.

---

**NOTE:** Administrators can secure deals from the Opportunities view in the Data Administration screen.

---

#### ***To change the primary deal team member***

- 1** Navigate to the Opportunities screen.
- 2** In the Opportunities list, select an opportunity.
- 3** Click the Sales Team view tab.
- 4** In the Sales Team list, select the Primary field of the contact.

---

**NOTE:** The primary deal team member can be changed only by the primary's manager in the My Opportunities view.

---



***To create a new activity plan for a deal***

- 1** Navigate to the Opportunities screen.
- 2** Click the Activity Plans view tab.
- 3** In the Activity Plans list, add a record and complete the necessary fields.
- 4** In the Template field, select an activity plan template to use.

***To create a new activity and assign a deal team member***

- 1** Navigate to the Opportunities screen.
- 2** Click the Activities view tab.
- 3** In the Activities list, add a record and complete the necessary fields.
- 4** In the Employees field, select the employee to assign to the activity.

***To create a new attachment for a deal***

- 1** Navigate to the Opportunities screen.
- 2** Click the Attachments view tab.
- 3** In the Attachments list, add a record.
- 4** In the Name field, click the select button.
- 5** In the Add Attachment dialog box, do one of the following:
  - Click Browse, and then select the file to add as an attachment.
  - In the URL field, type a URL to the file to add as an attachment.
- 6** Click Add.

The remaining fields are automatically updated using the selected file's properties.

## Opportunities

*End-User Procedures*

Within Siebel eFinance, the term *companies* refers to entities that are typically referred to as *accounts* in other Siebel applications. A company represents the relationship between your organization and companies or organizational entities (or structures) with which you do business. Use the Companies screen and its associated views to view company information and interactions.

---

**CAUTION:** This chapter assumes you have renamed Siebel Account objects to *Companies*. By default, Siebel eFinance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see the *Upgrade Guide* for your operating system.

---

Using the procedures given in this chapter, you will be able to perform the administrator tasks of adding industries and territories, controlling company information, generating company hierarchies, managing competitor information, verifying coverage team members, and managing custom-defined relationship types.

End users use the Companies views to add new companies, create company assessments, associate service requests with a company, update a company coverage team, define relationships to other companies, contacts, and households, and view company summary information.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## About Company Hierarchies

A company hierarchy is a group of companies that are organized by parent-child relationships. Siebel Industry Applications support displaying these company relationships in a hierarchical tree.

The hierarchical tree is a visual representation of company hierarchy data that allows end users to view the relationships between companies. By viewing a company roll-up, users can see aggregated company information, including contacts, coverage teams, activities, and opportunities.

When end users have access to a company, they can review the hierarchical structure for that company, its child divisions, and the contacts that work there. Company hierarchies are displayed in five subviews of the Companies screen—Relationship Hierarchy view, Activity Roll-up, Contact Roll-up, Opportunity Roll-up, and Coverage Team Roll-up.

Depending on your configuration, a company that does not have a parent-child relationship with another company may not appear in the roll-up views.

For more information on company hierarchies, see [“Generating Company Hierarchies for Data Aggregation” on page 70](#) and [“Viewing Company Hierarchies in Roll-up Views” on page 76](#).

## Business Scenario

This scenario features sample tasks performed by a sales representative in the securities or banking industries. Your company may follow a different workflow according to its business requirements.

In this scenario, end users are the sales representatives who manage company information. They enter information to:

- Add new companies to the database and create company assessments
- Associate applications and service requests with a company
- Manage company coverage teams
- View company summary information

- View relationships in a graphical manner

## Sales Representative Tracks Company Information

A sales representative uses the Companies screen to capture and manage profile information about her business customer, such as contacts, organizational structure, management, and financial information. In addition to viewing market statistics and D&B reports. Using Siebel eFinance, she can capture and track information about a company's:

- Relationship with her organization, such as the coverage team, contract terms, sales and service information
- Preferred delivery channels, at both summary and detailed levels

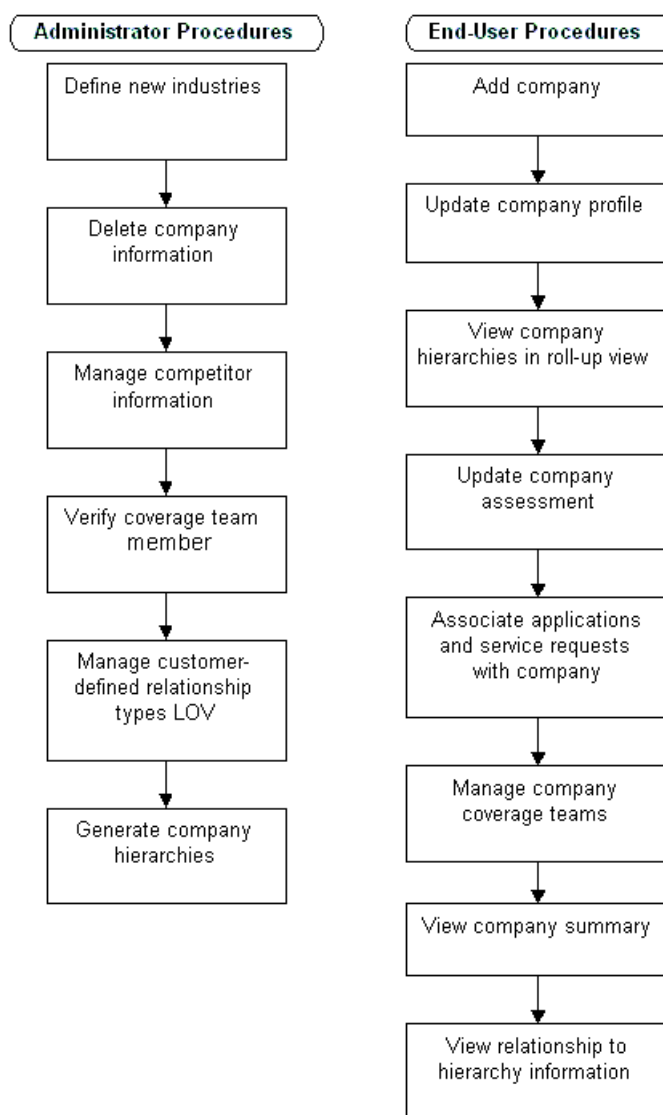
She can also view details of competitors and create and access marketing and sales presentations.

The sales representative can create a new company record or view and modify information about existing companies. For example, if the sales representative is preparing for a sales call, she can use the Companies screen to answer the following questions:

- What business is this company in?
- Who are the executives I should be calling on?
- What is this company's financial profile?
- What financial accounts and products does the company already own?
- What types of service issues has the company had?

# Companies Sample Tasks

[Figure 3](#) illustrates sample tasks that administrators and end users typically perform when managing companies.



**Figure 3. Companies Sample Tasks**

## Administrator Procedures

The following administrator procedures are described in this section:

- [To add an industry](#)
- [To add a territory on page 65](#)
- [To make a company unavailable to all other users on page 65](#)
- [To indicate that a company is a competitor on page 66](#)
- [To search for a company without any coverage team members on page 68](#)
- [To add or delete members of the coverage team for a company on page 68](#)
- [To change the primary coverage team member for a company on page 68](#)
- [To add a custom-defined relationship type on page 69](#)
- [To generate a default company hierarchy on page 71](#)
- [To create a dynamic company hierarchy of selected companies on page 72](#)

## Setting Up Values for Companies

Administrators can create new industries and territories so that the appropriate selections are available to end users when they add companies.

When a company is added to Siebel eFinance, the end user adding the company is responsible for indicating the industry to which the company belongs. Administrators are responsible for creating the industries that appear to end users.

### **To add an industry**

- 1** From the application-level menu, choose View > Site Map > Application Administration > Industries.
- 2** In the Industries list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Language Code	Primary language of the classification used.



Field	Description
SIC Code	Standard Industry Classification code as defined by the U.S. Department of Commerce.
Type	The classification used to describe the industry.

Companies are often associated with a territory. Administrators can create the territories that appear in the Territory field when end users add a company to Siebel eFinance.

**To add a territory**

- 1 From the application-level menu, choose View > Site Map > Assignment Administration > Territories.
- 2 In the Territory List list, add a record and complete the necessary fields.

## Deleting Company Information

Deleting a company completely removes the company, as well as all activities related to the company, from the system. Only delete a company record if you are certain that the company is no longer active. If end users are unsure whether or not a company is still active (and therefore should not be deleted), they have the option of removing themselves from the company team instead of deleting the record.

As the Siebel administrator, you can make a company unavailable to all other users. First, you can assign yourself as the primary team member. Second, you remove all other employees from the company's team.

**To make a company unavailable to all other users**

- 1 From the application-level menu, choose View > Site Map > Data Administration > Companies.
- 2 In the Company list, select a company.
- 3 In the Company form, click the select button in the Coverage Team field.  
The Coverage Team dialog box appears.

- 4 In the Coverage Team dialog box, locate the administrator and click in the Primary field.

A check mark appears in the Primary field.

- 5 In the Coverage Team dialog box, delete all other coverage team members and click OK.

Only those users with access to the All Companies and All Companies Across Organizations views will be able to see this company.

## **Managing Competitor Information**

Effective sales and marketing requires that your employees have up-to-date and consistent information about the competition and their products. This section describes how to administer information about competitors and competitive products within the Companies screen.

### ***To indicate that a company is a competitor***

- 1 From the application-level menu, choose View > Site Map > Data Administration > Companies.
- 2 In the Company list, add or select a company.
- 3 In the Company form, click the show more button.
- 4 Select the Competitor check box to add the company to the Competitor's list.

The company appears in the Competitor's list. The Competitor's list is available in the Competitors screen and related screens, such as Opportunities.

---

**NOTE:** Non-administrators can specify that a company is a competitor by selecting Competitor from the Type drop-down list. However, selecting Competitor from the Type drop-down list does not add the company to the Competitor's list as seen on the Competitor's screen or in the Pick Competitors dialog box, which is accessible on related screens, such as Opportunities.

---

When a company has been indicated as a competitor, you may want to add document files of comparative and competitive literature. For more information, see the chapter on literature administration in *Siebel Applications Administration Guide*.

## Competitor Information

You cannot delete records that have been added to the Competitors list, since deleting them would also remove them from related screens, like Opportunities. For example, a company may have been a competitor for an opportunity last month. Even if the company is no longer a competitor, the competitor record should remain as part of the history of the opportunity.

If you no longer want a record to appear in the Competitor's list, uncheck the Competitor check box. This removes the record from the Competitors screen without affecting other screens.

## Verifying Coverage Team Members

If you are logged on as a Siebel administrator, you can search for companies that do not have any coverage team members.

Managers can add or delete the members of a company's coverage team if they are the existing primary team member, or the primary team member is one of their direct reports. If you are logged in as an administrator, you can change the primary team designate for any company in the Company Administration view (From the application-level menu, choose View > Site Map > Data Administration > Companies).

The procedures that follow involve making selections in the Coverage Team field. If the Coverage Team field does not appear in your installation, you may need to reveal it using the Columns Displayed dialog box.

---

**NOTE:** Usually, Assignment Manager resolves problems with coverage teams and owner assignment automatically. For more information on Assignment Manager, see *Siebel Assignment Manager Administration Guide*.

---

#### **To search for a company without any coverage team members**

- 1 From the application-level menu, choose View > Site Map > Data Administration > Companies.
- 2 In the Companies list, define a New Query where the Coverage Team field equals IS NULL.

---

**NOTE:** If the Coverage Team field does not appear, you may need to reveal it using the Columns Displayed dialog box.

---

- 3 Execute the query.

The query returns a list of all companies which do not have any coverage team members.

#### **To add or delete members of the coverage team for a company**

- 1 From the application-level menu, choose View > Site Map > Data Administration > Companies.
- 2 In the Companies list, select a company.
- 3 In the Company form, click the select button in the Coverage Team field.  
The Coverage Team dialog box appears.
- 4 To add or delete coverage team members:
  - To add a member to the coverage team, click New, select an employee in the Coverage Team dialog box, and click OK.
  - To delete an employee from the team, select the employee in the list and click Delete.

#### **To change the primary coverage team member for a company**

- 1 From the application-level menu, choose View > Site Map > Data Administration > Companies.
- 2 In the Companies list, select a company.

- 3 In the Company form, click the select button in the Coverage Team field.  
The Coverage Team dialog box appears.
- 4 Select the Primary field for the new primary coverage team member and click OK.

## Managing the Custom-Defined Relationship Types LOV

If you are logged in as the Siebel administrator, you can create and maintain a list of predefined custom-defined relationship types. A default list of values is provided with the application. These relationship types appear in the drop-down LOV for the Type field found on the Relationship Hierarchy views, in the Party Relationship applet.

### ***To add a custom-defined relationship type***

- 1 From the application-level menu, choose View > Site Map > Application Administration > List of Values.
- 2 In the List of Values list, create a New Query where Type equals PARTY\_RELATIONSHIP\_TYPE.

At least six records will be returned, showing the existing list of values for custom-defined relationship type.

- 3 In the List of Values list, add a record and complete the necessary fields.  
Some fields are described in the following table.

Field	Comments
Active	Determines whether the value is displayed to the end user in the Relationship drop-down list.
Display Value	Value as displayed in the Relationship drop-down list.
Language Independent Code	Code used internally by the Siebel application.
Language Name	Language used for the list of values Display Value field.

Field	Comments
Order	Numerical order in which a value is displayed within the Relationship drop-down list.
Parent LIC	Language-independent code of a parent list of values. It is used in hierarchical list of values.
Translate	When checked, indicates that the list of values is part of a multilingual list of values (MLOV).
Type	The type of list of values. For this procedure, select PARTY_RELATIONSHIP_TYPE.

---

**NOTE:** You cannot delete LOV table entries. Use the Active check box to deactivate an LOV entry and thereby remove it from the Relationship drop-down list.

---

## Generating Company Hierarchies for Data Aggregation

Data aggregation is available by using the Roll-up views provided the administrator defines one or more hierarchies. The application administrator typically defines a default hierarchy by associating accounts with one another using the parent field on a company form, or the subaccount view for child accounts. Administrators can define Company hierarchies to display aggregated data—the activities, opportunities, contacts, and coverage teams—across organizational structures. For example, the top node of the hierarchy contains activities for the organization, the subsidiaries below the organization, the departments at the subsidiaries, and contacts working at any level of the tree. As the end users move up and down the tree, they see more or less data rolled up to the selected level.

The application administrator can define two types of hierarchies for data aggregation—a default hierarchy for all end users and specific hierarchies that are used only by certain end users.

## Default Company Hierarchies

The application administrator sets up a default company hierarchy once, during the initial application setup. The default hierarchy is available to all end users who are not tied to a specific hierarchy and who have been granted view access to the companies represented in the hierarchy. It is the administrator's responsibility to give end users access to Company views. For more information, see *Siebel Applications Administration Guide*.

When new companies are added, they are automatically added to the default hierarchy tree and the contacts, coverage teams, activities, and opportunities that are associated with the company are automatically displayed in the roll-up views.

In the preconfigured application, using the Generate Hierarchy button adds only parent account and child companies to the hierarchy. Any company that does not have a child or parent is not displayed in the roll-up views. In Siebel Tools, you can change the DynHierarchy LoadAllAccounts user property to alter this behavior.

The DynHierarchy LoadAllAccounts user property on the Dynamic Hierarchy Direct Relationship business component can be set to N or Y. When it is set to N, only parent and children appear in the a generated hierarchy. When DynHierarchy LoadAllAccounts user property is set to Y, all companies are added to the generated hierarchy. For more information on setting user properties, see *Siebel Tools Reference*.

### **To generate a default company hierarchy**

- 1 In the application-level menu, choose View > Site Map > Application Administration > Account Hierarchies.

- 2 In the Account Hierarchies list, click Generate Hierarchy.

The parent-child account relationships that have been defined in your application are registered for participation in the roll-up views. This process may take some time, depending on the quantity of account records that are in your existing environment.

When the company hierarchy has been generated, a new record appears in the Company Hierarchies list. The Hierarchy Name field of the record contains the user Id of the administrator who generated the hierarchy and the time it was generated. If it is the only hierarchy record, the Default field is automatically checked. The companies that have been added for participation in the roll-up views appear in the Company Relationships list.

---

**NOTE:** If no accounts are visible in the Company Relationships list, click the query button, step off the query, and click Go to refresh the view.

---

- 3 Optional. Rename the company hierarchy and, if necessary, check the Default field.

---

**NOTE:** If end users are using the application when you generate a hierarchy, they must log off and log on again to see the default hierarchy in the roll-up views.

---

## **Dynamic Company Hierarchies**

In some cases, users work with particular companies within a large corporation, but not with others. In these instances, some end users do not need to or should not see aggregated data across the entire corporation. An administrator can define a custom hierarchical structure across which data can be aggregated. This defined structure, called a *dynamic hierarchy*, can be as simple or complex as needed and offers users the ability to aggregate data across the companies they are interested in seeing.

### **To create a dynamic company hierarchy of selected companies**

- 1 In the application-level menu, choose View > Site Map > Application Administration > Company Hierarchies.
- 2 Create a new company hierarchy record.



- 3 Click the Add button in the Company Relationships list, select companies in the Add Company dialog box, and click OK.

All the accounts in the Company Relationship list belong to the new account hierarchy.

- 4 To define parent and child relationships, select an company in the Company Relationship list that has no parent, click the select button in the Parent Company field, and select a parent company in the Pick Parent Company dialog box.
- 5 Repeat [Step 4](#) for all companies that have no parents.
- 6 Associate the dynamic hierarchy with an organization.

End users can only see the hierarchy with which their current position's primary organization is tied. It is the administrator's responsibility to associate end users with positions, positions with organizations, and organizations with hierarchies. For more information, see *Siebel Applications Administration Guide*

## End-User Procedures

The following end-user procedures are described in this section:

- [Adding a Company](#)
  - [To add a company on page 74](#)
- [Updating a Company Profile](#)
  - [To update a company profile on page 75](#)
- [Viewing Company Hierarchies in Roll-up Views](#)
  - [To view aggregated activities for a company on page 76](#)
  - [To view the aggregated coverage team for a company on page 77](#)
  - [To view aggregated opportunities for a company on page 77](#)
  - [To view an aggregated list of contacts for a company on page 78](#)
- [Creating Assessments for a Company](#)

- To perform a company assessment on page 79
- To view the results of a company value assessment on page 80
- Associating Applications with a Company
  - To associate an application with a company on page 80
- Associating a Service Request with a Company
  - To add a service request associated with a company on page 81
- Managing a Company Coverage Team
  - To add a member to a coverage team on page 82
- Viewing a Company Summary
  - To view company summary information on page 83
- Viewing a Company Relationship Hierarchy
  - To establish a natural parent-subsidary relationship between two companies on page 85
  - To create a custom-defined relationship on page 85

## Adding a Company

When end users identify a possible lead, the lead can be added as a company. Users can then begin to add and track information about the company.

### **To add a company**

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select My Companies.

- 3 In the Companies form, click the show more button, add a record, and complete the necessary fields.

United States law requires that financial institutions disclose their privacy policies regarding the sharing of non-public personal information with third parties and fair credit reporting that impacts the sharing of non-public personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

- 4 To specify a privacy level, scroll down to the Privacy Option field and select one of the following:
  - **Opt-In.** Sharing of non-public personal information is allowed without restrictions.
  - **Opt-Out - Affiliates.** Sharing of non-public personal information with affiliates is not allowed.
  - **Opt-Out - Third Party.** Sharing of non-public personal information with third parties is not allowed.
  - **Opt-Out - All Parties.** Sharing of non-public personal information with any affiliate or third party is not allowed.

---

**NOTE:** If you have administrator privileges, you can also add companies from the application-level menu, by choosing View > Site Map > Data Administration > Companies.

---

## Updating a Company Profile

A company's profile information should always be kept up to date. The information in a company's profile is used throughout Siebel eFinance to make decisions about and manage company records. For example, in the Commercial Loans screen, a company's profile information automatically appears in the Borrower Detail view.

### ***To update a company profile***

- 1 Navigate to the Companies screen.
- 2 In the Companies list, select a company.

- 3 Click the Client Profile view tab.
- 4 In the Client Profile form, from the Show drop-down list, select one of the following profile areas to update for the company.
  - Business
  - Financial
  - Investors
  - Management
  - Market Statistics
  - Transactions
- 5 In the Profile form, update the information as needed.

## Viewing Company Hierarchies in Roll-up Views

End users can review the company and its parent organization, subsidiaries, contacts, opportunities and relationships to other entities in the graphical relationship hierarchy tree control available in the roll-up views. By drilling down on hypertext links on the hierarchy tree, end users can navigate to related views.

---

**NOTE:** If the company has not been added to a hierarchy tied to the user's position's organization (either default hierarchy or dynamic hierarchy), the hierarchy tree is not visible to the end user. Instead they the following message: "The selected record is not included as part of your defined hierarchy. If you feel this is in error, please contact your system administrator." The administrator is responsible for associating positions with organizations and an organization with a hierarchy.

---

The Activities-Roll-up view shows all of the activities associated with the selected company and its children. End users can apply filters to the list to find specific activity records and save the filtered list.

### **To view aggregated activities for a company**

- 1 Navigate to the Companies screen > My Companies.

- 2 Select a company and click the Activities-Roll-up view tab.

The associated hierarchy appears on the right side of the screen. All activities associated with the company and all of its children appear in the Activities-Roll-up list.

In the Activities-Roll-up List, you can:

- Drill down on an activity type to navigate to the Activities > Attachments view.
- Drill down on a company name to navigate to the Companies > Contacts view.

---

**NOTE:** If you create an activity in the Activities screen and do not set the Company field, the activity will not appear in the Activities-Roll-up list.

---

#### ***To view the aggregated coverage team for a company***

- 1 Navigate to the Companies screen > My Companies.
- 2 Select a company and click the Coverage Team-Roll-up view tab.

The associated hierarchy appears on the right side of the screen. All coverage team members associated with the company and all of its subsidiaries appear in the Coverage Team-Roll-up list.

In the Coverage Team-Roll-up list, you can:

- Drill down on a last name to navigate to the Employees screen.
- Drill down on an email address to open a blank email message addressed to the team member who has that address.

#### ***To view aggregated opportunities for a company***

- 1 Navigate to the Companies screen > My Companies.

- 2 Select a company and click the Opportunities-Roll-up view tab.

The associated hierarchy appears on the right side of the screen. All opportunities associated with the company and all of its children appear in the Opportunities-Roll-up list.

In the Opportunities-Roll-up list, you can:

- Drill down on an opportunity name to navigate to the Opportunities screen.
- Drill down on an company name to navigate to the Companies > Contacts view.

#### **To view an aggregated list of contacts for a company**

- 1 Navigate to the Companies screen > My Companies.
- 2 Select a company and click the Contact-Roll-up view tab.

The associated hierarchy appears on the right side of the screen. All contacts associated with the company and all of its children appear in the Contacts-Roll-up list.

In the Contacts-Roll-up list, you can:

- Drill down on a last name to navigate to the Contacts screen.
- Drill down on an company name to navigate to the Companies > Contacts view.
- Drill down on an email address to open a blank email message addressed to the contact who has that address.

## **Creating Assessments for a Company**

An *assessment* is a set of attributes used to assess the business potential or credit worthiness of a company. Company assessments can be used to compare companies to each other or against a model, or to learn about companies and sales situations. End users complete the company assessment by selecting the appropriate values for the different attributes.

**To perform a company assessment**

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select My Companies.
- 3** In the Companies list, select the company for which the assessment is being performed.
- 4** Click the Assessments view tab.
- 5** In the Assessments list, add a record.
- 6** In the Template Name field, click the select button.  
The Select Assessment Template dialog box appears.
- 7** In the dialog box, select the appropriate template and then click OK.  
Attribute records are automatically generated in the Assessment Attributes list.
- 8** In the Assessment Attributes list, make a selection in the Value field for each attribute and then click OK.

For more information viewing assessments, see [“Viewing the Results of a Company Value Assessment” on page 79](#).

---

**NOTE:** Administrators must create the assessment templates. See *Siebel Applications Administration Guide* for more information on how to create assessment templates.

---

**Viewing the Results of a Company Value Assessment**

A company value assessment evaluates a company based on criteria defined by an end user's organization. The results of a company value assessment appear in the form of a Customer Value icon. This icon appears in the Company Summary and gives users an instant summary of the value of the company to the financial institution. Each star represents a quartile value. For example, one star means 1 % to 25 % and two stars mean 25 % to 50 %. This four-star system allows the user to determine the value of a company without having to perform complex research and analysis.

***To view the results of a company value assessment***

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select My Companies.
- 3** In the Companies list, select a company for which you want to view the results of a company value assessment.
- 4** Click the Summary view tab.

The Company Summary view appears. Each star in the Customer Value icon represents a quartile value.

**Associating Applications with a Company**

Applications are used for companies that want to apply for offered services or products. For example, a small business wants to apply for a business checking account. The end user handling the inquiry finds the company in the All Companies view, navigates to the Applications view, and creates an application record for this business checking account application.

***To associate an application with a company***

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select All Companies.
- 3** In the Companies list, select the company to associate with an application.
- 4** Click the Applications view tab.

The applications associated with that company appear.

- 5** In the Applications list, add a record and complete the necessary fields.

---

**NOTE:** To enter more detailed application information, drill down on the Application Name hyperlink.

---



## Associating a Service Request with a Company

A service request is a request from a company for information or assistance with a problem related to purchased products or services. When a customer calls about an existing service request, end users can find the service request and give status information to the caller in several ways. They can:

- Review the service request information
- Create an activity to record the customer's call
- Update the service request with additional information from the customer
- Resolve the service request
- Assign the service request
- Transfer the caller to another service representative

If a call requires that an end user create a new service request, she can create one. Siebel eFinance automatically assigns a unique service request (SR) number to track the new service request throughout the system.

### ***To add a service request associated with a company***

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select All Companies.
- 3** In the Companies list, select a company.
- 4** Click the Service Requests view tab.

The service requests associated with that company appear.

- 5** In the Service Requests list, add a record and complete the necessary fields.

The application automatically assigns a service request number (SR#).

## Managing a Company Coverage Team

A coverage team is the group of employees that are assigned to manage the relationship with a given company. The coverage team for a company is defined as all users who have access to the company in the My Companies view.

---

**NOTE:** Similar coverage team functionality is also available for contacts. You can use the Contact Coverage Team view (Contacts > Coverage Team) to manage the contact coverage team.

---

End users can use the company coverage team functionality available in Siebel eFinance to:

- Record and display employees covering a company within a single company record
- Specify and review the nature of the employee's relationship with each covered company, defined as the Coverage Role and Attributes list

### **To add a member to a coverage team**

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select My Companies.
- 3** In the Companies list, select a company.
- 4** Click the Coverage Team view tab.
- 5** In the Coverage Team list, add a record.
- 6** In the Add Employees dialog box, select an employee and click OK.
- 7** If known, select the employee's coverage role using the drop-down list in the Coverage Role field.

---

**NOTE:** The Siebel administrator maintains the Coverage Role LOV in the List of Values screen under the Type field value type FINS\_COVERAGE\_ROLE\_TYPE. To access the List of Values screen select View > Site Map > Application Administration > List of Values.

---

- 8 If desired, use the Categories and Securities list to select values defining the coverage relationship between the employee and the company; you can select one or more attributes.

The application adds the employee to the coverage team with a defined relationship. The company will appear in the employee's My Companies view.

End users can create coverage team activities. For more information, see [“Viewing Company Coverage Team Activities” on page 142](#).

## Viewing a Company Summary

The Company Summary view provides a comprehensive view of a company in an editable format. This view displays basic company information, financial accounts, call reports, logged alerts, and contacts associated with a company.

The Customer Value icon in the Company form indicates the company's value to the organization. For more information, see [“Creating Assessments for a Company” on page 78](#).

### **To view company summary information**

- 1 Navigate to the Companies screen.
- 2 From the Show drop-down list, select All Companies.
- 3 In the Companies list, select a company.
- 4 Click the Summary view tab.

For more information on editing summary view information, see [“Configuring Summary Views” on page 34](#).

## Viewing a Company Relationship Hierarchy

End users use the Company Relationship Hierarchy to identify and capture key relationships for a company. This view features a graphical tree that provides a visual representation of a company's relationships. The tree shows the natural hierarchy of a company's parent-child relationships to entities such as companies, subsidiaries, divisions, contacts, and coverage relationships with employees as well as custom-defined relationships.

Custom-defined relationships are ad-hoc associations between the company and any contact, organization, household, or employee. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

---

**NOTE:** The Relationship Hierarchy view is also available on the Contacts, Employee (read only) and Households screens. For more information, see [“Viewing a Contact Relationship Hierarchy” on page 105](#) and [“Viewing a Household Relationship Hierarchy” on page 121](#).

---

**To establish a natural parent-subsidary relationship between two companies**

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select My Companies.
- 3** In the Companies list, select the company to be established as the subsidiary.
- 4** In the More Info form, click the show more button.
- 5** In the Parent field, click the select button.  
The Pick Company dialog box appears.
- 6** In the Pick Company dialog box, select the parent company and click OK.  
The name of the selected company appears in the Parent Organization field.
- 7** Repeat [Step 3](#) through [Step 6](#) to set up companies, subsidiaries, branches, and departments as needed for your deployment.
- 8** Click the Relationship Hierarchy view tab.  
The new parent-subsidary relationship is shown in the Relationship Hierarchy explorer in the lower-left corner of the screen.

---

**NOTE:** An alternative approach would be to select the parent companies and select the Subaccount view to add children.

---

**To create a custom-defined relationship**

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select My Companies.
- 3** In the Companies list, select the company for which you want to create a custom-defined relationship.
- 4** Click the Relationship Hierarchy view tab.

- 5** In the Party Relationship list, add a record and complete the necessary fields. Some fields are described in the following table.

Field	Comments
Relationship	<p>Categorizes the relationship between the company and another entity. Field has an LOV for custom-defined Relationship values. Predefined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney.</p> <p>This LOV can be modified by the Siebel administrator. For more information, see <a href="#">“Managing the Custom-Defined Relationship Types LOV”</a> on page 69.</p>
Start Date End Date	<p>If the custom-defined relationship falls between the Start and End Dates, it appears in the tree. If it falls outside the range, it does not appear to the user. The user can enter a start or end date, or both.</p>
Type	<p>Use this field to determine the type of entity with which you wish to establish a relationship. Defaults to Contact. Other values include Household, Organization, and Employee.</p>
Value	<p>The value in this field is based on the Type field. For example, if Type equals Contact, then clicking the select button in Value field displays the Select Contact dialog box.</p>

The newly defined relationship appears in the Relationship Hierarchy explorer.

*Contacts* are entities or individuals with whom the company does business or with whom it expects to do business in the future. Contacts can be employees of other companies, independent consultants, vendors, or personal acquaintances. Contacts can belong to only one company, but they can be part of many opportunities, including opportunities that do not involve their companies. Within Siebel eFinance, contacts are presented in a single view of the customer and your relationship with the customer.

---

**CAUTION:** This chapter assumes you have renamed Siebel Account objects to *Companies*. By default, Siebel eFinance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see the *Upgrade Guide* for your operating system.

---

Using the procedures given in this chapter end users can enter and track information about contacts, including products bought, details of signed agreements or contracts, and products previously recommended to the customer. Users can also document marketing campaigns and details of each customer's response. Users can maintain a complete history of service requests and product applications that the customer has made in the past. They can analyze a customer's financial health as well as a customer's needs.

The Contacts screen provides an alternative view of data that is available in other screens. Many tasks that can be performed in the Contacts views can also be performed in other screens. For example, users can create activities for a contact either in the Contact Activities view, or they can go to the My Activities view to enter a new activity, and then associate it with the contact.

For more information on basic contact functionality and administration, see *Siebel Call Center User Guide*, *Siebel Sales User Guide*, and *Siebel Applications Administration Guide*.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## Business Scenario

These scenarios feature sample tasks performed by a sales representative in the securities or banking industries. Your company may follow a different workflow according to its business requirements.

### Sales Representative Adds a New Contact

At conference a new account representative meets a potential customer. The potential customer gives the new account representative his business card and informs her that he had recently moved to the area and is still looking for a financial institution to serve his small business and personal banking needs.

The new account representative returns to her office and enters her new acquaintance into the Siebel eFinance as a new contact. She can also enter his company information and associate the company with the contact. In the Relationship Hierarchy view, she can enter the relationships for this contact, including all companies he is associated with, the contact's business partners, lawyer, his family members, and other influential relationships. As the creator of this new contact record, she is automatically added to the coverage team as the primary representative for the customer. If necessary, she can also add the small business manager and other product experts to the coverage team so they can see this new contact in their My Contacts view.

As the customer is looking for personal and business services, the account representative can create separate opportunity records in Siebel eFinance associated with the contact. In the opportunity records, she records the products and services the customer is interested in as well as other follow-up activities to serve the customer's financial needs.

In the scenario, end users are the new account representatives who manage company information in the field. They enter information to:

- Add a new contact and associate him/her with companies
- Use the Relationship view to enter all the contact's influential relationships



- Add other account representatives to the coverage team
- Create new opportunities associated with the contact
- Create follow-up activities and assign them to the right representatives to close the potential opportunities

## **Private Banker Prepares for Sales Call**

A private banker is preparing for a sales call. He reviews his client's information by answering the following questions:

- What company does this person work for?
- What is the value of this customer's relationship?
- What is this person's financial profile?
- What financial accounts and products does the person already own? What might the person need in addition?
- What types of service issues has the person had?

All of these questions can be answered by accessing the Contacts screen.

In the scenario, end users are private bankers in the banking industry. They enter information to:

- Add a new contact
- Create a customer value assessment
- View contact summary information
- View the results of a customer value assessment

## **Contacts Sample Tasks**

This section details sample tasks often performed by administrators and end-users when working with contacts. Your company may follow a different workflow according to its business requirements.

## Administrator Procedures

The following list shows procedures administrators typically perform to manage contacts.

- **Update contact holdings.** For more information, see [“To update or review a contact’s holdings” on page 91.](#)
- **Update a contact investment profile.** For more information, see [“To update or review a contact’s Investment Profile” on page 91.](#)

## End-User Procedures

The following list shows tasks end users typically perform when working with contacts. These tasks can be performed in any order.

- **Manage contact information.** For more information, see [“Managing Contact Information” on page 94.](#)
- **Create customer value assessment.** For more information, see [“Creating a Customer Value Assessment” on page 102.](#)
- **View a contact summary.** For more information, see [“Viewing a Contact Summary” on page 104.](#)
- **View relationship hierarchy information.** For more information, see [“Viewing a Contact Relationship Hierarchy” on page 105.](#)
- **Create and use a Book of Clients.** For more information, see [“Creating and Using a Book of Clients” on page 107.](#)
- **Manage mortgage information.** For more information, see [“Managing Mortgages” on page 108.](#)
- **Create a financial plan.** For more information, see [“Creating a Financial Plan” on page 113.](#)

## Administrator Procedures

The following administrator procedures are described in this section:

- [To update or review a contact's holdings](#)
- [To update or review a contact's Investment Profile](#)

Administrators can perform various procedures to review, add, and modify contact information through the Contacts Administration views in the Finance Administration screen.

The Investment Profile view allows administrators to create contacts' profiles, such as overall objectives, financial goals, annual income, liquid net worth, experience, risk assessment, knowledge levels, and income tax bracket.

***To update or review a contact's holdings***

- 1** From the application-level menu, choose View > Site Map > Finance Administration > Contacts.
- 2** In the Contacts list, select a contact.
- 3** Update the contact's information as needed.
- 4** Click the Holdings view tab.

The Holdings list appears, which includes all of the Contact's financial accounts at your organization.

- 5** Select a financial account.
- 6** To update a contact's holdings in the selected account, select the holdings record in the Holdings list, and update the information as needed.

***To update or review a contact's Investment Profile***

- 1** From the application-level menu, choose View > Site Map > Finance Administration > Contacts.
- 2** In the Contacts list, select a contact.
- 3** Update the contact's information as needed.
- 4** Click the Investment Profile view tab.
- 5** Update the contact's investment profile as needed.

## End-User Procedures

The following end-user procedures are described in this section:

- [Managing Contact Information](#)
  - [To add a contact on page 95](#)
  - [To associate a contact with a company on page 95](#)
  - [To add a category to a contact on page 96](#)
  - [To create a note regarding a contact on page 97](#)
  - [To distribute literature to a contact on page 98](#)
  - [To set a contact's securities interest on page 99](#)
  - [To view a contact's transaction history on page 99](#)
  - [To enter a referral received to or from a contact on page 100](#)
  - [To create a referral to a contact on page 101](#)
  - [To review a contact's profitability on page 102](#)
- [Creating a Customer Value Assessment](#)
  - [To create a customer value assessment on page 103](#)
  - [To view the results of a customer value assessment on page 104](#)
- [Viewing a Contact Summary](#)
  - [To view contact summary information on page 105](#)
- [Viewing a Contact Relationship Hierarchy](#)
  - [To view a contact's relationship hierarchy on page 105](#)
  - [To define a relationship between contacts on page 106](#)
- [Creating and Using a Book of Clients](#)
  - [To create a book of clients on page 107](#)
  - [To evaluate a book of clients on page 107](#)
- [Managing Mortgages](#)

- To perform a general needs analysis for a contact on page 109
- To recommend mortgage products for which a customer qualifies on page 110
- To perform a mortgage prequalification on page 111
- To use the mortgage calculator on page 112
- Creating a Financial Plan
  - To create a financial plan on page 113

## Managing Contact Information

*Contacts* are entities or individuals with whom the company currently does business or with whom it expects to do business in the future. End users manage contact information by:

- Adding new contacts (See [“Adding Contacts” on page 94](#))
- Creating contact categories and notes (See [“Creating Categories for Contact Information” on page 96](#) and [“Creating Notes About a Contact” on page 97](#))
- Adding a contact to a literature distribution list (See [“Adding a Contact to a Literature Distribution” on page 98](#))
- Setting a contact’s access level (See [“Contact Access Level” on page 99](#))
- Setting a contact’s securities interest (See [“Setting a Contact’s Securities Interest” on page 99](#))
- Viewing a contact’s transaction history See ([“Viewing a Contact’s Transaction History”](#))
- Managing contact referral information (See [“Managing Contact Referral Information” on page 100](#))
- Viewing contact profitability (See [“Reviewing Contact Profitability” on page 102](#))

### Adding Contacts

When end users meet someone in the course of business, they add a contact record for that individual to track pertinent personal information and possible potential future business.

---

**NOTE:** The My Personal Contacts view is different from the other Contacts views because it is designed for contacts not associated with a company. Therefore, in the My Personal Contacts view, adding a company to a record does not also add it to the My Contacts view, All Contacts view, and so on. End users must add business contacts in the My Contacts view proper. They must create, review, and manage activities for their personal contacts only in the Activities view of the My Personal Contacts view, not in the other Contacts views.

---

**To add a contact**

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select All Contacts.
- 3** In the Contacts form, click the show more button, add a record, and complete the necessary fields.

United States law requires that financial institutions disclose their privacy policies regarding the sharing of non-public personal information with third parties and fair credit reporting that impacts the sharing of non-public personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

- 4** To specify a privacy level, scroll down to the Privacy Option field and select one of the following:
  - **Opt-In.** Sharing of non-public personal information is allowed without restrictions.
  - **Opt-Out - Affiliates.** Sharing of non-public personal information with affiliates is not allowed.
  - **Opt-Out - Third Party.** Sharing of non-public personal information with third parties is not allowed.
  - **Opt-Out - All Parties.** Sharing of non-public personal information with any affiliate or third party is not allowed.

**To associate a contact with a company**

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select a contact.
- 4** In the More Info form, click the show more button.
- 5** In the Company field, click the select button.

- 6 In the Company dialog box, click New, select a record from the Add Companies list, and then click OK.

The application automatically associates the company with the contact and populates the address with the default company address information.

- 7 To enter an alternate address, click the select button in the Address Line field.

The Contact Addresses dialog box appears.

- 8 Click New, enter the new address, and then click Save.

The Contact Addresses dialog box displays the new company address.

- 9 To specify an address as the contact's primary address, click the Primary field and click OK.

---

**NOTE:** The last address highlighted in the Companies Addresses dialog box appears in the Address Line field.

---

- 10 In the Time Zone field, select the contact's time zone.

### Creating Categories for Contact Information

If the default Contacts list and More Info form do not contain fields to track the type of information that end users need to track, they can add additional categories. A manager may have set up a list of values from which they can select.

#### **To add a category to a contact**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact.
- 4 Click the Categories view tab.
- 5 In the Categories list, add a record.
- 6 In the Category field, click the select button.

The Pick Category dialog box appears.



- 7 Select a category from the list of values and click OK, or click New and create a new category.
- 8 Complete the necessary fields.
- 9 Create additional categories by repeating [Step 5](#) through [Step 8](#).

## Creating Notes About a Contact

As end users work with contacts, they learn things they may want to remember. Often these tidbits of information are best stored as notes. Users can create notes that everyone with access to the contact record can see, or they can create notes that only they can see.

### **To create a note regarding a contact**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, either select the contact for whom you wish to create a note or create a new contact.

---

**NOTE:** If the contact does not exist, add it. For more information, see [“Adding Contacts” on page 94](#).

---

- 4 Click the Notes view tab.
  - 5 From the Show drop-down list, select one of the following:
    - Public Notes—Notes that others can see.
    - Private Notes—Notes that only their creators can see.
  - 6 In the Notes list, add a record and complete the necessary fields.
- Some fields are described in the following table.

Field	Comments
Created Date	Automatically populates with a date and time stamp.

Field	Comments
Type	Default value is Note. Select alternate value to categorize the type of note.
Description	Text field for the content of the note.

### Adding a Contact to a Literature Distribution

The Literature Distribution view displays all the literature that has been distributed to a contact. Typically, a literature distribution record is created each time literature is emailed to a contact. For more information about the activity of distributing literature using an email message, see [“Providing a Literature Fulfillment by Email”](#) in [Chapter 8, “Activities.”](#)

#### **To distribute literature to a contact**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information, see [“Adding Contacts”](#) on page 94.

---

- 4 Click the Literature Distribution view tab.
- 5 In the Literature Distribution list, add a record and complete the necessary fields.
- 6 In the Distribution Channel field, select a distribution channel to indicate how to distribute the literature.
- 7 Scroll down to the Literature list, add a record, and complete the necessary fields.
- 8 In the Literature list, continue adding the pieces of literature to be distributed.

## Contact Access Level

Siebel eFinance uses access levels to grant customers access to different levels of service, research, events, and literature. Setting a contact's access to a specific level allows that contact access and visibility to literature items that have the same or lesser access level. For more information about setting a contact's access level, see [“Access Exceptions” on page 273](#).

## Setting a Contact's Securities Interest

End users can record a contact's securities interest.

### ***To set a contact's securities interest***

- 1 Navigate to the Contacts Screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts, list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4 Click the Interests view tab.
- 5 In the Interests list, add a record and complete the necessary fields.

## Viewing a Contact's Transaction History

The Contacts Transaction view allows end users to display a contact's transaction history by financial account for all the accounts held by the contact at your organization.

### ***To view a contact's transaction history***

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact.
- 4 Click the Transaction History view tab.

The Transactions view appears, displaying all the financial accounts associated with the contact, and the investment transactions that took place in each account.

## Managing Contact Referral Information

The Referrals view tab allows end users to enter referral information associated with contacts. Referrals are potential opportunities.

In the Referrals tab view, end users can record both referrals they give to their contacts as well as referrals received from a contact.

### ***To enter a referral received to or from a contact***

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select the contact for whom you wish to log a referral.
- 4** Click the Referrals view tab.
- 5** From the drop-down list, select Referrals From This Contact.
- 6** In the list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Company	Select an existing company or create a new one. The company selected represents the potential opportunity for your organization.
Last Name	<p>Select a contact to associate with the referral company as selected in the Company field; if you entered a Company, the list of Contacts is restricted to those associated with the selected company.</p> <p>To create a new company for a referral:</p> <ol style="list-style-type: none"><li><b>1</b> On the Contacts screen, create contacts for the company. For more information, see <a href="#">“To add a contact” on page 95</a>.</li><li><b>2</b> Associate those contacts with the new company. For more information, see <a href="#">“To associate a contact with a company” on page 95</a>.</li><li><b>3</b> On Referrals view tab, select the Contact from the Pick Contact dialog box associated with this field.</li></ol>
Referred By	Select the employee who made the referral.

**To create a referral to a contact**

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select the contact for whom you wish to create a referral.
- 4** Click the Referrals view tab.
- 5** Scroll down to Referrals to This Contact list.
- 6** In the list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Disposition	The status of the referral.
Company	Select an existing company or create a new one. The company selected represents the potential opportunity for your service provider.
Last Name	<p>Select a contact to associate with the referral company as selected in the Company field; if you entered a Company, the list of Contacts is restricted to those associated with the selected company.</p> <p>To create a new company for a referral:</p> <ol style="list-style-type: none"> <li><b>1</b> On the Contacts screen, create contacts for the company. For more information, see <a href="#">“To add a contact” on page 95</a>.</li> <li><b>2</b> Associate those contacts with the new company. For more information, see <a href="#">“To associate a contact with a company” on page 95</a>.</li> <li><b>3</b> On Referrals view tab, select the Contact from the Pick Contact dialog box associated with this field.</li> </ol>
Referred By	Select the employee from your organization who made the referral.

### Reviewing Contact Profitability

End users can use the Profitability view to review customer profitability calculations. These calculations help financial institutions adjust their sales, pricing, service, and marketing activities appropriately. This information also helps institutions cross-sell to their customers.

---

**NOTE:** In Siebel eFinance, end users can access the Profitability view from the Contacts, Households, and Companies screens.

---

#### *To review a contact's profitability*

- 1** Navigate to the Contacts screen.
- 2** In the Contacts list, select a contact.
- 3** Click the Profitability view tab.

The Profitability list appears.

### Creating a Customer Value Assessment

The Contacts Assessments view can help end users qualify contacts and verify resource allocation. Contact assessments are created in the Contacts Assessments view and the results are presented in the Contacts Summary view.

---

**NOTE:** A similar assessment functionality is available for companies. For more information, see [“Creating Assessments for a Company” on page 78](#).

---

A customer value assessment evaluates a contact based on defined criteria. Each assessment template has a group of assessment attributes that make up the different measurement points of the assessment. A Siebel administrator can create new templates and add or modify assessment attributes. For more information on assessment templates and how to define and manage them, see *Siebel Applications Administration Guide*.

---

**NOTE:** Siebel administrators who wish to modify the Customer Value assessment template must name the template *Customer Value*. If they do not use this name, the Customer Value icon will not display the appropriate information.

---

**To create a customer value assessment**

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select the contact for whom the assessment will be added.
- 4** Click the Assessments view tab.
- 5** In the Assessments list, add a record.
- 6** In the Template Name field, click the select button.
- 7** In the Select Assessment Template dialog box, select a Template Name and click OK.

Assessment attributes, as defined for the Customer Value template, are automatically created in the Assessment Attributes list.

- 8** In the Assessment Attributes list, where possible, select a value for each attribute by clicking the select button in the Value field.

## **Viewing the Results of a Customer Value Assessment**

A customer value assessment evaluates a customer based on criteria defined by an end user's organization. The results of a customer value assessment appear in the form of a Customer Value icon. This icon appears in the Contact Summary and gives users an instant summary of the value of the customer to the financial institution. Each star represents a quartile value. For example, one star means 1 % to 25 % and two stars mean 25 % to 50 %. This four-star system allows the user to determine the value of a specific contact without having to perform complex research and analysis.

### ***To view the results of a customer value assessment***

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select the contact for whom you want to view the results of a customer value assessment.
- 4** Click the Summary view tab.

The Contact Summary view appears. Each star in the Customer Value icon represents a quartile value.

---

**NOTE:** When multiple customer value assessments exist, only the data from the last customer value assessment completed is displayed.

---

## **Viewing a Contact Summary**

The Contact Summary view provides a comprehensive view of a contact's relationship with an end user's organization in an editable format. This view displays the customer's contact information, financial accounts, applications, alerts, campaigns targeted at the customer, and service requests and opportunities associated with the customer.

The Customer Value icon in the Contact form indicates the customer's value to the organization. For more information, see [“Creating a Customer Value Assessment” on page 102](#) and [“Viewing the Results of a Customer Value Assessment” on page 104](#).



**To view contact summary information**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact.
- 4 Click the Summary view tab.

For more information on editing summary view information, see [“Configuring Summary Views” on page 34](#).

## Viewing a Contact Relationship Hierarchy

A contact’s relationships are those of influence. End users may have a contact who relies heavily on the opinions of others when making purchasing or other decisions. If so, they may want to keep track of the relationships between a contact having purchasing authority and those who might influence his purchasing decisions.

End users use the Contacts Relationship Hierarchy view to identify and capture key relationships for a contact. This view features a graphical tree that provides a visual representation of a contact’s relationships. The tree displays both the natural hierarchy of a contact’s parent-child relationships to entities such as companies and households, as well as custom-defined relationships.

Custom-defined relationships are ad-hoc associations between the contact and any other contact, organization, or household. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

---

**NOTE:** The Relationship Hierarchy view is also available on the Companies and Households screens. For more information, see [“Viewing a Company Relationship Hierarchy” on page 83](#) and [“Viewing a Household Relationship Hierarchy” on page 121](#).

---

**To view a contact’s relationship hierarchy**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.

**3** In the Contacts list, select the contact for whom you want to view a relationship hierarchy.

**4** Click the Relationship Hierarchy view tab.

The Contacts Relationship Hierarchy view appears.

#### **To define a relationship between contacts**

**1** Navigate to the Contacts screen.

**2** From the Show drop-down list, select My Contacts.

**3** In the Contacts list, select the contact for whom you want to describe relationships; if the contact does not exist, add it.

For more information on adding contacts, see [“Adding Contacts” on page 94](#).

**4** Click the Relationship Hierarchy view tab.

**5** In the Party Relationship list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Relationship	Categorizes the relationship between the contacts. Field has an LOV for Custom Defined Relationship values. Pre-defined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney.  This LOV can be modified by the Siebel administrator. For more information, see <a href="#">“Configuring Lists of Values” on page 33</a> .
Type	Defaults to Contact. Other values include Household, Organization, and Employee.
Value	Select a value from a dialog box based on the Type field selection. For example, if Type equals Contact, then clicking the select button displays the Select Contact dialog box.

The newly defined relationship is expressed in the Relationship Hierarchy explorer.

## Creating and Using a Book of Clients

The Book of Clients view allows end users to create, review, delete, and modify logical groupings of contacts. After contacts are grouped together in a book, end users can conduct analyses on their book as well as graphically display performance over a period of time.

### **To create a book of clients**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select Book of Clients.
- 3 In the Book of Clients list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Book of Clients	Enter a name for the book of clients.
Team	Defaults to a value based on the login ID.
Comments	A text description of the Book of Clients.

- 4 In the lower Book of Clients list, add a record.  
The Add Contact dialog box appears.
- 5 Select a contact to add to the current Book of Clients, and click OK.

---

**NOTE:** You can add multiple contacts at once by holding down the CTRL key and clicking on each record to be added. Click OK only after you have selected all of the records to add to the Book of Clients.

---

The contacts appear in the lower Book of Clients list.

### **To evaluate a book of clients**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select Book of Clients.

- 3** In the Book of Clients list, select a book to evaluate.
- 4** In the lower Book of Clients list, select one of the Show drop-down list options described in the following table.

Show	Comments
Book of Clients	Create and view the contacts in a book of clients.
Book of Clients Performance	Display key metrics for assessing an entire book of clients' performance.
Book of Clients Summary	Displays summary information for each contact in a book of clients, including opportunities, financial accounts, service requests, alerts, affiliations, and customer value.

Scroll down to view information on all the opportunities, financial accounts, service requests, alerts, affiliations, and customer value associated with the selected book of clients.

## Managing Mortgages

Using the Contacts screen, end users can perform the following mortgage-related tasks:

- Perform a mortgage needs analysis. For more information, see [“Performing a Mortgage Needs Analysis” on page 108](#).
- Make a mortgage recommendation. For more information, see [“Making a Mortgage Product Recommendation” on page 110](#).
- Perform a mortgage prequalification. For more information, see [“Performing a Mortgage Prequalification” on page 111](#).
- Use the mortgage calculator. For more information, see [“Using the Mortgage Calculator” on page 112](#).

### Performing a Mortgage Needs Analysis

End users can use the Needs Analysis Mortgage view to perform a mortgage needs analysis for a contact.

**To perform a general needs analysis for a contact**

- 1** Navigate to the Contacts view.
- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4** Click the Needs Analysis view tab.
- 5** From the Show drop-down list, select Mortgage.
- 6** In the Needs Analysis form, add a record and complete the necessary fields.
- 7** If you do not know which values to enter:

- a** Click Script.
- b** In the SmartScript list, drill down on the Name hyperlink.

The script session appears.

- c** Complete the questions as prompted.

After the Needs Analysis form is completed, a recommendation can be generated.

---

**NOTE:** For more information about needs analysis and generating recommendations, see [Chapter 11, “Financial Needs Analyses.”](#)

---

### Making a Mortgage Product Recommendation

End users can use the Product Recommendation view to recommend mortgage products based on the loan term that a customer specifies. This view also displays the mortgage monthly payments, detail fees, interest rate, and points for each recommended mortgage product.

---

**CAUTION:** All Siebel eFinance calculators described provide results intended for comparison purposes only; the accuracy of the results is not guaranteed. Any differences from the expected results can be due to rounding or the mathematical formula used. Contact your Siebel administrator to modify the formula used to perform calculations.

---

#### ***To recommend mortgage products for which a customer qualifies***

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4** Click the Product Recommendation view tab.
- 5** In the Product Recommendation form, select Calculator Detail from the drop-down list.
- 6** In the Calculator Detail form, add a record and complete the necessary fields.  
The monthly payment is automatically calculated for the request loan terms.
- 7** Click Recommend.

All the mortgage products that have the same loan term as that set in the Calculator form appear in the Recommendations list.

- 8 In the Recommendations list, select a mortgage product.

The Rate/Points list displays the loan rate and points associated with the product while the Fees list displays the fees associated with the product.

## Performing a Mortgage Prequalification

End users can use the Mortgage Pre-Qualification view to prequalify mortgage prospects before starting the application process.

### **To perform a mortgage prequalification**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4 Click the Mortgage Pre-Qualification view tab.
- 5 In the Mortgage Pre-Qualification Detail form, add a record and complete the necessary fields.

Based on the values in the Prequalification Attributes fields, the Pre-Qualification Output, such as purchase price, loan amount, and closing cost, is automatically calculated.

---

**NOTE:** If you want to use a script to gather your contact’s mortgage prequalification information, first create the script using Siebel SmartScript. After the script is created, open the SmartScript by clicking the SmartScript button in the Mortgage Prequalification form. The SmartScript prompts you to answer mortgage prequalification questions. For more information about SmartScripts, see *Siebel SmartScript Administration Guide*.

---

## Using the Mortgage Calculator

Loan officers, loan originators, and other financial representatives can use the Siebel eFinance Mortgage Calculator to calculate and compare the following amounts for customers:

- Early Payoff, which calculates the new monthly payment amounts that are required to pay off a loan in a specified amount of time prior to the original mature date
- Loan Amount, which calculates the amount of money a customer can borrow, given a loan's monthly payment, interest rate, loan term, and down payment
- Loan Comparison, which compares different types of mortgage loans (ARM vs. Fixed Rate) from which the customer can choose one
- Monthly Payment, which calculates a customer's monthly payment, given the loan amount, interest rate, loan term, property tax, and insurance payment
- Refinance Breakeven, which calculates monthly savings and costs associated with refinancing an existing loan

---

**CAUTION:** All Siebel eFinance calculators described in this guide provide results intended for comparison purposes only; the accuracy of the results is not guaranteed. Differences from the expected results may be due to rounding or the mathematical formula used. Contact your Siebel administrator to modify the formula for your use.

---

### ***To use the mortgage calculator***

- 1** Navigate to the Contacts screen.
- 2** Form the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4** Click the Calculator view tab.



- 5 In the Calculator form, from the Show drop-down list, select a calculation function:
  - Early Payoff
  - Loan Amount
  - Loan Comparison
  - Monthly Payment
  - Refinance Breakeven
- 6 In the Input section in the form, complete the necessary fields.

---

**NOTE:** If you want to use a script to gather a contact's loan information, first create the script using Siebel SmartScript. After the script is created, open SmartScript by clicking the Script button in the Mortgage form. SmartScript presents a set of questions to gather the loan amount information. For more information about scripts, see *Siebel SmartScript Administration Guide*.

---

## Creating a Financial Plan

End users can use the Financial Planning view to ask customers questions about their specific financial goals and recommend a required monthly savings amount.

### **To create a financial plan**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“To add a contact” on page 95](#).

---

- 4 Click the Financial Planning view tab.
- 5 In the Financial Planning list, add a record and complete the necessary fields.

- 6** To follow a script of questions:
  - a** Scroll down to the Details form and click Script.
  - b** In the SmartScript list, drill down on the Name hyperlink.
  - c** Complete the questions as prompted.

---

**NOTE:** For more information about scripts, see *Siebel SmartScript Administration Guide*.

---

Based on the values entered in the Financial Planning list, the Savings (Future Value), Additional Funds Required, and Monthly Saving Required are automatically calculated.

A *household* is a group of contacts generally sharing a common link or association. Households provide valuable segmentation information on the household as a whole, as well as a summary of information about the household member contacts. Users can use the Households screen for identifying and capturing demographic information about a household. They can also use the Households screen to review customer's financial accounts, products, and contact information associated with that household. This information allows them to assess customers' data.

---

**CAUTION:** This chapter assumes you have renamed Siebel Account objects to *Companies*. By default, Siebel eFinance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see the *Upgrade Guide* for your operating system.

---

Grouping all of a customer's accounts by household allows a service provider to identify a client's real value to the organization and seek opportunities to cross-sell and up-sell additional products and services to them, such as homeowners insurance and loans for children's education. In addition, the ability to view all of a customer's financial accounts and related portfolio information by household allows an organization to view the household's overall financial position.

By following the procedures described in this chapter, users can enter, manage, and review information about household members (contacts), accounts, policies, underwriting reports, claims, opportunities, activities, service requests, and relationship hierarchies.

---

**NOTE:** Many of the views are read-only, as they provide a summary of information about household contacts. The only editable views are More Info and Contacts.

---

The Households screen and associated views that appear in Siebel eFinance share much of the functionality found in Siebel eBusiness Applications. This chapter focuses on the household functionality that is unique to Siebel eFinance. For more information on basic household functionality, see *Siebel Call Center User Guide*.

## Business Scenario

The following business scenario contains sample tasks performed by a sales representative; it covers insurance, healthcare, securities, and banking businesses. Your company may follow a different workflow according to its business requirements.

Household information supports sales and service decisions for segmentation and cross-selling. It also provides background information for the finance and insurance industries about a household and all of its contacts.

A sales representative in the banking industry uses the Household screen for identifying and capturing demographic and relationship information about the household and for reviewing accounts and products associated with that household. From the Households screen, the sales representative creates a new household for a new bank customer. He then adds contacts to the household.

Some weeks later, the sales representative wants to review household information. He navigates to the My Households view and then selects the Summary view tab to review lists of contacts and service requests associated with that household. Next, using the Relationship Hierarchy view, the sales representative reviews the various parties related to the household.

---

**NOTE:** In the wealth management industry, a relationship manager, retail broker, or wealth manager has access to view the household's aggregated holdings within their financial accounts, the performance on these accounts, cash flows expected for the household for a specified period, and the household's current versus model portfolio allocations by sector and by asset class. For more information, see [“Viewing and Evaluating Household Portfolios” on page 122](#).

---

In this scenario, end users are the sales representatives or relationship managers who manage household information in the field. They enter and review information to:

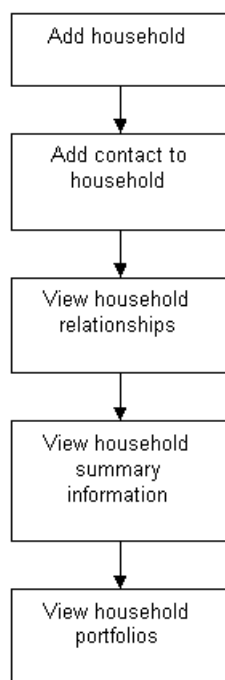
- Add a household
- Add a contact to a household
- View household summary information

- View household relationships
- View household financial account, performance, cash flow, and portfolio allocation details

## Households Sample Tasks

Figure 4 illustrates sample tasks that end users typically perform when managing households.

### End-User Procedures



**Figure 4. Households Sample Tasks**

# End-User Procedures

The following end-user procedures are described in this section:

- [To add a household](#)
- [To add a contact to a household on page 119](#)
- [To view household summary information on page 120](#)
- [To create a custom-defined relationship on page 121](#)
- [To select a financial account associated with a household on page 122](#)
- [To view aggregated holdings for a financial account on page 123](#)
- [To compare account holdings against a portfolio model on page 123](#)
- [To view the selected account holdings by sector on page 123](#)
- [To view expected future cash flows for selected accounts on page 124](#)
- [To view selected accounts' past performance on page 124](#)

## Adding a Household

End users can collect and manage information about a customer's household.

### ***To add a household***

- 1** Navigate to the Households screen.
- 2** From the Show drop-down list, select My Households.

- 3 In the Households form, click the show more button, add a record, and complete the necessary fields.

The application automatically assigns the household an ID number in the Household # field.

United States law requires that financial institutions disclose their privacy policies regarding the sharing of non-public personal information with third parties and fair credit reporting that impacts the sharing of non-public personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

- 4 To specify a privacy level, scroll down to the Privacy Option field and select one of the following:
  - **Opt-In.** Sharing of non-public personal information is allowed without restrictions.
  - **Opt-Out - Affiliates.** Sharing of non-public personal information with affiliates is not allowed.
  - **Opt-Out - Third Party.** Sharing of non-public personal information with third parties is not allowed.
  - **Opt-Out - All Parties.** Sharing of non-public personal information with any affiliate or third party is not allowed.

## Adding a Contact to a Household

Contacts are persons associated with a household. End users can specify one person in the household as the head of household and then identify the others as spouse, child, or dependent parent.

### ***To add a contact to a household***

- 1 Navigate to the Households screen.
- 2 From the Show drop-down list, select My Households.
- 3 In the Households list, select the household to which the contacts will be added.
- 4 Click the Contacts view tab.

- 5 In the Contacts list, add a record.

The Add Contacts dialog box appears.

- 6 In the Add Contacts dialog box, you can do one of the following:

- Select an existing contact and click OK.
- Perform a query to choose an existing contact.
- Select New to add a new contact.

The contact is associated with the household.

---

**NOTE:** In the Households screen, a contact's address is his or her residential or personal address. In the Contact's screen, a contact's address is his or her work address. Household addresses can only be selected from among residential addresses.

---

## Viewing a Household Summary

The Household Summary view provides a comprehensive view of the household's relationship with an end user's organization in an editable format. This view displays basic information about the household, contacts, financial accounts, and past or pending service requests.

### **To view household summary information**

- 1 Navigate to the Households screen.
- 2 From the Show drop-down list, select My Households.
- 3 Click the Summary view tab.

For more information on editing summary view information, see [“Configuring Summary Views” on page 34](#).



## Viewing a Household Relationship Hierarchy

End users use the Household Relationship Hierarchy view to identify and capture key relationships for a household. This view features a graphical tree that provides a visual representation of a household's relationships. Users can create custom-defined relationships between a household and any contact or organization. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

---

**NOTE:** The Relationship Hierarchy view is also available on the Contacts and Companies screens. For more information, see [“Viewing a Contact Relationship Hierarchy” on page 105](#) and [“Viewing a Company Relationship Hierarchy” on page 83](#).

---

### **To create a custom-defined relationship**

- 1 Navigate to the Households screen.
- 2 From the Show drop-down list, select My Households.
- 3 Click the Relationship Hierarchy view tab.
- 4 In the Party Relationship list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Relationship	Categorizes the relationship between the household and the other entity. Field has an LOV for custom-defined Relationship values. Pre-defined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney. This LOV can be modified by the Siebel administrator. For more information, see <a href="#">“Configuring Lists of Values” on page 33</a> .
Type	Use this field to determine the type of entity with which you wish to establish a relationship. Defaults to Contact. Other values include Household, Organization, and Employee.
Value	The value in this field is based on the Type field. For example, if Type equals Contact, then clicking the select button in Value field displays the Select Contact dialog box.

The newly defined relationship appears in the Relationship Hierarchy explorer.

## Viewing and Evaluating Household Portfolios

End users can use the Financial Accounts view tab to view a household's portfolio information from a number of different perspectives:

- **Financial Accounts list.** Displays financial accounts associated with contacts in the selected household. For more information, see [“To select a financial account associated with a household” on page 122.](#)
- **Aggregated Holdings List.** Displays holdings within the selected accounts by asset class, such as securities, mutual funds, or bonds. For more information, see [“To view aggregated holdings for a financial account” on page 123.](#)
- **Class Allocation List.** Displays a comparison of the selected account holdings against a portfolio model. For more information, see [“To compare account holdings against a portfolio model” on page 123.](#)
- **Sector Allocation List.** Displays the selected account holdings by sector, enabling the user to view the degree of portfolio diversification. For more information, see [“To view the selected account holdings by sector” on page 123.](#)
- **Cash Flow List.** Displays future cash flows for the selected financial accounts. This view allows users to estimate the amount of cash that may be available for future investments. For more information, see [“To view expected future cash flows for selected accounts” on page 124.](#)
- **Performance List.** Displays how the selected accounts have performed over time. For more information, see [“To view selected accounts’ past performance” on page 124.](#)

---

**NOTE:** These views are virtual business components and need to be configured before they can be used. For more information, see [“Setting Up Household Financial Accounts Virtual Business Components” on page 153.](#)

---

### ***To select a financial account associated with a household***

- 1** Navigate to the Households screen.

- 2 From the Show drop-down list, select My Households.
- 3 In the Households list, select a household.
- 4 Click the Financial Accounts view tab.
- 5 In the Financial Accounts list, select the Aggregated Select field for the accounts you want to select.

---

**NOTE:** You can also click Select All to select all accounts, or click Select None to clear all accounts.

---

***To view aggregated holdings for a financial account***

- 1 Select the financial accounts. (See [“To select a financial account associated with a household” on page 122.](#))
- 2 In the Financial Accounts list, click Generate Holdings.

The Aggregated Holdings list appears, displaying all holdings in the selected account by asset class, such as securities, mutual funds, or bonds. Selecting a specific asset class in the Aggregated Holdings displays the individual positions in the Holdings subview.

***To compare account holdings against a portfolio model***

- 1 Select the financial accounts. (See [“To select a financial account associated with a household” on page 122.](#))
- 2 Click the Class Allocation subview tab.
- 3 In the Financial Accounts list, select a portfolio model from the drop-down list and click Go.

The Class Allocation list and model and actual holdings charts appear.

***To view the selected account holdings by sector***

- 1 Select the financial accounts. (See [“To select a financial account associated with a household” on page 122.](#))
- 2 Click the Sector Allocation subview tab.

- 3 In the Financial Accounts list, select a sector from the drop-down list and click Go.

The Sector Allocation list appears, displaying the account holdings by sector, enabling the user to view the degree of portfolio diversification versus the selected model portfolio.

#### **To view expected future cash flows for selected accounts**

- 1 Select the financial accounts. (See [“To select a financial account associated with a household” on page 122.](#))
- 2 Click the Cash Flow subview tab.
- 3 In the Financial Accounts list, click Generate Cash Flow.
- 4 In the period filter, select the period for which you want to view cash flows and click Go.

The Cash Flow subview displays an estimate of the amount of cash that may be available for future investments.

#### **To view selected accounts’ past performance**

- 1 Select the financial accounts. (See [“To select a financial account associated with a household” on page 122.](#))
- 2 Click the Performance subview tab.
- 3 In the period filter, select the period for which you wish to view an account’s performance and click Go.

The Cash Flow list appears, displaying how the account performed over time.

*Call reports* are records of meetings and other conversations with clients, organizations, and individuals. Call reports are often required of employees for the following reasons:

- Call reports are a means for new relationship managers to learn about the client and its history with the organization.
- Call reports allow senior managers and product specialists associated with a certain client to keep up with the developments in the client relationship, even if they do not meet with the client on a regular basis.
- Call reports provide a record of important and informal agreements. In the event that a failed financing transaction results in legal proceedings, these reports are an important component of the legal process.
- Call reports are used in the commercial banking industry as evidence that the banker is monitoring the risk of the credit.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of viewing a chart of call reports and how to manage call report templates. End users use the Call Reports screen to add a new call report, create a call report distribution list, designate a report as private, and email or print call reports.

Siebel eFinance can provide notification of new call reports to designated individuals. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## **Business Scenario**

This scenario features sample tasks performed by an investment banker and commercial lending officer and their manager. The scenario outlined in this section is based on the business requirements of the banking industry. Your company may follow a different workflow according to its business requirements.

The investment banker spends approximately 35 percent to 50 percent of his time calling his companies and prospects. Most company meetings revolve around discussing the company's financial plans, understanding the company's business strategies, and presenting his bank's investment banking experience and capabilities.

The investment banker uses Siebel eFinance integrated calendar and activity management functionality to plan his day and maintain his to-do list. Today, he reviews his calendar and sees that he has a meeting scheduled with a client to discuss a \$10 million private investment that the company is considering. The investment banker will be making the call with a commercial lending officer, his counterpart from the bank's Commercial Lending group. He uses Siebel eFinance to review his bank's relationship with the client. He uses the Company Summary view to review the client's financial and business profile. With an understanding of the client and its needs, he proceeds to the meeting.

After returning to the office following a successful meeting with the client, the investment banker loads Siebel eFinance to complete his call report. His bank encourages its bankers to maintain call reports so other professionals working with the client understand recent events in the relationship. The investment banker navigates back to his calendar and marks the meeting as Done. He navigates to the Call Reports screen and enters a new call report to document the conversation. In the Report Detail view, he types a brief log of the meeting and adds the names of contacts and employees who participated.

Upon completing his report, the investment banker turns to the action items that resulted from the meeting. First, he needs to send an email to a fellow employee in the firm's Private Investments group to alert her about the deal. He uses the Email Report button on the Call Report form to accomplish this task.

Next, he remembers that he promised to include the client on the invitation list for the upcoming Charity Ball, so he adds an action item on the Call Reports Action Items view tab. He does this by clicking Add Action Items on the Call Report form. After he enters his action item, along with several others, he assigns them to members of his team for follow-up. Finally, he attaches several of the financial spreadsheets that his analyst prepared for the meeting so that the call report record is complete.

When the commercial lending officer arrives at the office the next day, he sees that there is a new call report from his joint meeting with the investment banker. Upon reviewing the report in his My Call Reports view, he adds several comments based on his knowledge of the company. He does this by clicking Add Notes on the Call Report form and adding his comments in the Notes list. Due to regulatory requirements, he also prints a copy of the report for the credit file by clicking Print Report.

The commercial lending officer's boss is also a member of the client team. When she arrives in the office the next day and loads Siebel eFinance, she reviews the new call reports on the Call Reports screen, reading about the meeting details and notes. While she is on the Call Reports screen, the manager views the Call Report Charts view tab to see an analysis of her team's call volume and call types by employee and by customer to determine which clients are receiving the most service.

In this scenario, managers or Siebel administrators can view graphical representations of their call reports call, volume analysis of their own calls, their team's calls, or all call reports in Siebel eFinance.

The end users are the investment bankers and commercial lending officers who create call reports to record their meetings and activities. They enter information to:

- Create new call reports
- Create call report distribution lists
- Create call report action items
- Attach related documents
- Specify a call report as private
- Review and add additional notes or comments

- Email or print call reports

## Call Reports Sample Tasks

Figure 5 illustrates sample tasks that administrators and end users typically perform when managing call reports.

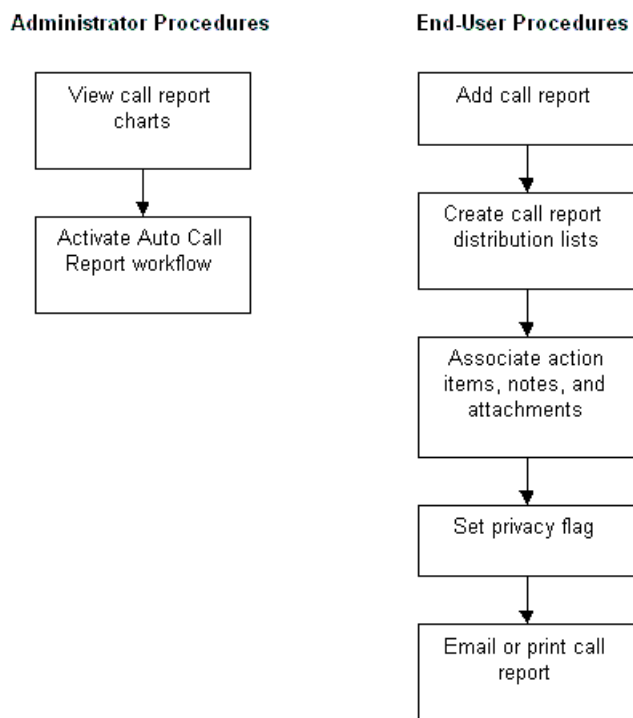


Figure 5. Call Reports Sample Tasks

## Administrator Procedures

The following administrator procedures are described in this section:



- [To view a chart for your call reports](#)
- [To activate the Auto Call Report Workflow on page 130](#)

## Viewing Call Report Charts

As a manager or Siebel administrator, you can use the Call Report Charts view for call volume analysis of your own calls, your team's calls, or all call reports in Siebel eFinance. Using this view, you can analyze call volume and call types by employee and by customer to determine which clients are receiving the most service.

### **To view a chart for your call reports**

- 1** Navigate to the Call Reports screen.
- 2** From the Show drop-down list, select one of the following:
  - My Call Reports
  - My Team's Call Reports
  - All Call Reports

The view selected returns an appropriate set of call report records to be analyzed.

- 3** Click the Charts view tab.

The chart reflects only those call report records which are currently selected; that is, those records listed in the Call Reports list above the chart.

- 4** From the lower Show drop-down list, select one of the following chart types:

Chart	Comments
Call Type Analysis	A breakdown of all selected call reports by Call Type.
Call Volume Analysis	Charts the number of calls per month, quarter, or year.
Call Volume by Employee	Charts the number of calls per month, quarter, or year, per employee.

Chart	Comments
Company Calling Analysis	Charts the number of calls per company.
Employee Calling Analysis	Charts the number of calls per company, by employee.

**NOTE:** Place your cursor over any chart segment to reveal additional information about that segment. Click a segment to drill down and refocus on just the call reports in that segment.

## Activating the Auto Call Report Workflow

When activated, the Auto Call Report Workflow allows end users to create call report records automatically from the Contacts, Companies, Activities, and Call Reports screens. After the administrator activates the Auto Call Report Workflow, end users will see the Auto Call Report icon in the upper left corner of those screens.

### **To activate the Auto Call Report Workflow**

- 1 From the application-level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2 In the Workflow Processes list, select the New Call Report Workflow record.
- 3 Click the Activate button at the top of the list to activate this workflow process.
- 4 Reload personalization rules in Runtime Event Administration. For more information, see *Personalization Administration Guide*.

To use the Auto Call Report feature once activated, end users can either click the icon, can choose File > Auto > Call Report from the application-level menu, or can use the short cut key Alt + P.

---

**NOTE:** The Auto Call Report Workflow uses the Data Transfer Utility business service to transfer fields from one view to another. To modify the Auto Call Report Workflow so that it is available from more screens or to populate more fields when moving from one screen to the next, see the Data Transfer Utilities section in *Siebel Business Process Designer Administration Guide for Financial Services*. The current Data Map Objects used for the Auto Call Report in the Data Transfer Utility business service include: Auto Call Report - Account, Auto Call Report - Activity, Auto Call Report - Contact, and Auto Call Report - Opportunity.

---

## End-User Procedures

The following end-user procedures are described in this section:

- [To add a call report](#)
- [To create a distribution list on page 134](#)
- [To associate action items, notes, and attachments on page 135](#)
- [To set a privacy flag on page 135](#)
- [To email or print a call report on page 136](#)

## Managing Call Reports

Managing Call Reports entails adding, modifying, and deleting call reports. After a call report is added, end users can associate it with action items, notes, and attachments.

---

**NOTE:** Call report attachments, like the attachments for other activities, are stored in the S\_ACTIVITY\_ATT table.

---

***To add a call report***

- 1** Navigate to the Call Reports screen.
- 2** From the Show drop-down list, select My Call Reports.

**3** In the More Info form, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Associated Activity	<p>The activity that is the subject of the call report; each call report can have only one associated activity. Selection of the associated activity is governed by the following constraints if those fields are populated:</p> <ul style="list-style-type: none"> <li>■ Same Company ID</li> <li>■ Same Primary Opportunity ID</li> <li>■ Same Primary Contact ID</li> </ul>
Contacts	Enter the participating contacts who were at the meeting. Designate a primary contact if desired, otherwise the first contact selected will be defaulted as the primary. Entries appear in the Report Detail view and on the printed Call Report.
Description	A summary description of the call report; enter a more detailed report in the Report Detail view.
Distribution	List additional employees from your organization who should receive the Call Report, but should not appear on the list of participants. The call report creator and all Employee Participants are automatically placed on the distribution list.
Employees	List employees from your organization who participated in the call. Entries appear in the Report Detail view and on the printed Call Report. The call report creator is automatically listed as a participant.
Opportunity	Associate an opportunity with the call report. You can view all call reports associated with any given opportunity from the Opportunities screen.
Type	The LOV type for this field is FINCORP_CALLRPT_CONTACT_TYPE.

**NOTE:** In the Call Reports list, the New flag is a calculated field and appears checked for five days after the creation of a call report. Your systems administrator can change this setting.

- 4 In the Call Reports list, drill down on the Description hyperlink to navigate to the Report Detail view.

The Call Report form appears.

- 5 In the Call Report form, enter detailed information about the call. Information you enter here appears in emailed or printed call reports.

## Creating a Distribution List

A distribution list is the list of contacts who need to know what is happening with a particular client. Usually, it is the coverage team for the client, plus any additional employee participants. The application automatically places the call report creator and each employee participant on the distribution list. For other employees, such as the coverage team, to receive a call report, end users must manually add them to the distribution list.

When end users use the call report Email Report feature, the distribution list controls who receives the report. The call report Print Report function and the Send Email function, both available through the application-level File menu (F9), are not affected by the distribution list.

### **To create a distribution list**

- 1 Navigate to the Call Reports screen.
- 2 From the Show drop-down list, select My Call Reports.
- 3 In the Call Reports list, select the call report for which you want to create a distribution list.
- 4 In the Distribution field, click the select button.
- 5 In the Employees dialog box, click New.
- 6 In the Add Positions dialog box, select one or more employees to add to the distribution list and click OK.

The Employees dialog box reappears with the selected name or names added to the distribution list.

- 7 Click OK.

## Associating Action Items, Notes, and Attachments

After an end user has added a call report, they can associate it with action items, notes, and attachments.

### ***To associate action items, notes, and attachments***

- 1** Navigate to the Call Reports screen.
- 2** From the Show drop-down list, select My Call Reports.
- 3** In the Call Reports list, select a call report.
- 4** Click the Report Detail view tab.
- 5** In the Employee Participants and Contact Participants lists, add a new record as appropriate to capture report detail information.
- 6** To add notes or action items to the call report, click the appropriate button in the Call Report form:
  - **Add Notes.** To add notes or comments.
  - **Add Action Items.** To add an action item.
- 7** To attach external documents to a call report, click the Attachments view tab.
- 8** In the appropriate list, add a record and complete the necessary fields.

## Setting the Privacy Flag

Certain call reports may contain highly sensitive or confidential information about a given company or opportunity. Users can designate certain calls as private by clicking the Private check box in the form or list of the call report. After a call report is marked private, only those on the distribution list have access to it. For more information on the distribution list, see [“Creating a Distribution List” on page 134](#).

### ***To set a privacy flag***

- 1** Navigate to the Call Reports screen.
- 2** From the Show drop-down list, select My Call Reports.

- 3 In the Call Reports list, select the call report that you want to mark as private and click the Private field.

The call report is now categorized as private. Only the employees on the distribution list can access it.

## Emailing and Printing a Call Report

Call reports can be emailed or printed for distribution and record keeping.

### ***To email or print a call report***

- 1 Navigate to the Call Reports screen.
- 2 From the Show drop-down list, select My Call Reports.
- 3 In the Call Reports list, select the call report that you want to email or print.
- 4 Click the Report Detail view tab.
- 5 In the Call Report form, do one of the following:

- To email the report, click Email Report.

The report is automatically emailed to everyone on the distribution list.

- To print the report, click Print Report.

In the Reports dialog box, select Summary or Detail and click Run.



*Activities* are the duties, tasks, and actions that must be performed to maintain relationships with customers. These customers are companies or individuals with which your company conducts business.

Using the procedures given in this chapter, end users will be able to make appointments with customers, manage their My To Do List, assign an activity to a coworker, create a call list, and provide literature fulfillment by email.

This chapter describes the activity procedures and functionality that are specific to Siebel eFinance. For more information about the Activities screen, see *Siebel Call Center User Guide*. For more information about administrative tasks associated with the Activities screen, see *Applications Administration Guide*.

## **Business Scenarios**

These scenarios feature sample tasks performed by end users. Your organization may follow different workflows according to its business requirements.

In these scenarios, end users are the account representatives and agents who manage day-to-day interactions with customers. They enter information to:

- Make an appointment with a customer
- Manage their My To Do Lists
- Assign activities to coworkers
- Create call lists
- Provide literature fulfillment by email

## **Institutional Finance**

While reviewing her accounts, an account representative realizes that she should catch up with one of her contacts at a client investor company. The representative decides to send her contact some literature regarding new investment opportunities. To do so, the account representative goes to the My Call List view, creates a new call list, drafts an email to one of the contacts listed in the call list, and attaches the respective literature item.

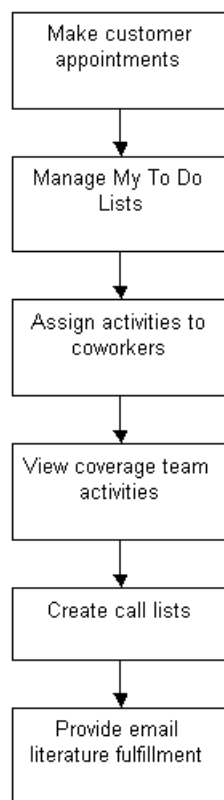
## **Retail Finance**

An agent at a retail financial service institution receives a call from a customer inquiring about investment products with respect to his 401(k) plan. The call center agent creates a new activity to follow up with the customer and assigns it to an investment specialist.

## Activities Sample Tasks

Figure 6 illustrates sample tasks that end users typically perform when managing activities.

### End-User Procedures



**Figure 6. Activity Sample Tasks**

## End-User Procedures

The following end-user procedures are described in this section:

- [To make an appointment with a customer](#)
- [To manage the My To Do List on page 141](#)
- [To assign an activity to a coworker on page 141](#)
- [To view coverage team activities involving a company on page 142](#)
- [To create a call list on page 142](#)
- [To provide a literature fulfillment by email on page 143](#)

### Making an Appointment with a Customer

Typically, end users use the Appointment feature to schedule meetings with their customers. From the Activities view, end users can create appointment activities, which can be automatically added to their calendars.

#### ***To make an appointment with a customer***

- 1** Navigate to the Contacts screen.
- 2** In the Contacts list, select a contact.
- 3** Click the Activities view tab.
- 4** In the Activities list, add a record and complete the necessary fields.
- 5** In the Type field, select Appointment.

---

**NOTE:** You can view all activities associated with your contacts by navigating to the Activities screen and selecting All Activities for My Contacts from the Show drop-down list.

---

## Managing the My To Do List

In Siebel eFinance, an end user's My To Do List view shows all To Do items assigned to the end user. End users can create these To Do items using any one of the views from the Activities screen. Typically, end users can use their To Do Lists to help manage their daily activities.

### ***To manage the My To Do List***

- 1** Navigate to the Activities screen.
- 2** From the Show drop-down list, select My To Do List.  
  
The Activities list shows all the activities in your My To Do List.
- 3** In the Activities list, drill down on the Type hyperlink.
- 4** Click the More Info view tab.
- 5** In the More Info form, click the show more button, and complete the necessary fields:
  - To indicate an activity is over, select Done in the Status field.
  - To explain the change to the activity information, complete the Comments field.
- 6** To add an attachment, click the Attachments view tab, add a record, and complete the necessary fields.

## Assigning an Activity to a Coworker

End users with the appropriate responsibilities can assign activities to coworkers. This provides a communication mechanism among coworkers to coordinate tasks. End users can create new activities and then assign them to others, or they can assign existing activities to one another.

### ***To assign an activity to a coworker***

- 1** Navigate to the Activities screen.
- 2** In the Activities list, select an activity to assign.
- 3** Click the More Info view tab.

- 4 In the Employees field, click the select button, select one or more employees in the Employees dialog box, and click OK.
- 5 Update the remaining Activities fields as needed.

## Viewing Company Coverage Team Activities

A coverage team is the group of employees that are assigned to manage the relationship with a given company. The coverage team for a company is defined as all users who have access to the company in the My Companies view. For more information on adding coverage team members see [“Managing a Company Coverage Team” on page 82](#).

### ***To view coverage team activities involving a company***

- 1 Navigate to the Activities screen.
- 2 In the Show drop-down list, select All Activities for My Companies.

The All My Companies’ Activities list appears, displaying all activities for the companies for which you are on the coverage team. This list displays all activities for these companies, including your activities and other users’ activities.

To further refine your search, use the Activities Filter. The Activities Filter fields are cumulative; activities must meet every defined criteria.

---

**NOTE:** You can view the user associated with each activity in the Users field. However, this field does not display by default. To reveal the Users field, use the Columns Displayed dialog box.

---

## Creating a Call List

A call list is a tool to help end users manage customer calls related to a specific security. End users can create call lists in the Activities screen and the Securities screen.

### ***To create a call list***

- 1 Navigate to the Activities screen.

- 2 From the Show drop-down list, select My Call List.
- 3 In the Activities list, add a record and complete the necessary fields.
- 4 In the Last Name field, click the select button, select contacts to add to the call list in the Contacts dialog box, and then click OK.
- 5 In the Security Symbol field, click the select button, select the securities to associate with the call list in the Security dialog box, and click OK.

## Providing a Literature Fulfillment by Email

End users can distribute literature directly to activity participants or contacts. For example, a user could email meeting minutes to everyone who attended a specific meeting.

### ***To provide a literature fulfillment by email***

- 1 Navigate to the Activities screen.
- 2 In the Activities list, select the Activity record for which you would like to send follow-up literature.
- 3 From the application-level menu, choose File > Send > Email.

---

**TIP:** You can also press F9 instead of choosing the option from the File menu.

---

- 4 In the Pick Recipient dialog box, select one of the following values:
  - **Activity Contacts.** To send an email to the external contacts associated with the activity.
  - **Activity Participants.** To send an email to the employees who participated in the activity.
  - **None.** To choose a specific recipient.

A new email message appears.

- 5 In the From field, select a profile.

---

**NOTE:** If a default profile has been set up for the user, the From field is automatically populated with the user's information.

---

- 6 Enter text in the subject heading and body of the message.
- 7 Click the Add Literature button, located above the Check Spelling button.
- 8 In the Pick Literature dialog box, select the literature, and click OK.
- 9 Click Send.

By following this procedure, the application actually creates a new Activity record with Type of Literature Distribution, and associates the same list of participants or contacts with this new activity.



Siebel eFinance provides financial institutions with a graphical interface that allows qualified employees to access financial account information. The Financial Accounts screen provides users with a way to view loan and deposit accounts, including the related contacts, balance history, investment holdings, and investment transaction details.

The Financial Accounts screen allows companies to service the needs of retail or institutional customers, in either a high-transaction environment, such as a consumer call center, or a higher touch environment, such as corporate banking. Call center agents can use the Financial Accounts screen to handle common service requests, such as inquiries about current account balances, past transactions, or investment holdings. Corporate bankers can use the Financial Accounts screen to answer detailed questions about complex corporate accounts and advise their clients. By monitoring their clients' financial accounts through this format, relationship managers are better equipped to recognize changes in their clients' portfolios and to identify new cross-selling opportunities.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of creating a financial account, adding a new authorized user to a financial account, and associating holdings information with a contact's financial account. End users use the Financial Accounts screen to:

- Create and maintain financial accounts for multiple product types, including loans, demand deposits (checking accounts, or DDA), market interest deposits (or money market accounts, MMA), time deposits (or Certificates of Deposit, CD) and more. Financial Accounts tracks the unique set of information to describe and manage each of these account types.
- Associate additional products and services affiliated with an account. (For example, a checking account may have lock box service, account reconciliation service, and online bank reporting.)

- Create and maintain hierarchical account relationships, including relationships with accounts held by other clients.
- Automatically generate service requests based on the type of account and associate those requests with the primary contact and financial account.

## Business Scenarios

These scenarios feature sample tasks performed by a financial institution's relationship managers and call center agents. Your organization may follow a different workflow according to its business requirements.

In these scenarios, the Siebel administrator is responsible for administering Siebel eFinance and requires administrative responsibilities to:

- Add a financial account or a new authorized user to a financial account
- Associate holdings information with a contact's financial account

The end users are the call center agents and relationship managers who answer customer calls. They enter information and create service requests:

- Review financial account information
- Create service requests using the Go button or place a trade
- Create a call list based on account holdings/balances
- Generate account reports
- Place a trade

## **Call Center Agent**

An agent receives a call from a customer with both brokerage and banking accounts at the financial institution. The customer first wants to know the current balance on her checking account. After identifying and authenticating the customer, the call center agent views each of the customer's accounts and locates the customer's checking account. The call center agent reads the current balance to the customer, who then wants to know whether a recent deposit has been posted to her account. The call center agent confirms that the deposit was posted yesterday. Finally, the caller wants to know the exact time and purchase price of two recent transactions in her brokerage account. Using Financial Accounts, the call center agent locates the trades and provides the time and value of the transactions to the customer.

## **Relationship Manager**

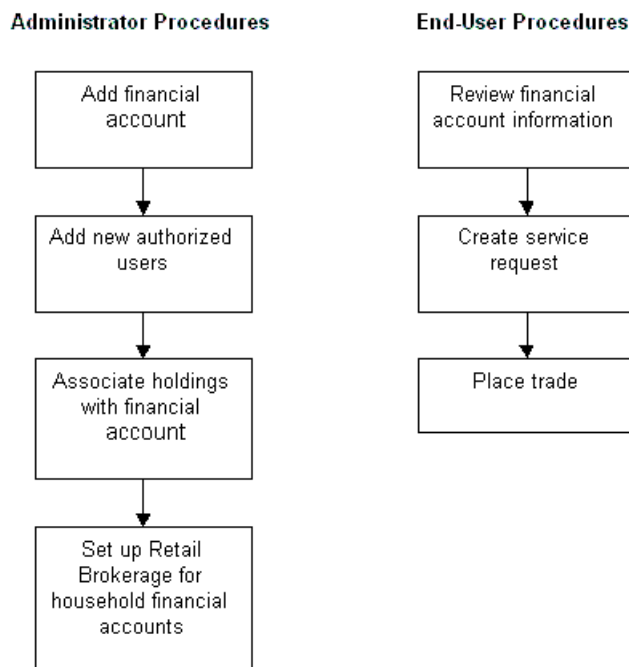
A corporate relationship manager receives a call from a contact at one of the companies she handles. The contact wants more details about a service charge that appeared on her company's last financial statement. After authenticating the contact, the relationship manager determines the type of authority that the contact has over the account. The relationship manager sees that this contact can sign a check, send a wire transfer, or request a loan advance. The relationship manager also sees that the company the caller works for has significant deposit balances with the firm. After locating the service charge the customer is calling about, the relationship manager is able to reverse the charge based on the overall value the caller's company contributes to the financial institution.

## **Wealth Management/Brokerage Relationship Manager**

A wealth manager reviews the morning research and news and relates it to client account balances and holdings information. After reviewing his clients' portfolio and account balances, the wealth manager creates a list of clients to call that may be interested in a particular security discussed in that morning's research. After contacting the client, the wealth manager sends the client a copy of a news and research article. After receiving the customer's consent, he conducts a trade. While on the phone, the wealth manager schedules a portfolio review meeting, and in preparation for the meeting, produces account summary/portfolio reports.

## Financial Accounts Sample Tasks

[Figure 7](#) illustrates sample tasks that administrators and end users typically perform when managing financial accounts.



**Figure 7. Financial Accounts Sample Tasks**

## Administrator Procedures

The following administrator procedures are described in this section:

- [To add a financial account on page 151](#)
- [To add a new authorized user to a financial account on page 152](#)
- [To associate holdings information with a financial account on page 152](#)

- [To configure virtual business components user properties on page 154](#)
- [To set up an ASP and local test database on page 155](#)

## **Financial Account Administration**

This section provides those with the required administrative responsibilities, such as Siebel administrators, with background information about financial accounts that is helpful for understanding the administrative tasks described in subsequent sections.

A financial account is an instance of a financial product. For example, a checking account is an instance of a checking product. Therefore a library of products must first be established in Siebel eFinance. These products should correspond to the financial account types that are being retrieved from the back-end system. For more information about setting up products, see [Chapter 17, “Products and Pricing.”](#)

Siebel eFinance provides users with information about the financial accounts in their portfolios. There are two broad categories of financial accounts: assets and liabilities. For each of these categories, there are also multiple account types. To increase the relevance of the data provided for each individual account, Siebel eFinance dynamically modifies certain applets to provide information that is specific to certain financial account products.

For example, for Certificates of Deposit (CDs), Siebel eFinance presents the user with the maturity date and the withdrawal penalty; for loan accounts, risk-rating and payoff amounts are also displayed. It is the Type attribute that determines the set of detailed information displayed for financial accounts associated with the product. Types include:

- Analysis Accounts
- Certificates of Deposit
- Credit Cards
- Demand Deposit Accounts
- Facility
- Investments

- Loans
- None
- Retirement
- Savings and Money Market Accounts
- Trust Accounts

Financial institutions can also expand the account types supported by Siebel eFinance through the use of Siebel Tools. For more information about Siebel Tools, see *Siebel Tools Reference*.

Examples of financial account products include business checking accounts, 180-day certificates of deposit, market interest accounts, and revolving lines of credit. An account held by a client is considered an instance of one of these products. For example, a \$1,000,000 loan can be an instance of the revolving line of credit product.

---

**NOTE:** Many of the products offered by a financial institution will *not* be related to either Assets or Liabilities.

---

The ATM Card Administration view provides information about cards associated with an account. The Siebel eFinance data model allows establishing many-to-many relationships between Financial Accounts and ATM Card records. Although the out-of-the-box ATM Card Administration view allows users to add ATM Cards to Financial Account records, typically such transactions are accomplished through the initiation of a Service Request to a back-end system.

## Account Categories and Account Types

For the Financial Accounts screen to function properly, Siebel administrators must establish the Account Category and Account Type attributes of each product.

For more information about defining products, see *Product Administration Guide*.

## Managing Financial Accounts

In Siebel eFinance, administrators can add financial accounts from the Financial Accounts screen. In many companies, Siebel eFinance is not an organization's primary system of record for financial accounts. Typically a system administrator will load financial account information from another system into Siebel eFinance. For more information on uploading financial account information into Siebel eFinance, see *Siebel Enterprise Integration Manager Administration Guide*.

### To add a financial account

- 1 Navigate to the Financial Accounts screen.

The Financial Accounts view appears.

- 2 In the Financial Accounts list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Account Status	Specifying Open allows the financial account to appear in Siebel eBanking.
Account #	User-assigned number.
Product	Indicates the product associated with the account. This selection populates the Type field.

---

**NOTE:** Business system administrators must determine which views and types of views their users need.

---

After setting up a financial account, a financial institution must have authorized users—contacts who are authorized to use the account.

---

**CAUTION:** Financial account records must be associated with at least one contact when they are created. If a financial account is not associated with a contact when it is created, the account will not appear in the Financial Accounts screen.

---

#### **To add a new authorized user to a financial account**

- 1** Navigate to the Financial Accounts screen.
- 2** In the Financial Accounts list, select an account to which to add an authorized user.
- 3** Click the Authorized Users view tab.
- 4** In the Authorized Users list, add a record and complete the necessary fields.

The contact is added as an authorized user associated with the financial account.
- 5** To determine the category of authorization:
  - a** Scroll down to the Authorization list.
  - b** In the list, add a record and complete the necessary fields.
  - c** In the Category field, select a category of authorization.
  - d** In the Action field, select an action from the list of values.

---

**NOTE:** You cannot add contacts to the system in the Authorized Users view tab. They must be created in the Contacts screen or the Contacts Administration screen. For more information, see [“Adding Contacts” on page 94](#). Once a contact has been added to the system, you can specify that contact as an authorized user as described in the previous procedure.

---

After adding authorized users to a financial account, administrators can associate holdings information. Holdings information is usually only relevant to certain types of accounts, such as Investment Accounts.

#### **To associate holdings information with a financial account**

- 1** Navigate to the Financial Accounts screen.
- 2** In the Financial Accounts list, select an account.
- 3** Click the Investment Holdings view tab.
- 4** In the Investment Holdings list, add a record and complete the necessary fields.



- 5 In the Security Name field, select a security name you want to associate with the financial account.

You now have holdings associated with the contact's financial account.

## Setting Up Household Financial Accounts Virtual Business Components

Siebel eFinance includes virtual business components to display financial account related data sourced from a back office or a third party system for specific financial accounts views within the Households screen. These views include FINS IBD Holdings Model Value - Asset Class, FINS IBD Holdings Model Value - Asset Sector, FINS IBD Household Cash Flow, FINS IBD Household Performance, and FINS IBD Holding External. For more information on using these views, see [“Viewing and Evaluating Household Portfolios” on page 122](#).

In Siebel eFinance, the term *virtual business components* refers to external data obtained from a location other than a database table in a Siebel database and presented in a standard Siebel user interface. Typically, information is pulled real-time from an external database, such as from the Report Encyclopedia in Actuate or from a SAP table, using a SQL query.

These virtual business components are driven by the Siebel XML Gateway business service which communicates between Siebel eFinance and an external data source using XML. You can configure the XML Gateway business service using the EAI HTTP Transport.

For more information on virtual business components see *Siebel Tools Reference*. For more information on XML Gateway business service, see *Integration Platform Technologies: Siebel eBusiness Application Integration Volume II*.

## Configuring Virtual Business Components User Properties

For each of the virtual business components driven by XML Gateway business service, you need to configure these user properties in Siebel Tools:

- **Service Name.** The name of the business service.
- **Service Parameters.** Any parameters required by the business service (Optional). The Siebel application passes this user property, as an input argument, to the business service only when it is attempting to load or initialize the business service.

#### **To configure virtual business components user properties**

- 1** In Siebel Tools, lock the appropriate project.
- 2** In the Object Explorer, click the Business Component folder to expand the hierarchical tree.
- 3** Select each of the following business components and define its user properties:
  - FINS IBD Holdings Model Value - Asset Class
  - FINS IBD Holdings Model Value - Asset Sector
  - FINS IBD Household Cash Flow
  - FINS IBD Household Performance
  - FINS IBD Holding External
- 4** In the Object Explorer, click the Business Component User Prop folder.  
The Business Component User Properties list appears.
- 5** Choose Edit New Record to create a new blank user property record.
- 6** In the Service Name field, enter XML Gateway.
- 7** In the Service Parameters field, enter the following:

```
Transport=EAI HTTP Transport; HTTPRequestMethod=POST;  
XMLCharEncoding=UTF-16; HTTPRequestURLTemplate=http://machine  
name/virtual directory name/active server page file
```

---

**NOTE:** Business component user properties are case sensitive.

---

For more information on XML Gateway business service, see *Integration Platform Technologies: Siebel eBusiness Application Integration Volume II*.

#### **Setting Up a Test ASP and Testing the Local Database**

You can use an Active Server Page (ASP) to retrieve data from a test database and return an XML file in Siebel format to the Siebel XML Gateway business service.

**To set up an ASP and local test database**

- 1** Install Microsoft Internet Information Server (IIS) 4.0 on a local Windows machine (Windows NT 4.0 or Windows 2000).
- 2** Create a virtual directory with the name you specify. Make sure the property for the virtual directory has write permission.
- 3** Create the following files in the folder to which the virtual directory points:
  - cashflow.asp
  - Perfomance.asp
  - ModelValueByClass.asp
  - ModelValueBySector.asp
  - holdings.asp

---

**NOTE:** To view these sample ASPs, see [Appendix B, “Sample ASPs for Household Financial Accounts Virtual Business Components.”](#)

---

- 4** In the same virtual folder, create a test database for all the fields in a Microsoft Access database titled mdb.mdb.

## Virtual Business Components Testing

Assuming everything is configured correctly, [Table 5](#) describes how to verify that your virtual business components are working.

**Table 5. Testing the Virtual Business Components**

Virtual Business Component	Description
FINS IBD Holdings Model Value - Asset Class FINS IBD Holdings Model Value - Asset Sector	View the model types for these virtual business components in the drop-down list in the Financial Accounts, Class Allocation and Sector Allocation subviews in the Households screen. For more information, see <a href="#">“To compare account holdings against a portfolio model” on page 123</a> and <a href="#">“To view the selected account holdings by sector” on page 123</a> .  After clicking Go, the application recalculates the model value at each subview and displays the percentage for each model weight. You can compare this with data in mdb.mdb database.
FINS IBD Household Cash Flow FINS IBD Household Performance	View the Financial Accounts, Cash Flow and Performance subviews in the Households screen.  For more information, see <a href="#">“To view expected future cash flows for selected accounts” on page 124</a> and <a href="#">“To view selected accounts’ past performance” on page 124</a> .
FINS IBD Holding External	This virtual business component replaces FINS Holding. In Buscomp FINS IBD Aggregated Holdings, specify which buscomp your aggregation is based at. The business component User Property Name is Aggregate Business Component.

## End-User Procedures

The following end-user procedures are described in this section:

- [To review a financial account](#)
- [To view an account analysis](#)
- [To create a call list based on account holdings and balances on page 157](#)
- [To create a service request using the GO button on page 158](#)

- [To place a trade on page 159](#)

## Reviewing a Financial Account

Aside from being able to execute securities trades in the Trades view, end users typically have read-only access to the Financial Accounts screen; therefore, most end-user tasks involve using the Financial Accounts screen to gather information as opposed to entering data.

### ***To review a financial account***

- 1** Navigate to the Financial Accounts screen.
- 2** In the Financial Accounts list, select an account.
- 3** Click a view tab to review specific financial information.

As users review financial accounts, they can create a call list based on account holding and balances. Users can view detailed information on a specific account including minimum balance, statement date, and current changes in the Account Analysis view tab.

### ***To view an account analysis***

- 1** Navigate to the Financial Accounts screen.
- 2** In the Financial Accounts list, select an account.
- 3** Click the Account Analysis view tab.

### ***To create a call list based on account holdings and balances***

- 1** Navigate to the Financial Accounts screen.
- 2** In the Financial Accounts list, select an account.
- 3** Click the Activities view tab.

- 4 In the Activities list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
New	Indicates a new call report.
Call Report	Default value is Note. Select alternate value to categorize the type of note.

## Creating a Service Request Using the GO Button

Call center agents and relationship managers often review the Financial Accounts screen to answer customers' questions about their accounts. During these conversations, customers frequently request changes to their accounts. To enter a change such as a fee reversal or statement copy, end users can use the GO button from the Financial Accounts screen.

The GO button allows end users to choose from a predefined list of service requests for a given account type. After selecting the GO button, a user is automatically navigated to the view in the Service Requests Screen to handle that type of request. The contact and account are automatically associated with the new service request.

### ***To create a service request using the GO button***

- 1 Navigate to the Financial Accounts screen.
- 2 In the Financial Accounts list, select an account.
- 3 In the More Info form, from the New Service Request drop-down list, select the type of service request to create.
- 4 In the More Info form, click the GO button, located in the upper right corner.

The Service Request Detail view appears.

- 5 Complete the necessary fields.

## Placing a Trade

End users can place securities trades using the Trades view in the Financial Accounts screen.

**To place a trade**

- 1** Navigate to the Financial Accounts screen.
- 2** In the Financial Accounts list, select an account.
- 3** Click the Trades view tab.
- 4** In the Trades list, add a record and complete the necessary fields.
- 5** In the Action field, select a type of trade.

---

**NOTE:** Based on the action that is selected, another trade information form appears at the bottom of the screen. For example, if the transaction is a stock trade, a Stock Trade form appears and some fields are automatically filled in as you complete the fields in the Trades list.

---

- 6** Complete the fields in the Trades list and the related form beneath it.





# Service Requests 10

A *service request* in Siebel eFinance acts as a container for a customer request or an account service. Entering a service request in Siebel eFinance can create an extract file that can be used to transmit data to legacy systems.

---

**CAUTION:** This chapter assumes you have renamed Siebel Account objects to *Companies*. By default, Siebel eFinance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see the *Upgrade Guide* for your operating system.

---

Using the procedures given in this chapter, you will be able to perform the administrator tasks of changing a company address, contact address, or contact name. End users use the Service Requests screen to view and update existing requests and create new requests. Based on the requirements of the individual making a request, users can create service requests for companies or customers. After identifying the caller and understanding the nature of the request, the agent takes action to complete the request. To close the loop of the customer service process, Service Requests provide status and substatus information about the request.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For example, you can use a workflow to handle all exception processing at a financial institution. If an exception is generated by a call center or a relationship manager, this exception can be automatically routed to the administrator for handling. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## **Business Scenarios**

These scenarios feature sample tasks performed by a financial institution's call center agents, relationship managers, and application administrators. Your organization may follow a different workflow according to its business requirements.

### **Call Center Agent Creates a Service Request**

A customer calls a financial institution's call center and is routed to a call center agent. As the Call Center Agent is talking with the customer, she finds out that the customer wants to get a copy of a specific account statement for one of his accounts. The Call Center Agent talks with the customer and gets his first name and last name. The agent also authenticates the customer with information such as his social security number or his mother's maiden name. After authenticating the caller, the call center agent creates the appropriate service request.

### **Relationship Manager Creates a Service Request**

Siebel eFinance allows financial institutions' relationship managers to have an overall view of every aspect of their relationship with the customer. This scenario illustrates how a relationship manager can assist a customer to address any type of customer concern.

A customer calls his relationship manager regarding some issues with his account. As the relationship manager is talking with the customer, she gets his first and last name. From the beginning of the conversation, the customer has indicated that he has a number of issues that need to be resolved with the account. During the conversation, the customer requests that the relationship manager review the status of each request and enter a new request. After authenticating the customer, the relationship manager reviews the existing service requests with the customer and updates the necessary information in the service requests.

## Application Administrator Changes a Company Name

A client notifies her bank that her company name is changing. The organization allows only Siebel administrators to make name changes in Siebel eFinance. The organization's policy states that the representative taking the request should submit a service request for a name change. In addition, the appropriate person may need to get permissions or signatures from the client's company to send to the Siebel administrator in order to confirm this change. The submitted service request is automatically sent to the Siebel administrator using a business service set up by the institution. The administrator then determines whether the name change is approved and updates either Siebel eFinance or another computer system that feeds data to Siebel eFinance.

## Service Request Sample Tasks

This section details sample tasks often performed by administrators and end-users when managing service requests. Your company may follow a different workflow according to its business requirements.

### Administrator Procedures

The following list shows tasks administrators typically perform to manage service requests.

- **Update company address or name.** For more information, see [“To change a company address or name” on page 164](#).
- **Change a customer address or name.** For more information, see [“To change a customer's address or name” on page 164](#).

### End-User Procedures

The following list shows tasks end users typically perform when managing service requests. These tasks can be performed in any order.

- **Create a service request.** For more information, see [“Creating a Service Request” on page 165](#).

- **Specify an Account Service.** For more information, see [“Requesting an Account Service in a Service Request” on page 166.](#)
- **Update company information.** For more information, see [“Changing a Company’s Address or Name Information” on page 168](#) or [“Changing a Customer’s Address or Personal Information” on page 169.](#)
- **Record customer appeals or grievances.** For more information, see [“Recording a Customer Appeal or Grievance” on page 170.](#)

## Administrator Procedures

The following administrator procedures are described in this section:

- [To change a company address or name](#)
- [To change a customer’s address or name](#)

### **To change a company address or name**

- 1** From the application-level menu, choose View > Site Map > Companies > My Companies.
- 2** In the Companies list, select a company.
- 3** In the Company form, update the company information as needed.

### **To change a customer’s address or name**

- 1** From the application-level menu, choose View > Site Map > Contacts > My Contacts.
- 2** In the Contacts list, select a contact.
- 3** In the Contacts form, update the contact’s information as needed.

## End-User Procedures

The following end-user procedures are described in this section:

- [To create a service request from the Contacts screen on page 165](#)

- [To request an account service using a service request on page 168](#)
- [To submit a service request to change a company's name on page 168](#)
- [To submit a service request to change a company's address on page 169](#)
- [To submit a service request to change a customer's address on page 169](#)
- [To submit a service request to change a customer's personal information on page 169](#)
- [To record a new customer complaint on page 170](#)

---

**CAUTION:** All Siebel eFinance calculators described in this guide provide results intended for comparison purposes only; the accuracy of the results is not guaranteed. Differences from the expected results may be due to rounding or the mathematical formula used. Contact your Siebel administrator to modify the formula for your use.

---

## Creating a Service Request

A new service request can be created in several ways. Typically, service requests are created from the Service screen, Contacts screen, Companies screen, or Financial Accounts screen.

One of the easiest ways to create a service request is within the Financial Accounts screen using the GO button. Using the GO button, end users can choose from a predefined list of service requests for a given account type. After selecting the GO button, a user is automatically navigated to the view in the Service screen to handle that type of request. The contact and account are automatically associated with the new service request. For more information on creating a service request using the GO button, see [Chapter 9, "Financial Accounts."](#)

The Service screen allows end users to initiate a service request to change customer address and name information so that this information can be updated in their organization's database.

### **To create a service request from the Contacts screen**

- 1** Navigate to the Contacts screen.

- 2** In the Contacts list, select a contact.
- 3** Click the Service Requests view tab.
- 4** In the Service Requests list, add a record and complete the necessary fields.

For more information about service requests, see *Siebel Call Center User Guide*.

## Requesting an Account Service in a Service Request

The Account Services view tab in the Service screen allows end users to create service requests that are related to an organization's service. Available account services are described in [Table 6](#).

**Table 6. Account Services View Items**

Account Service	Description
Add Payment Schedule	Create a customer's payment schedule.
Auto Payment / Saver	Associate an auto payment request with a service request.
Bill Pay Sign Up	Create or change a customer's bill pay service with a service request.
Bank Check	Requests a replace credit card or an additional card.
Card Services	Requests issuance of a bank check to a specified payee and his/her address.
Check Copy Request	Requests a copy of a check.
Check Order	Orders additional checks.
Close Account	Closes the specified account.
Extra Payment	Changes a customer's monthly payment schedule or amount. You can use the Service Request Extra Payment view to record the new monthly payment and provide the customer with updated loan information, such as the new term and interest saved.
Funds Transfer	Requests a funds transfer.
Interest/Fee Reversal	Reverses an interest payment or fee.
Line Increases	Increases a customer's credit line or cash limit.

**Table 6. Account Services View Items**

Account Service	Description
Lost/Stolen Information	Records information regarding lost or stolen items, such as credit cards.
Lump Sum	Records a lump sum transaction and provides a customer with new monthly terms. This feature allows customers to choose to reduce the amount of their monthly payment while maintaining the same terms, or continue paying the same monthly payment while reducing their terms.
Modify Payment Schedule	Modifies a customer's payment schedule.
Payment Inquiry	Records information for customers who claim to have made a credit card payment, but the payment has not shown up on their statement.
Payment Promise	Records customer payment promises during a collection call or campaign.  For more information, see <a href="#">“To execute a collection campaign” on page 238</a> .
Payoff Status	Records a payoff transaction and provides customers with their payoff amounts.
POS Issues	Handles merchant requests related to credit card point of sales (POS) equipment such as terminal repairs, paper orders, and order signage.
Quick Pay	Records check transactions as if the customer had sent the check in as a payment. To expedite a monthly payment, customers can provide check information, such as the ABA number, check number, and amount.
Redeem Points	Records information for customers who want to redeem points.
Statement Copy	Orders a statement copy for customers.
Stop Payment	Stops a payment.
Transaction Dispute	Creates a record of a customer dispute. End users can associate disputes with notes and attachments.
Wire Transfer	Provides wire transfer information if applicable.

### ***To request an account service using a service request***

- 1** Navigate to the Service screen.
- 2** Click the Account Services view tab.
- 3** In the Service Request Detail form, add a record and complete the necessary fields.
- 4** From the Show drop-down list, select an account service.

For a description of the service types, see [Table 6 on page 166](#).

---

**NOTE:** In the Account Services list, the following views have additional drop-down lists: Check Copy Request, Extra Payment, Fee Reversal, Payoff Status, Quick Pay, Statement Copy, and Stop Payment. From the values in these drop-down lists, end users can choose to display the list or the more detailed form in which they can enter an account service request.

---

## **Changing a Company's Address or Name Information**

In the event that users are allowed to change company-wide address and name information, they can update the appropriate information in the Service screen. Once captured in Siebel eFinance, this information can be used to update existing host systems. For more information about updating company information, see [Chapter 4, "Companies."](#)

In the event that users are not allowed to change company-wide address and name information, they can use the Company Address Maintenance view and the Company Name Information Change view to send service requests to administrators responsible for updating the information.

### ***To submit a service request to change a company's name***

- 1** Navigate to the Service screen.
- 2** In the Service Requests list, add a record and complete the necessary fields.
- 3** Click the Company Name Information Change view tab.



- 4 In the Company Name Information Change form, enter the company information.

***To submit a service request to change a company's address***

- 1 Navigate to the Service screen.
- 2 In the Service Requests list, add a record and complete the necessary fields.
- 3 Click the Company Address Maintenance view tab.
- 4 In the Address Maintenance form, enter the correct or changed address information in the New section.

## Changing a Customer's Address or Personal Information

If end users are allowed to change company-wide address and name information, they can update the appropriate information in the Service screen. Once captured in Siebel eFinance, this information will be used to update their company's host systems.

If end users are *not* allowed to change company-wide address and name information, they can use the Customer Address Maintenance and Personal Information Change views to send service requests to administrators responsible for updating the information.

***To submit a service request to change a customer's address***

- 1 Navigate to the Service screen.
- 2 In the Service Requests list, add a record and complete the necessary fields.
- 3 Click the Customer Address Maintenance view tab.
- 4 In the Customer Address Maintenance form, complete the necessary fields.

***To submit a service request to change a customer's personal information***

- 1 Navigate to the Service screen.
- 2 In the Service Requests list, add a record and complete the necessary fields.
- 3 Click the Personal Information Change view tab.

- 4 In the Personal Information Change form, complete the necessary fields.

## Recording a Customer Appeal or Grievance

End users can record customer complaints.

### ***To record a new customer complaint***

- 1 Navigate to the Service screen.
- 2 In the More Info form, add a record and complete the necessary fields.
- 3 Click the Appeals & Grievances view tab.
- 4 From the Show drop-down list, select Complaint Detail.
- 5 In the Complaint Detail form, complete the necessary fields.

# Financial Needs Analyses 11

This chapter describes the procedures necessary to administer and perform a needs analysis session using Siebel eFinance.

Needs analysis is the process sales agents use to gather information about their customers and recommend the best products to them. In a needs analysis, an agent asks questions and selects answers with preassigned scores. The scores for each product are aggregated and by clicking on the Recommend button, an agent can recommend and cross-sell a package of products or a single product to customers. In addition, a relationship manager can use the investment needs analysis to recommend model fund and asset distributions for an investment portfolio.

Following the procedures in this chapter, administrators will be able to:

- Develop needs analysis scripts, which are specifically worded sets of questions. Call center agents use these scripts in a needs-based selling process to gather information from customers interested in learning about or purchasing a specific product. The scripts can also include pick list values for the customer answers.
- Set up product scoring, which assigns number values to needs analysis script answers. Based on the script answers, a needs analysis recommendation lists the products for the agent to recommend to the customer; recommended products having higher scores more closely meet the customer's needs than those with lower scores.
- Create investment objectives.
- Create an optimal portfolio mix for asset and fund types for each investment objective.

Following the procedures in this chapter, end users will be able to:

- Perform a needs analysis
- Recommend products that best match customer needs
- Recommend model fund and asset distributions for an investment portfolio

## **Business Scenario**

These scenarios feature sample tasks performed by a financial institution's applications administrator, a call center agent, and a relationship manager. Your organization may follow different workflows according to its business requirements.

The Needs Analysis views within Siebel eFinance allow financial institutions to capture customer requirements in a needs-based selling process for multiple products including checking, convenience, investment, credit, mortgage, savings, and retirement products. The views specifically support both the individual customer as well as the business customer.

### **Administrator**

An applications administrator is given the business requirements to create a new needs analysis script. To support the requirements, the administrator defines the product scores for each needs analysis question. The product scores are used to calculate and define the product recommendations. The administrator also sets up the optimal portfolio mix and investment objectives for the Investment Needs Analysis view.

### **Call Center Agent**

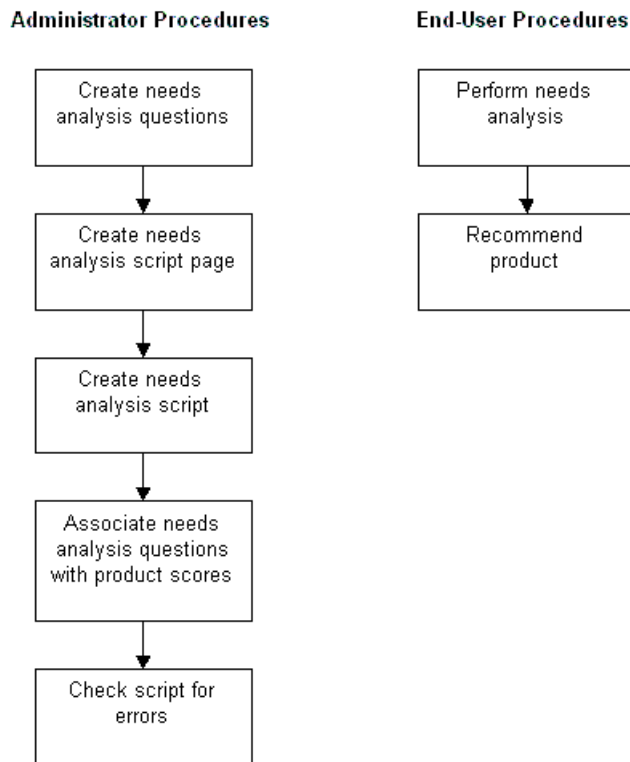
A call center sales agent receives a call from a prospective new customer who is interested in opening a checking account. The agent uses the Siebel eFinance Needs Analysis script to walk the customer through a series of questions to gather her product requirements, and to record the answers used to calculate the best financial products for her. The agent provides the customer with key information about the recommended checking accounts with the highest scores. The call center agent tells the customer that she can apply for more than one product if she chooses; however, the customer decides to go with the first product on the list, and the sales agent begins the application process using the Auto Application feature.

## **Relationship Manager**

A relationship manager receives a call from a customer who has an investment account with the financial institution. The customer is interested in finding out about a general investment strategy. The relationship manager uses the Investments Needs Analysis script to walk the customer through a series of portfolio interest, risk tolerance, investment horizon, and profile information questions to recommend a model portfolio of assets and fund types.

## Financial Needs Analysis Sample Tasks

Figure 8 illustrates sample tasks that administrators and end users typically perform when setting up and using a needs analysis script.



**Figure 8. Financial Needs Analysis Sample Tasks**

## Administrator Procedures

The following administrator procedures are described in this section:

- [To associate questions and scores with products](#)

- [To correct a script problem with a product score on page 176](#)
- [To create an investment objective on page 177](#)
- [To perform portfolio mix administration on page 177](#)

## Needs Analysis Script Creation

Those with the required administrative responsibilities, such as Siebel administrators, can set up and modify needs analysis questions and the related scripts.

Before creating a script, define each question that the script will use. If you add questions to a script, you need to add score values to the Product Scores for the questions. You also need to add the questions to the appropriate Business Component. For example, if you are modifying a checking account needs analysis script for a contact, then you would need to add questions to the FIN NA RET Checking Business Component. When the user clicks the Recommend button in the script wizard to calculate the score, changes to the script are taken into account.

For additional information about creating SmartScripts, see *Siebel SmartScript Administration Guide*.

## Setting Up Product Scores

Administrators use the Product Scores Administration subview in the Products Administration screen to define the product scores associated with each of an organization's products. Each product can be included in one or more needs analysis view.

### ***To associate questions and scores with products***

- 1** From the application-level menu, choose View > Site Map > Product Administration > Product Administration.
- 2** In the Products list, select the product for which to define questions and scores.

---

**NOTE:** If the product does not exist, add it. For more information about adding products, see *Product Administration Guide*.

---

- 3 In the More Info form, select Product Scores from the Show drop-down list.

The Product Score list displays the questions and corresponding answers that are currently associated with a selected product.

- 4 In the Product Scores list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Answer	The answer given by the customer. For each possible answer the customer can give, you can assign a score.
Question	The question to be asked.
Score	The score associated with the answer. You assign this value according to the importance you attach to the customer's response.
Script Name	The script to be used for this question. You are not limited to a single script for a product; you can use any number of the scripts listed.

---

**NOTE:** During a needs analysis session, if the sum of the product scores appears incorrect after you click the Recommend button to select a product, check for duplicate product score questions.

---

#### **To correct a script problem with a product score**

- 1 From the application-level menu, choose View > Site Map > Product Administration > Product Administration.
- 2 Select the product associated with the script you want to correct.
- 3 From the Show drop-down list, select Product Scores.

The Product Score displays the questions and corresponding answers that are currently associated with the selected product.

- 4 Edit the Score list. For example, if the same question-and-answer pair appears more than once, delete the extra question and answer.



## Creating Investment Objectives and the Portfolio Mix

Administrators can add or modify investment objectives as well as create asset and fund portfolio distributions in the Securities views in the Finance Administration screen.

### ***To create an investment objective***

- 1 From the application-level menu, choose View > Site Map > Finance Administration > Investment Objectives.
- 2 In the Portfolio Investment Objectives list, add a record and complete the necessary fields.

After you create a new investment objective, you can set up the portfolio mix for the investment objective.

Several Portfolio Objectives are provided in the standard Siebel eFinance application. If you need to make changes to the assets or funds used to score the investment objectives in the Investments subview of the Needs Analysis view in the Contacts screen, the score calculations can be changed in the FINS Investment NA Action business component by making changes to the applicable fields, such as these:

- The Computed INV NA Score Calc field is used to calculate the average score of the first 13 questions.
- The fields Score1 to Score5 are used to convert the average score to a number divisible by 4.
- The field Computed INV NA Score is used to calculate the final score.

You can even apply a different algorithm to compute the scores if, for example, you want to add more questions or convert the average score to a number divisible by 3 or 5 instead of 4.

### ***To perform portfolio mix administration***

- 1 From the application-level menu, choose View > Site Map > Finance Administration > Investment Objectives.
- 2 In the Portfolio Investment Objectives list, select a portfolio investment objective to administer.

- 3 To add a new asset, add a record in the Asset Recommendation list and complete the necessary fields.
- 4 To add a new fund, add a record in the Fund Recommendation list and complete the necessary fields.

## End-User Procedures

The following end-user procedures are described in this section:

- [To perform a product needs analysis](#)
- [To perform a general needs analysis for a contact on page 179](#)
- [To perform an investment needs analysis for a contact on page 180](#)
- [To generate a recommendation from a needs analysis session on page 181](#)
- [To select a recommended product using the Apply field on page 182](#)

### Performing a General Needs Analysis for a Company

Needs analysis sessions for companies can be performed for the following product types:

- Checking
- Convenience Products
- Credit
- Retirement
- Savings

After entering specific details in the selected Needs Analysis view, end users can prompt the application to recommend several products or services that fill the business need.

#### ***To perform a product needs analysis***

- 1 Navigate to the Companies screen.

- 2 From the Show drop-down list, select My Companies.
- 3 In the Companies list, select a company for which to perform a needs analysis.
- 4 Click the Needs Analysis view tab.
- 5 From the Show drop-down list, select a type of needs analysis.
- 6 In the Needs Analysis form, add a record and complete the necessary fields.
- 7 To use a script to help determine values to enter, click Script.
- 8 In the SmartScript list, drill down on the Name hyperlink.
- 9 Complete the questions as prompted, and click Finish.
- 10 (Optional) Click the Recommend button to generate a recommendation.

## Performing a General Needs Analysis for a Contact

Needs analysis sessions for contacts can be performed for the following product types:

- Checking
- Convenience
- Credit
- Investments
- Mortgage
- Retirement
- Savings

After entering specific details in the selected Needs Analysis view, end users can prompt Siebel eFinance to recommend the best product or service for a contact.

### ***To perform a general needs analysis for a contact***

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.

- 3 In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4 Click the Needs Analysis view tab.
- 5 From the Show drop-down list, select a type of needs analysis.
- 6 In the Needs Analysis form, add a record and complete the necessary fields.
- 7 To use a script to help determine values to enter, click Script.
- 8 In the SmartScript list, drill down on the Name hyperlink for the script you want.
- 9 Complete the questions as prompted, and click Finish.
- 10 (Optional) Click the Recommend button to generate a recommendation.

## Performing an Investment Needs Analysis for a Contact

An investment needs analysis is similar to a general needs analysis. The results, however, are different. After completing an investment needs analysis, a recommended mix of assets and funds appears, based on the customer’s needs.

The Investment Needs Analysis view provides an approach to understanding the customer’s needs and recommending an investment strategy. A script is used to guide the customer through a series of questions. The average score from the set of answers, in conjunction with the time that the customer may need his or her money invested, drives the model and determines the asset and fund allocation.

### ***To perform an investment needs analysis for a contact***

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.

- 3 In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4 Click the Needs Analysis view tab.
- 5 From the Show drop-down list, select Investments.
- 6 In the Needs Analysis list, add a record and complete the necessary fields.
- 7 To use a script to help determine values to enter, click Script.
- 8 In the SmartScript list, drill down on the Name hyperlink for the script you want.
- 9 Complete the questions as prompted, and click Finish.
- 10 (Optional) Click the Recommend button to generate a recommendation.

## Generating a Recommendation from a Needs Analysis Session

After performing a needs analysis, end users can generate a list of recommended products or a proposed mix of investments.

### ***To generate a recommendation from a needs analysis session***

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4 Click the Needs Analysis view tab.
- 5 From the Show drop-down list, select the needs analysis type.
- 6 In the Needs Analysis form, click Recommend.

- 7 Scroll down to see the generated recommendations.

For an Investment Needs Analysis, the application generates a recommended asset and fund distribution. The Asset Distribution and Fund Distribution display information in either lists or charts.

For other types of needs analysis, the recommendation list displays a score (a relative ranking), a product name, and a description.

- 8 In the Recommendation list, drill down on the Product Name field to view further information about the product.

After customers have determined the product or products they are interested in, the end user can select the Apply field for those specific products. If it has been set up, the end user can then use the Auto Application feature to automatically create a new application for the customer. The Application will be prepopulated with the company and product-related information already captured in this screen. For more information about creating an application, see [Chapter 12, “Applications.”](#)

You can select products recommended in all Needs Analysis views in the Contacts screen except the Investments view.

#### ***To select a recommended product using the Apply field***

- 1 If necessary, return to the generated Recommendation list based on the needs analysis.
- 2 Click to place a check mark in the Apply field to the left of each product for which the customer wants to apply.

There is no limit to the number of products that can be selected.

---

**NOTE:** If the customer wants to apply for more than one product (for example, a checking account and a mortgage loan), you can go to a different Needs Analysis view for each product type desired, perform the needs analysis, and apply for additional products. When you select Auto Application, you are taken to the Application screen, where you can fill out applications for all the selected products.

---

- 3 Leave the record containing the checked Apply field.

The recommended products appear in the Applications view.

- 4 Select Auto Application by doing one of the following:
  - Click the Auto Application icon in the upper left corner.
  - From the application-level menu, choose File > Auto > Application.

---

**NOTE:** For Auto Application to be available, the Siebel administrator needs to activate it. For more information, see [“To activate the Auto Application Workflow” on page 190.](#)

---

- 5 In the first Application view, click the select button in the Product Name field.
- 6 In the Products dialog box, select the Primary field for the product whose name you want to appear in the Product Name field.

For more information about filling out applications, see [Chapter 12, “Applications.”](#)





# Applications 12

In Siebel eFinance the application process is conducted by navigating through a series of screens to capture information for a product application. Sales representatives can create applications for different types of banking products, such as depository, checking, savings, auto loans, mortgages, and home equity loans. Sales representatives, customer service representatives, small business managers, and underwriters are the primary users.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of defining a sequence of views required to capture application data elements, creating sales methodologies to match business processes, creating activity plans, and setting up correspondence and application form templates.

End users are sales representatives, customer service representatives, small business managers, and underwriters within your organization. Sales representatives will use the procedures in this chapter to create new applications, enter application information for different types of products, generate prefilled application forms, and submit applications to the back office. Customer service representatives or small business managers will use the Applications screen to check the status of an application, update application information, and follow up on trailing documentation.

---

**NOTE:** Small business manager activities are similar to the sales representative activities except that the small business manager completes the applications for small business companies instead of individual customers.

---

If the application is a loan, underwriters will use the procedures in this chapter to check and review the application data, update third-party data in applications, such as credit bureau information, and make decisions on applications.

## **Business Scenarios**

These scenarios feature sample tasks performed by a financial institution's applications administrator and branch agents. Your company may follow different workflows according to its business requirements.

In these scenarios, an applications administrator is responsible for creating a new checking product. He requires administrative responsibilities to:

- Create an application workflow
- Set up sales methodologies and stages
- Create activity plans

End users are branch agents. They enter information to:

- Create and assign a customer application
- Create or modify consumer, product, collateral, mortgage, business services information, or trailing document records

### **Administrator Creates a New Product**

An application administrator receives a list of business requirements from the Product department for a new checking product. The requirement list includes:

- The fields necessary to capture the application
- The new sales methods and their stages
- The activities to complete after the application is submitted
- The form template for the application and the correspondence templates for this product to complete this application

With these requirements, the application administrator determines which views have the required fields for this product. He then defines the sequence of views in the Application Workflow view.

After setting the view sequence, the administrator creates new application stages for the product. Because it is a new product, the application stages differ from those of other products. The administrator then sets up an activities plan to associate with the product. The activities plan allows agents to accomplish and coordinate complex tasks by automatically creating and assigning the appropriate follow-up activities to support the review and processing of the application. It also provides a way to monitor the progress of these activities once the application is submitted.

The administrator then works on setting up the application form template in a Microsoft Word document and associating the template with fields in the application screen. Finally, the administrator works on the correspondence views to set up new correspondence templates for the product.

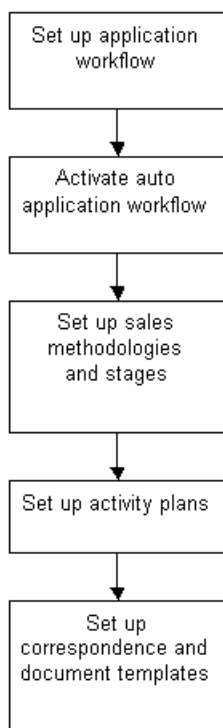
## **Branch Agent Assists a Customer Opening a New Account**

A branch agent assists a customer who wants to open the new checking account product. The agent creates a new checking application using the Next button to navigate through the application screens and views. He also generates the activities plan for this application to create activities to follow up on trailing documents, set up the review process, and call back the customer.

## Applications Sample Tasks

Figure 9 illustrates sample tasks that administrators and end users typically perform when managing applications.

### Administrator Procedures



### End-User Procedures

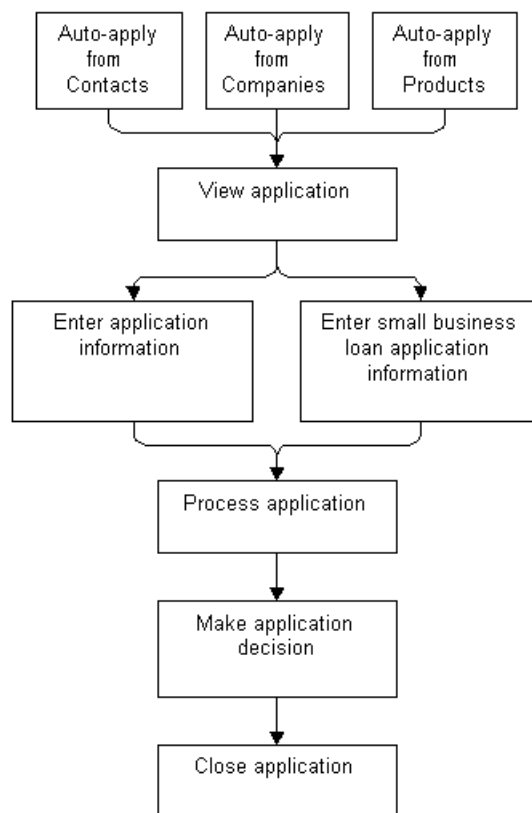


Figure 9. Applications Sample Tasks

# Administrator Procedures

The following administrator procedures are described in this section:

- [To set up an application workflow](#)
- [To activate the Auto Application Workflow on page 190](#)

## Setting Up an Application Workflow

The purpose of setting up an application workflow is to allow end users to use the Next button to navigate through the screens required to complete an application in Siebel eFinance. The application view order varies from product to product; therefore, you will need to set up the view order for every product for which your agents will fill out applications. As an administrator, you set up the view order using the Application Workflow view in the Product Administration screen.

The view order determines the next view the agent will see when filling out one or more applications for a customer in a single session. For instance, the view order of a basic checking application may use the following views in the following order: Applicant, Income Sources, Check Order, and Funding. If the end user manually starts in the Income Sources view, then clicks the Next button, the next view to appear will be the Check Order view. The Application view sequence for the checking application process will then follow the sequence for basic checking that was set in the Application Workflow Administration view.

---

**NOTE:** If the product does not exist, add it. For more information about adding products, see *Product Administration Guide*.

---

### ***To set up an application workflow***

- 1** From the application-level menu, choose View > Site Map > Product Administration > Product Administration.
- 2** In the Products list, select the product for which to set up an application workflow.
- 3** In the More Info form, from the Show drop-down list, select Application Workflow.

- 4** In the Application Workflow list, add a record and complete the necessary fields.
- 5** In the Add View Order dialog box, select a view to add to the workflow.
- 6** To change the view order of a view, change the Sequence Number in the Application Workflow list.
- 7** Continue adding views an end user will need to complete an application.

## Activating the Auto Application Workflow

When activated, the Auto Application Workflow allows end users to create application records automatically from the Contact, Companies, and Products screens. After the administrator activates the Auto Application Workflow, end users will see the Auto Application icon in the upper left corner in those three screens.

### **To activate the Auto Application Workflow**

- 1** From the application-level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2** In the Workflow Processes list, select Auto Application Workflow.
- 3** Click the Activate button at the top of the list.

This activates the Auto Application feature and will display the Auto Application icon in the Contacts, Companies, and Products screens. To use the Auto Application feature, end users can either click the icon or choose File > Auto > Application from the application-level menu.

---

**NOTE:** The Auto Application Workflow uses the Data Transfer Utility business service to transfer fields from one view to other view. To modify the Auto Application Workflow so that it is available from more screens or populates more fields when moving from one screen to the next, see the Data Transfer Utility section in *Siebel Business Process Designer Administration Guide for Financial Services*.

---

## Sales Method Creation and Modification

Sales methods consist of various stages from start to finish. Depending on the specific sales method, the stages can differ. The sales method should map to the product type. Each product type may have a different set of stages for review and approval. For example, depository products will not have an underwriting stage that credit products might. For information on creating a sales method and setting up sales stages, see *Applications Administration Guide*.

## Activity Plans Set Up

For information about creating an activity plan, see *Siebel Call Center User Guide*.

## Correspondence Set Up

For information on setting up correspondence, see the chapter on Correspondence in *Applications Administration Guide*.

## Application Form Template Creation

For information on creating application form templates, see the section on creating proposal templates in *Applications Administration Guide*.

# End-User Procedures

The following end-user procedures are described in this section:

- [Viewing and Creating Applications](#)
  - [To access the Applications view from the Contacts screen on page 192](#)
  - [To access the Applications view from the Companies screen on page 193](#)
  - [To create an application on page 193](#)
  - [To complete an application using the Next button on page 194](#)
  - [To create an application using the Auto Application feature on page 195](#)
  - [To assign an application to a coworker on page 196](#)

- [Managing Application Information](#)
  - [To add product detail information on page 197](#)
  - [To add consumer detail information on page 198](#)
  - [To add collateral information on page 199](#)
  - [To add mortgage information on page 200](#)
  - [To add business services on page 200](#)
- [Creating a Small Business Loan Application](#)
  - [To add small business details on page 202](#)
  - [To add guarantor and applicant details on page 203](#)
  - [To record loan features and terms on page 203](#)
- [Processing an Application](#)
  - [To view assigned applications on page 204](#)
  - [To add activities associated with an application on page 205](#)
  - [To add notes associated with an application on page 205](#)
  - [To add trailing documents on page 206](#)

End users can create applications in a variety of ways, using various screens and views. Typically, they create applications using the Auto Application feature, or they navigate to the Applications screen to create a new application record and then fill in the required information.

## Viewing and Creating Applications

The Siebel eFinance Applications screen provides access to consumer and small-business applications. The Applications list displays information about applications, such as applicant address, phone number, and application stages. End users can use the Applications screen to locate, view, and update applications.

### ***To access the Applications view from the Contacts screen***

- 1** Navigate to the Contacts screen.



- 2** From the Show drop-down list, select My Contacts.
- 3** In the Contacts list, select a contact.
- 4** Click the Applications view tab.
- 5** To view more detailed information about an application, in the Applications list, drill down on the Application Name hyperlink.

***To access the Applications view from the Companies screen***

- 1** Navigate to the Companies screen.
- 2** From the Show drop-down list, select My Companies.
- 3** In the Companies list, select a company.
- 4** Click the Applications view tab.

The Applications list displays applications associated with the selected company.

- 5** To view more detailed information about an application, in the Applications list, drill down on the Application Name hyperlink.

***To create an application***

- 1** Navigate to the Applications screen.
- 2** From the Show drop-down list, select My Applications.

- 3 In the More Info form, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Product Name	Indicates the product or products for this application.
Method	Indicates the type of application being created.
Stage	Indicates the application status. This value changes according to the Method selection.

---

**NOTE:** Only those with the required administrative responsibilities, such as Siebel administrators, can set the Sales Stage and Sales Method values in the Siebel Assistant Administration screen, Sales Method view. For more information, see *Applications Administration Guide*.

---

### Navigating an Application Using the Next Button

Siebel eFinance allows end users to create an application with multiple products. When filling out an application with multiple products, end users can move from one view to the next view by clicking the Next button instead of selecting a view tab. Based on the views that have been set up for each specific application (for example, a savings account application or a mortgage loan application), Siebel eFinance automatically navigates users to the views they need to fill in. With the Next button functionality, users do not have to fill out the same view more than once, even if the same view appears in several product applications. For more information on creating multiple applications from performing needs analyses, see [Chapter 11, “Financial Needs Analyses.”](#)

---

**NOTE:** Only Siebel administrators can set up a Next Button Application Workflow. For more information, see [“Setting Up an Application Workflow” on page 189](#).

---

#### ***To complete an application using the Next button***

- 1 Navigate to the Applications screen.

- 2 From the Show drop-down list, select My Applications.
- 3 In the Applications list or form, complete the appropriate fields.

---

**NOTE:** To use the Next button to navigate to another view, you must select a product in the Product field in the Application form.

---

- 4 Click the Next button in the Applications form.

The next application view appears with the uncompleted fields required for your customer's application.

- 5 Continue filling in application views and clicking the Next button in the Applications form.

## Creating an Application Using the Auto Application Feature

The Auto Application feature is available in the following screens in Siebel eFinance:

- Contacts
- Companies
- Products

End users can use the Auto Application feature to automatically create an application using information from the selected record. For example, in the Companies screen, end users can select the Auto Application option from the application-level menu (File > Auto > Application) to automatically create and populate the application using the information from the selected company.

---

**NOTE:** Before end users can create an application using the Auto Application feature, an administrator must first activate the Auto Application Workflow. For more information, see [“Activating the Auto Application Workflow” on page 190](#).

---

### ***To create an application using the Auto Application feature***

- 1 Navigate to the Companies screen.

- 2 From the Show drop-down list, select My Companies.

---

**NOTE:** You can also use the Auto Application feature from the Contacts and Products views.

---

- 3 Select the company for which to create an application.

---

**NOTE:** If the company does not exist, add it. For more information on adding companies, see [“Adding Contacts” on page 94](#).

---

- 4 Select Auto Application by doing one of the following:

- Click the Auto Application icon in the upper left corner
- From the application-level menu, choose File > Auto > Application

The first required Application view appears.

- 5 In the Product Name field in the Application form, click the select button, and then select a product for which to apply.
- 6 Complete the remaining Application fields using the Next button.

### Assigning an Application to a Coworker

After an application has been saved, an end user can assign an application to a coworker.

---

**NOTE:** The application does not have to be complete to assign it. For more information on Assignment Manager, see *Siebel Assignment Manager Administration Guide*.

---

#### ***To assign an application to a coworker***

- 1 Navigate to the Applications screen.
- 2 From the Show drop-down list, select My Applications.
- 3 In the Applications list, select an application.

- 4 In the More Info form, click the Assign button.

For more information about the dynamic assignment functionality available for the Assign button, see *Siebel Assignment Manager Administration Guide* and *Applications Administration Guide*.

## Managing Application Information

In Siebel eFinance, end users can capture the following types of applicant information:

- Details about the products in the application
- Details about the applicant
- Collateral information
- Mortgage information
- Business Services information
- Documents submitted by applicants

---

**NOTE:** In a “real world” implementation of Siebel eFinance, end users would click the Next button to move between views. For more information, see [“Navigating an Application Using the Next Button” on page 194](#) and [“Setting Up an Application Workflow” on page 189](#).

---

## Adding Product Detail Information

End users use Product Detail subviews to capture information about the products in the application. Siebel eFinance supports multiple products under one application.

### ***To add product detail information***

- 1 Navigate to the Applications screen.
- 2 In the Applications list, select an application.
- 3 Click the Product Detail view tab.
- 4 From the Show drop-down menu, select one of the following:
  - Account Set Up

- Credit Card
- Account Services
- Check Order
- Funding
- Loan Terms
- Regulation C Information

**5** In the Product Detail list, select a product.

**6** In the subviews, complete the necessary fields.

### **Adding Consumer Detail Information**

From the Consumer Detail view in the Applications screen, end users can create or view one of many financial statements for a customer. Siebel eFinance Financial Statement is used to manage consumer detail information. A financial statement is a snapshot of customer condition at a certain point in time.

For example, a customer applies for a product today; the end user creates a financial statement with all customer detail, such as income sources, assets, and liabilities. If the customer applies for another product in three months, the end user can pull the same financial statement, and Siebel eFinance will prefill all customer details. The end user can then ask the customer if that information has been changed since the last time. If the information has been changed, the end user can make a copy of the old Financial Statement and modify it. Using the copied financial statement, the end user does not need to type the consumer information again.

#### ***To add consumer detail information***

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click the Consumer Detail view tab.
- 4** From the Show drop-down list, select one of the following:
  - Credit Information
  - Disclosures

- Financial Position
  - Income Sources
  - Real Estate
  - Residence Information
- 5** In the financial statement list, create a new financial statement or pick an existing financial statement.
  - 6** In the Details subviews, complete the necessary fields.

### **Adding Collateral Information**

End users can use the Real Estate Collateral, Vehicle Collateral, and Other Collateral views to track collateral information. For consumer loans, collateral typically consists of real estate, automobiles, bonds, and cash.

#### ***To add collateral information***

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click one of the following view tabs:
  - Real Estate Collateral
  - Vehicle Collateral
  - Other Collateral
- 4** In the collateral list, add a record and complete the necessary fields.

---

**NOTE:** To select collateral to add to the application, the collateral must first be defined as an asset in the Financial Position view. For more information about adding assets, see [“Adding Consumer Detail Information” on page 198](#).

---

### **Managing Mortgage Information**

End users can use the Mortgage views in the Applications screen to add, modify, copy, or delete mortgage application information.

#### **To add mortgage information**

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click the Mortgage view tab.
- 4** From the Show drop-down list, select one of the following:
  - Mortgage Detail
  - Disclosures
  - Mortgage Transaction
  - Underwriter Summary
  - Underwriting Decision
- 5** In the product or financial statement list, select a product or financial statement and complete the necessary fields.

#### **Managing Business Services Information**

End users can use the Business Services views in the Applications screen to add, modify, copy, or delete business service application information.

#### **To add business services**

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click the Business Services view tab.
- 4** In the Business Services list, from the Show drop-down list, select one of the following subviews:
  - Business Payroll
  - Business Tax Service
  - Merchant Card Accepted
  - Merchant Card Services
  - Merchant Card Location



- 5 In the list for the associated subview, select a business service product.
- 6 Complete the necessary fields.

## Creating a Small Business Loan Application

To create a small business loan application, end users need to record the following customer information:

- **Business Details.** Records the business name, address, and contact information as well as asset information, liabilities, income statements, and cash flow. For more information, see [“Adding Business Details” on page 201](#).
- **Applicant Information.** Captures personal information about the primary, secondary, and principle loan applicants. For more information, see [“Adding Applicant and Guarantor Information” on page 202](#).
- **Guarantor and Applicant Employment Details.** Captures loan guarantor information and applicant employment, income, assets, and liabilities information. For more information, see [“Adding Applicant Information” on page 203](#).
- **Unique Product Features and Terms.** Records unique loan features or terms. For more information, see [“Recording Unique Features and Terms” on page 203](#).

---

**NOTE:** In a “real world” implementation of Siebel eFinance, end users would click the Next button to move between views. To create an application workflow, a Siebel administrator would need to create a workflow that follows the views described in this section. For more information, see [“Navigating an Application Using the Next Button” on page 194](#) and [“Setting Up an Application Workflow” on page 189](#).

---

### Adding Business Details

End users use the Business Details view to track detailed information about a business applying for a small business loan. Siebel eFinance automatically populates some of the information in this view from Companies Profile view tab. In addition to the business profile information, users use this view to capture financial information such as income statement, balance sheet and cash flow statement.

#### ***To add small business details***

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click the Business Detail view tab.
- 4** From the Show drop-down list, select the following views, and complete the necessary fields:
  - **Business Profile.** Records the business name, phone numbers, and addresses.
  - **Assets.** Captures company asset information, including cash, accounts receivable, inventory, fixed assets, and depreciation values.
  - **Liabilities.** Records company liabilities such as accounts payable, long term debt, noncurrent debt, capital stock, and retained earnings and treasury.
  - **Income Statement.** Captures income information such net sales, cost of goods sold, other income, expenses, interest, depreciation, taxes, dividends, and adjustments.
  - **Cash Flow.** Records cash flow statements based on customer balance sheet and income statement information.

#### **Adding Applicant and Guarantor Information**

End users use the Applicant view to record the name and address information specific to the primary, secondary, and guarantor applicants.

#### ***To add applicant information***

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click the Applicant view tab.
- 4** In the Applicant Details list, add a record for all applicants.
- 5** In the Applicant Type field, select the appropriate applicant type:
  - Primary

- Secondary
- Guarantor

**6** Complete the necessary fields for each applicant.

## Adding Applicant Information

End users use the Consumer Detail view to record information about the applicants who are applying for a loan.

### *To add guarantor and applicant details*

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click the Consumer Detail view tab.
- 4** From the Show drop-down list, select the following subviews:
  - **Credit Information.** Records credit information for all applicants.
  - **Disclosure.** Records disclosure information for all applicants.
  - **Income Sources.** Records income information about the primary and secondary applicants.
  - **Financial Position.** Records the current asset holding and liabilities of all applicants.
  - **Real Estate.** Records applicant real estate holdings.
  - **Residence Information.** Records residency information for all applicants.
- 5** In each subview, add a record and complete the necessary fields.

## Recording Unique Features and Terms

End users use the Loan Terms subview to record special features and terms about the small business loan.

### *To record loan features and terms*

- 1** Navigate to the Applications screen.

- 2 In the Applications list, select an application.
- 3 Click the Product Detail view tab.
- 4 From the Show drop-down menu, select Loan Terms.
- 5 In the Loan Terms list, select a product.
- 6 In the Loan Terms form, complete the necessary fields.

## Processing an Application

In addition to the views described in [“Managing Application Information” on page 197](#), end users may use the following views when processing an application:

- **My Application.** View applications ready for processing using the My Applications filter. For more information, see [“Viewing Assigned Applications” on page 204](#).
- **Activities.** Records all activities that have occurred on the application. For more information, see [“Adding Activities” on page 205](#).
- **Notes.** Tracks information about the currently selected application. For more information, see [“Adding Notes” on page 205](#).
- **Trailing Documents.** Tracks documents to be provided by the applicants. For more information, see [“Creating and Modifying Trailing Documents” on page 206](#).

---

**NOTE:** In a “real world” implementation of Siebel eFinance, end users would click the Next button to move between views. To create a workflow for processing an application, administrators need to create workflows that track with their company’s policies and procedures. For more information on setting up a application workflow, see [“Setting Up an Application Workflow” on page 189](#).

---

## Viewing Assigned Applications

After users have been assigned an application for processing, they can view their applications in the My Applications list.

### *To view assigned applications*

- 1 Navigate to the Applications screen.

- 2 From the Show drop-down list, select My Applications.

The Applications list appears displaying the applications that are assigned to the current user.

## Adding Activities

End users use the Activities view to record all activities associated with the currently selected application.

### ***To add activities associated with an application***

- 1 Navigate to the Applications screen.
- 2 In the Applications list, select an application.
- 3 Click the Activities view tab.
- 4 In the Activities list, add a record and complete the necessary fields.

For more information on activities, see [“Activities” on page 137](#).

## Adding Notes

End users use the Notes view to track information about a particular application.

### ***To add notes associated with an application***

- 1 Navigate to the Applications screen.
- 2 In the Applications list, select an application.
- 3 Click the Notes view tab.
- 4 In the Notes drop-down list, select one of the following:
  - Public Notes—Notes that others can see.
  - Private Notes—Notes that only their creators can see.

- 5** In the Notes list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Created	Automatically populates with a date and time stamp.
Type	Default value is Note. Select alternate value to categorize the type of note.
Description	Text field for the content of the note.

## Creating and Modifying Trailing Documents

Some applications, such as those for mortgages, require extensive documentation from the applicants. End users can use the Trailing Documents view to track documents to be provided by the applicants. After they set the target date for a trailing document, Siebel eFinance, with the help of business processes, creates activities to remind them to call the applicant to provide the necessary document, expediting the approval process.

---

**NOTE:** For more information on setting up a workflow, see *Siebel Business Process Designer Administration Guide*.

---

### **To add trailing documents**

- 1** Navigate to the Applications screen.
- 2** In the Applications list, select an application.
- 3** Click the Trailing Documents view tab.
- 4** In the Trailing Documents form, add a record and complete the necessary fields.

# Commercial Loans 13

This chapter presents the procedures necessary to create, maintain, and process a commercial loan request in Siebel eFinance. The commercial loan request process involves navigating through a series of screens used to capture client and facility information. Loan officers, credit committee team officers, and administrators are the primary users.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of defining assessment templates, activities plans, documents templates, commercial loan approval stages, the contacts required to approve a commercial loan, portfolio types for a commercial loan, and underwriting standards.

End users are commercial loan and credit committee officers. Commercial loan officers will use the procedures in this chapter to:

- Create new commercial loan requests
- Create additional borrowers for a loan
- Create a facility
- Associate facilities with borrowers
- Create bank syndication for a facility
- Set the pricing and fees for a facility
- Capture the guarantors for a facility
- Create covenants for a facility
- Copy covenants to a facility
- Set up collateral for a facility
- Create and review policy exceptions for borrowers and facilities

- Review group lending exposure
- Review underwriting standards
- Submit a loan request to a credit committee

Credit committee officers will use the procedures in this chapter to:

- Check and review the data in a loan request
- Make decisions on a loan request
- Assign a loan request to the next person on the credit committee

## Business Scenario

These scenarios feature sample tasks performed by a financial institution's applications administrator and commercial bankers. Your company may follow different workflows according to its business requirements.

In these scenarios, the applications administrator is responsible for setting up approval stages and underwriting standards. He requires administrative responsibilities to:

- Set up an assessment template and activities plan
- Create a document template
- Set up an approval level
- Define portfolio types and underwriting standards

End users are loan officers and credit administrators. They enter information to:

- Create a loan request
- Create a facility for borrowers
- Attach a company and financial needs analysis to the loan request
- Choose a loan approval level
- Assign the loan request to a credit committee



## **Administrator Sets Up Approval Stages and Underwriting Standards**

An administrator receives a request to set up two new loan approval stages and add a new underwriting standard for a chemical portfolio. The request specifies that a loan smaller than one million dollars requires two approval stages, whereas a loan larger than one million dollars requires three approval stages. The administrator sets up the following two approval levels:

- Level A for a loan less than one million
- Level B for loans greater than one million

He also sets up the individuals who are responsible for approving each stage of the loan. Finally, the administrator sets up the new underwriting standard.

## **Loan Officer Creates New Loan Request**

A loan officer receives a call from a chemical company that wants to borrow 1.25 million dollars for working capital. She creates a new loan request and then sets up a working capital facility. The officer determines the price and fees, collateral, covenants, and policy exceptions for this facility. She then attaches the company analysis and financial statement to the loan request.

When the loan officer chooses the chemical portfolio, the underwriting standard that is set by the administrator automatically appears. The loan officer chooses approval level B for the loan and selects the credit committee name for each stage.

## **Credit Committee Officer Reviews Loan Request**

A credit committee officer reviewing her loan requests sees that there is a loan request in the queue waiting for her approval. She reviews the loan request details and the attachments that contain company and financial analysis. She decides to approve the credit. After adding her decision and comments to the loan request, the credit committee officer sends the request to the next credit committee officer for the officer's approval.

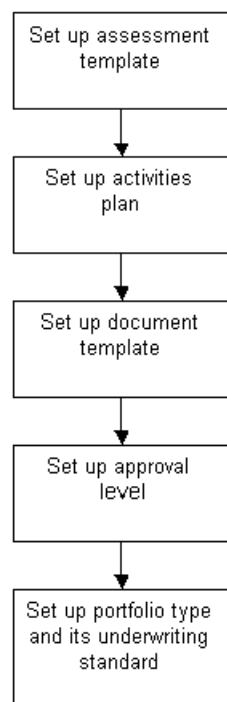
### **Credit Administrator Sets Up Capital Facility**

A credit administrator looks at his queue and sees that one request has been approved. The administrator prints the credit summary with the decision and adds it to the company's credit file. The administrator then sets up the working capital facility that has been approved.

## Commercial Loans Sample Tasks

Figure 10 and Figure 11 on page 212 illustrate sample tasks that administrators and end users typically perform when managing commercial loans.

### Administrator Procedures



### End-User Procedures

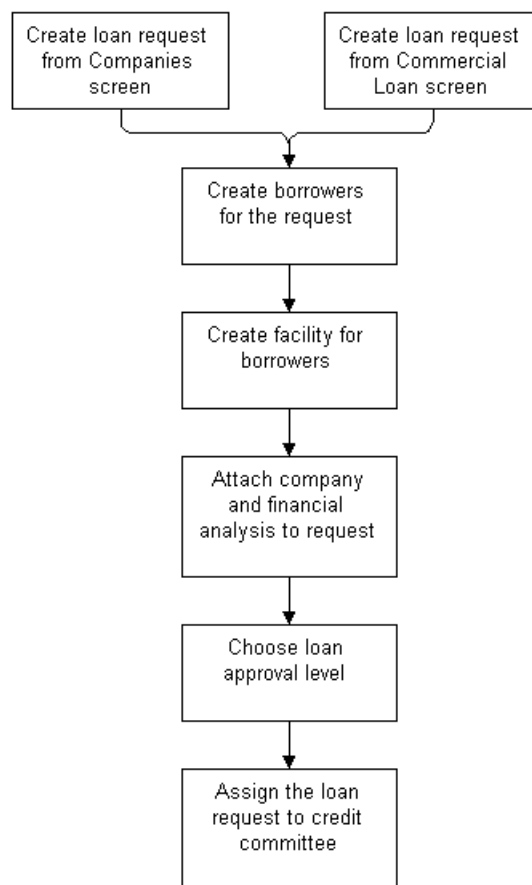
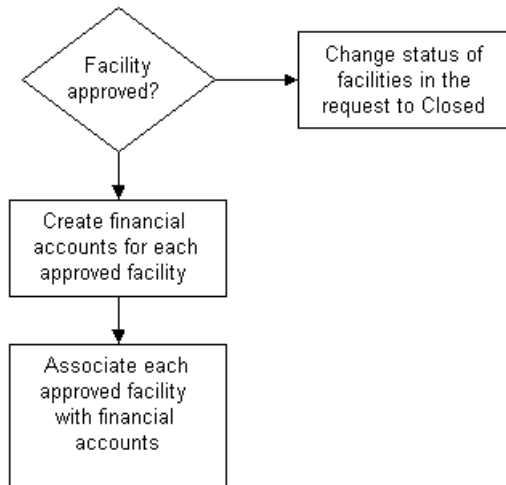


Figure 10. Commercial Loans Sample Tasks

#### Credit Administration Setup



**Figure 11. Credit Administration Sample Tasks**

## Administrator Procedures

The following administrator procedures are described in this section:

- [To set up the approval level for a commercial loan on page 214](#)
- [To set up a commercial loan portfolio on page 215](#)
- [To set up a commercial loan underwriting standard on page 216](#)
- [To associate a facility with a financial account on page 216](#)

## Assessment Templates

The assessment template must be set up so that end users can assess loan requests to determine whether they need to go through the approval process. Some loan requests, with adequate assessment scores, may not be required to go through the approval stages. After an administrator sets up the assessment templates, end users can select the appropriate one and enter the answer for each attribute. Based on the answers, the final score is calculated.

For more information on setting up an assessment template, see *Applications Administration Guide*.

## Activities Plan

The activities plan must be set up so that end users can accomplish and coordinate complex tasks. The activities plan creates a set of activities for the loan request. The end user can select a particular activities plan template and let the Siebel application execute or prompt the user for those activities.

For more information about creating an activity plan, see *Siebel Call Center User Guide*.

## Document Template

The document template must be set up so that end users can print a prefilled document. After the administrator sets up the document templates, end users can select the appropriate template, which is automatically populated with information from the Siebel eFinance database.

For more information on creating document form templates, see the section on creating proposal templates in *Applications Administration Guide*.

## Setting Up an Approval Level

Siebel eFinance supports an automated commercial loan approval process. The administrator is responsible for setting up a financial institution's approval levels and the corresponding approval stages. For example, an administrator may set two approval levels: one for commercial loans under one million dollars, the other for commercial loans over one million dollars. The approval level assigned to a loan request depends on the details of the loan.

#### **To set up the approval level for a commercial loan**

- 1 From the application-level menu, choose View > Site Map > Finance Administration > Commercial Loan.
- 2 Click the Approval Administration view tab.
- 3 To create a new approval level, add a record in the Approval Administration list, and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Approval Level	Name for the approval level.
Description	Describes which loans should be used with the approval level.

- 4 To add an approval stage, add a record in the Approval Stages list, and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Executive	Indicates the contacts to add to the approval stage.
Stage #	Shows the stage number.

**NOTE:** To modify an existing approval level, in the Approval Administration list, select a record in the Approval Administration list, and update the records in the Approval Stages list.

## Setting Up a Portfolio Type for a Commercial Loan

Using the Portfolio Administration view, administrators can set up the commercial loan portfolios that are used to group similar types of commercial loans. For example, an administrator may set up Automobile, Manufacturing, and Chemical portfolio types. In this view the administrator can also set the limit and utilization of each portfolio type. For example, an administrator may set the limit for an automobile portfolio at 100 million dollars. As a result, the organization's combined loan total for the automobile industry should not exceed 100 million. The utilization captures how much the bank already lends to the automobile industry. After the appropriate portfolios are set up, end users can then review the portfolios in the Request Summary view to see the financial institution's exposure in each industry.

### **To set up a commercial loan portfolio**

- 1 From the application-level menu, choose View > Site Map > Finance Administration > Commercial Loan.
- 2 Click the Portfolio Administration view tab.
- 3 To create a new portfolio type, add a record in the Portfolio Administration list, and complete the necessary fields.

---

**NOTE:** To modify an existing portfolio, in the Portfolio Administration list, select a record. Update the record as needed.

---

Some fields are described in the following table.

Field	Comments
Limit	Financial organization's limit for combined commercial loans in this portfolio.
Portfolio Type	Name for the portfolio.

After setting up the appropriate portfolios for commercial lending, administrators can add underwriting standards to the portfolios. These standards are used by the credit committee when determining whether to finance the loan. An example of a portfolio underwriting standard is a leverage of less than 30% for a software portfolio.

The values in this view are displayed in the Request Detail view tab.

#### **To set up a commercial loan underwriting standard**

- 1 From the application-level menu, choose View > Site Map > Finance Administration > Commercial Loan.
- 2 Click the Portfolio Administration view tab.
- 3 In the Portfolio Administration list, select a portfolio to set up an underwriting standard.
- 4 In the Loan Underwriting Standard list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Definition	Definition of the standard; for example, loan to value or collateral value.
Standard	Standard set by the bank.
Type	Type of underwriting standard used for the loan request; for example, Coverage, Leverage, or Team.

## **Associating a Facility with a Financial Account**

After a facility is approved, administrators can use Siebel eFinance to create a facility in the Financial Account screen. After the financial account for the approved facility is created, the administrator must also associate the new financial account with the approved facility. This makes certain that the next time a user chooses the approved facility, the loan information will automatically be populated from the financial account screen. The administrator can also set the status of the facility in this view. If the facility is closed, the administrator must change the status to Closed so that the facility is not available for end users to select.

#### **To associate a facility with a financial account**

- 1 From the application-level menu, choose View > Site Map > Finance Administration > Commercial Loan.



- 2 Click the Facility Financial Account Administration view tab.
- 3 In the Facility Financial Account Administration list, select the status for the facility in the Status field.
- 4 Scroll over to the Account Number field, and select the financial account number to associate with the facility.

---

**NOTE:** If the financial account does not exist, add it. For more information about adding a financial account, see [Chapter 9, “Financial Accounts.”](#)

---

## End-User Procedures

The following end-user procedures are described in this section:

- [To create a commercial loan request on page 219](#)
- [To add borrower details to a loan request on page 220](#)
- [To associate an approval level with a loan request on page 220](#)
- [To create or modify a credit issue for a commercial loan request on page 221](#)
- [To create a new facility and associate a borrower on page 222](#)
- [To syndicate a facility on page 222](#)
- [To set the pricing and fees for a facility on page 223](#)
- [To add a guarantor to a loan facility on page 223](#)
- [To add a covenant to a facility on page 224](#)
- [To copy existing covenants from one facility to another on page 225](#)
- [To add collateral to a loan facility on page 225](#)
- [To create a policy exception at the loan request level on page 226](#)
- [To create a policy exception at the borrower level on page 226](#)
- [To create a policy exception at the facility level on page 227](#)

- [To review an underwriting standard on page 227](#)
- [To review the group exposure on page 228](#)
- [To enter a credit decision for a commercial loan on page 228](#)
- [To assign a loan request to the next credit committee officer on page 229](#)

## Creating a Commercial Loan Request

End users can create a loan request using one of the following views:

- Companies screen, Loan Request view
- Commercial Loan screen, My Loan Request view

The Siebel eFinance Commercial Loan screen provides access to commercial loan requests. The Request list displays information about the request, such as company name, sales stage, and lending information. End users can use the Commercial Loan screen to locate and update the requests that they create.

### **To create a commercial loan request**

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Name	Descriptive name to identify the request.
Sales Method Application	Sales method used to create the opportunity or request.
Sales Stage	The values displayed in the Stage field drop-down list depend on the request type chosen in the Sales Method field. Only those with the required administrative responsibilities, such as Siebel administrators, can set the Sales Stage and Sales Method values in the Siebel Assistant Administration screen, Sales Method view. For more information, see <i>Applications Administration Guide</i> .
Team	Organization's contacts that have access to the commercial loan request. Only the primary member of the team appears in the Team field.

After creating a loan request, end users can begin adding the details that are used to make loan decisions. The Borrower Detail view is used to show the profile details of each borrower, such as business, location, and year established. The Borrower Detail information is automatically populated using the information in a company's profile. As a result, end users should first navigate to the Companies view and update the profile of the borrower.

For more information about updating a company profile, see [Chapter 4, "Companies."](#)

#### ***To add borrower details to a loan request***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Borrower Detail view tab.
- 5** In the Request Borrower list, select a borrower to which to add details.
- 6** Scroll down to the Public Rating list, add a record, and complete the necessary fields.

The Request Summary view is used to capture key credit decisions and approval stages for loan requests. This view is also used to capture decisions from credit committees.

#### ***To associate an approval level with a loan request***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** In the Request form, select the approval level to associate with the loan request in the Approval Level field.

---

**NOTE:** To set up an approval level, see ["To set up the approval level for a commercial loan"](#) on page 214.

---

- 5 Click the Request Summary view tab.

The Decision list at the bottom of the screen is populated with the stages associated with the approval level, as set up by the administrator.

- 6 In the Decision list, select officers for each stage, if necessary.
- 7 To start the loan approval process, select the record for the first approval stage in the Decision list, and click Assign.

The Team field in the Request form displays the selected officer's name. This makes the record visible to that officer.

---

**NOTE:** For more information about assigning a loan, see [“To assign a loan request to the next credit committee officer” on page 229](#).

---

The Request Summary view is also used to manage credit issues associated with a loan request.

***To create or modify a credit issue for a commercial loan request***

- 1 Navigate to the Commercial Loan screen.
- 2 From the Show drop-down list, select My Requests.
- 3 In the Request list, select a commercial loan request.
- 4 Click the Request Summary view tab.
- 5 In the Key Credit Issues list, add a record and complete the necessary fields.

## Setting Up a Facility

The Facility Set Up view allows end users to associate the borrowers of a commercial loan request with a corresponding facility. When end users create new records in the loan facility list, an Association dialog box displays all facilities under the company group name. The user can select an existing facility for a facility that is renewed or create a new one for a new facility. To share one facility between two companies, the user can highlight the first company and create a new facility. Then the user can highlight the second company and associate the same facility with this second company.

#### ***To create a new facility and associate a borrower***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Facility Set Up view tab.
- 5** In the Borrower list, select a borrower.
- 6** To create a new facility for the borrower, scroll down to the Loan Facility list, add a record, and complete the necessary fields.

---

**NOTE:** When an existing facility is selected, some fields in the Facility Set Up views are automatically populated using information in the Financial Account screen. Make sure that the administrator associates the financial account with the facility, as documented in [“To associate a facility with a financial account” on page 216](#). Additionally, when you select an existing facility, all other information related to this facility, such as prices, fees, and covenants, is copied over to the new request.

---

## **Syndicating a Facility**

In some instances, the facility requested by a customer may exceed the maximum amount that an organization can handle. In these cases, end users can syndicate the loan to spread the loan facility among other organizations.

#### ***To syndicate a facility***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Facility Syndication view tab.
- 5** In the Borrower list, select a borrower.
- 6** In the Loan Facility list, select a facility for the borrower.
- 7** In the Bank Syndication list, add a record and complete the necessary fields.

## Setting Pricing and Fees

End users can use the Pricing and Fees view to set up the pricing and fees for facilities. For example, an organization may charge a setup fee for each facility created. The end user can use the Fees list to add a fee.

The prices and fees that appear in the Pricing and Fees view are populated automatically with data from the products that the administrator has set up. For more information on creating new products, see [Chapter 17, “Products and Pricing,”](#) or see *Product Administration Guide*.

### ***To set the pricing and fees for a facility***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Pricing and Fees view tab.
- 5** In the Borrower list, select a borrower.
- 6** In the Loan Facility list, select a facility for the borrower.  
The Rates list and the Fees list are automatically updated.
- 7** To add a new rate, add a record in the Rates list, and complete the necessary fields.
- 8** To add a new fee, add a record in the Fees list, and complete the necessary fields.

## Adding a Guarantor

Some borrowers may use a guarantor to secure a commercial loan. Using the Guarantors view, end users can add guarantors to a loan facility.

### ***To add a guarantor to a loan facility***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.

- 4** Click the Guarantors view tab.
- 5** In the Borrower list, select a borrower.
- 6** In the Loan Facility list, select a facility for the borrower.
- 7** In the Guarantors list, add a record and complete the necessary fields.

## Adding a Covenant

Using the Covenants view, end users can associate facilities with covenants. For example, an organization may require a borrower to submit a financial statement every quarter. This type of requirement can be created and managed in the Covenants view.

### ***To add a covenant to a facility***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Covenants view tab.
- 5** In the Borrower list, select a borrower.
- 6** In the Loan Facility list, select a facility for the borrower.
- 7** In the Covenants list or Covenant Detail form, add a record and complete the necessary fields.

Some fields are described in the following table.

<b>Field</b>	<b>Description</b>
Covenants Type	Select Coverage or Leverage.
Current Amount	Value that is being measured.
Definition	Brief description of the covenant.
Measurement	Measurement used to define the covenant, such as month or year.



Field	Description
Operand	Operand used to define the covenant conditions. For example, <, >, =.
Test Period	Length of time this covenant is used.

***To copy existing covenants from one facility to another***

- 1 Select the facility that has the covenants to be copied.
- 2 In the Covenants list, click Apply To Facility.
- 3 In the Pick Loan Facility dialog box, select the facility to which the covenants are to be added, and click OK.

## Adding Collateral

Some borrowers may use collateral to secure a commercial loan. Using the Collateral view, end users can add collateral to a loan facility.

***To add collateral to a loan facility***

- 1 Navigate to the Commercial Loan screen.
- 2 From the Show drop-down list, select My Requests.
- 3 In the Request list, select a commercial loan request.
- 4 Click the Collateral view tab.
- 5 In the Borrower list, select a borrower.
- 6 In the Loan Facility list, select a facility for the borrower.
- 7 In the Collateral list, add a record and complete the necessary fields.

## **Creating a Policy Exception**

After setting up the loan details and adding all the necessary information to make a decision, end users can review loans and determine whether the loan request conforms to all of the organization's standard policies. If it does not, a policy exception can be created to explain.

Policy exceptions can be created at one of the following three levels:

- Loan request level
- Borrower level
- Facility level

### ***To create a policy exception at the loan request level***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Request Detail view tab.
- 5** Scroll down to the Request Policy Exceptions list and add a record.
- 6** In the Type field, select a type of exception to add.
- 7** In the Comments field, type a detailed explanation for the policy exception.

### ***To create a policy exception at the borrower level***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Policy Exception view tab.
- 5** In the Borrower list, select a borrower.
- 6** In the Borrower Policy Exception list, add a record and complete the necessary fields.
- 7** In the Comments field, type a detailed explanation for the policy exception.

***To create a policy exception at the facility level***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Policy Exception view tab.
- 5** In the Borrower list, select a borrower.
- 6** In the Loan Facility list, select a facility for the borrower.
- 7** In the Loan Facility Policy Exception list, add a record and complete the necessary fields.
- 8** In the Comments field, type a detailed explanation for the policy exception.

## **Reviewing an Underwriting Standard**

Before submitting a loan request, loan officers must determine whether the request conforms to the organization's underwriting standard.

***To review an underwriting standard***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** In the Request form, select a portfolio to which the borrowers belong in the Portfolio field.
- 5** Click the Request Detail view tab.

The Underwriting Standard list is populated with the standard for the selected portfolio.

- 6** Update the fields as needed.

---

**NOTE:** To enter the underwriting standard for a portfolio, see [“To set up a commercial loan underwriting standard” on page 216.](#)

---

## Reviewing Group Exposure

End users can use the Exposure Summary view to display the combined loan total given to an organization and all its subsidiaries.

### ***To review the group exposure***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** In the Request form, select the company group name to which the borrowers belong in the Company Group Name field.
- 5** Click the Exposure Summary view tab.

The Group Exposure list is populated with information from the Financial Account screen. If this list does not display any records, make sure that a financial account is associated with the company group name.

## Entering a Credit Decision for a Commercial Loan

After reviewing a loan, credit committee officers can use the Request Summary view to enter their decisions about the loan.

### ***To enter a credit decision for a commercial loan***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Request Summary view tab.
- 5** Scroll down to the Decision list and select a record for the decision.
- 6** In the Decision field, select Approved, Counter Offer, or Decline.
- 7** In the Comments field, type a detailed description of the decision.

## Assigning a Loan Request

After a credit committee officer enters a decision about a loan request, the end user can assign the request to the next credit committee officer.

***To assign a loan request to the next credit committee officer***

- 1** Navigate to the Commercial Loan screen.
- 2** From the Show drop-down list, select My Requests.
- 3** In the Request list, select a commercial loan request.
- 4** Click the Request Summary view tab.
- 5** In the Decision list, select the next credit committee officer, and click Assign.



# Collections 14

Collection is the process of collecting money from customers who are delinquent or are unable to make a payment by a specified date. Collection is one of the most important components of the lending cycle and can dramatically affect a company's bottom line. Those accounts that company is unable to collect on must be written off in the end, which reduces the company's profit.

A collection system allows a company to identify delinquent accounts and arrange them into predefined lists so call center agents can follow up and obtain payment. Many companies group delinquent accounts into three or more buckets, for example, 30 days, 60 days, and 90 days.

Each bucket results in a different series of actions. For example, accounts in the 30 days bucket might receive a letter reminding them to pay the outstanding balance. Accounts in the 60 days bucket, however, might get a call from a collection agent to discuss the balance and payment scenarios.

Using Siebel eFinance, administrators can query and create lists of delinquent accounts based on the number of days the account has been delinquent. Companies can also use Siebel eFinance in conjunction with third party systems. For example, if a company uses a third party system to track delinquent accounts, users can take lists generated by these systems and use Siebel campaign management to execute a collection campaign.

Using the procedures given in this chapter, you will be able to set up a collection campaign, create lists of delinquent accounts, and then import that list into the collection campaign.

End users use Siebel eFinance to view summary information about delinquent accounts, execute collection campaigns, and record skip trace, bankruptcy, and legal information related to delinquent accounts.

For more information on creating and executing campaigns, see *Siebel Marketing Guide* and *Siebel Call Center User Guide*.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## **Business Scenarios**

The following business scenario features sample tasks performed by a collection agent. Your company may follow a different workflow according to its business requirements.

A Siebel administrator at a bank sets up a collection campaign. He creates a new campaign in the Campaign Administration view and adds background information including a call guide and summary information. Administrators, using Siebel eFinance, can monitor accounts that are 30 days delinquent and create a list. The administrator imports the list of delinquent accounts into the campaign.

A bank collection agent is calling customers whose accounts are 60 days delinquent. Prior to making her first call, she accesses the Collection Summary view to learn more about the customer's financial accounts and payment history. Her first call is to a customer who is 60 days delinquent on a home equity loan. The collection agent views additional information by drilling down on the Account # hyperlink. She returns to the Campaigns screen, Call Start view tab.

Using an automatic dialer, the collection agent calls the customer. Once the call connects, the collection agent uses the call guide and summary information to explain the purposes of the call. The customer explains his situation to the collection agent. The collection agent clicks the Response button in the Call Start view. Clicking the Response button takes the collection agent to the Financial Accounts, Activities view tab where she can capture the customer's response. The customer mentions scheduling a payment and the collection agent navigates to the Payment Promises view to record the promise. In this view, she can select several promises options, including single, two part, or long term. She can also enter the promises amount and promises date. The collection call ends.

In this scenario, an administrator is responsible for administering Siebel eFinance and requires administrative responsibilities to:

- Set up a collection campaign



- Generate a list of delinquent accounts and import the list into a collection campaign

End users are collection agents. They enter information to:

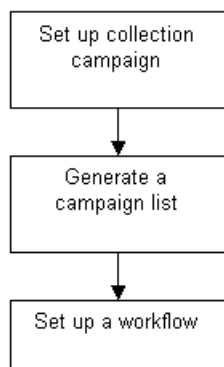
- View summary information about delinquent accounts
- Execute collection campaigns by contacting customers having accounts that are past due and recording customer responses and payment promises
- Record skip trace, bankruptcy, and legal information related to delinquent accounts

For more information on creating and executing campaigns, see *Siebel Marketing Guide* and *Siebel Call Center User Guide*.

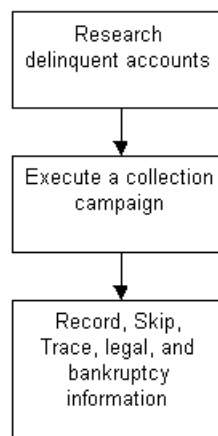
## Collections Sample Tasks

Figure 12 illustrates sample tasks that administrators and end users typically perform when managing collections.

### Administrator Procedures



### End-User Procedures



**Figure 12. Collections Sample Tasks**

For more information on creating and executing campaigns, see *Siebel Marketing Guide* and *Siebel Call Center User Guide*.

## Administrator Procedures

The following administrator procedures are described in this section:

- [To set up a collection campaign on page 234](#)
- [To manually add a contact to a campaign on page 235](#)

Siebel administrators can use Siebel campaign management to execute collection campaigns. To create a collection campaign, an administrator needs to first create a new campaign in the Campaign Administration view and then generate the list of contacts the collection agents will call during the campaign.

Administrators can create this list of contacts (called a *campaign list*) by querying the Siebel eFinance database, or by importing an external list from a third-party application.

As a Siebel administrator, you can generate a campaign list by:

- **Manually adding contacts to a campaign.** Use the Campaign Administration screen to manually add a contact to the collection campaign. For more information on setting up campaigns, see *Siebel Marketing Guide*.
- **Setting up a workflow.** Set up a workflow to monitor the number of days accounts are past due. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.
- **Using Siebel Analytics Server.** Use Siebel Analytics Server to track past due accounts. For more information, see *Siebel Analytics Server Administration Guide*.

### **To set up a collection campaign**

- 1** From the application-level menu, choose View > Site Map > Campaign Administration > All Campaigns Across Organizations.
- 2** In the More Info form, click the show more button and add a record.

**3** In the Response Type field, select Collections.

**4** Complete the remaining necessary fields.

**To manually add a contact to a campaign**

**1** From the application-level menu, choose View > Site Map > Campaign Administration > All Campaigns Across Organizations.

**2** In the Campaigns list, select a campaign.

**3** Click the Call Start view tab.

**4** Click the Contacts/Prospects view tab.

**5** In the Contacts or Prospects list, add a record and complete the necessary fields.

---

**NOTE:** Make sure to add Contacts who have delinquent financial accounts.

---

For more information on setting up campaigns, see *Siebel Marketing Guide*.

## End-User Procedures

The following end-user procedures are described in this section:

- [To view collection summary information from the Campaigns screen](#)
- [To view promises summary information from the Campaigns screen on page 237](#)
- [To execute a collection campaign on page 238](#)
- [To record skip trace information on page 239](#)
- [To record contact bankruptcy information on page 239](#)
- [To record legal information related to a delinquent account on page 239](#)

## Researching Delinquent Accounts

Prior to actually calling an account in a collection campaign, end users can use the Collection Summary and Promises Summary views to review historical information about an account.

### ***To view collection summary information from the Campaigns screen***

- 1** Navigate to the Campaigns screen.
- 2** In the Campaigns list, select a campaign.
- 3** Click the Call Start view tab.
- 4** Drill down on the Last Name field hyperlink.

The Contacts screen appears.

- 5** Click the Collection Summary view tab.

The Collection Summary view appears.

The following table describes the types of information appearing in the Collection Summary view.

Summary	Comments
Financial Accounts	Displays a list of financial accounts associated with the selected contact.
Financial Account Detail	Displays details about the account selected in the Financial Accounts list.
Situation Summary	Displays collection information, such as past payment promises, about the currently selected delinquent account.
Campaigns	Displays a list of campaigns associated with the currently selected contact.

- 6** To view additional information:
  - Drill down on the Account # in the Financial Accounts list to access the Financial Account screen

- Drill down on the campaign name in the Campaigns list to return to the Campaigns screen

---

**NOTE:** End users can also access the Collection Summary view tab directly from the Contacts screen. Navigate to the Contacts screen, select a contact, and then click the Collection Summary view tab.

---

The Situation Summary view displays a brief history of collection information about the currently selected financial account. To view even more detailed collection information, users can access the Promises Summary view.

**To view promises summary information from the Campaigns screen**

- 1** Navigate to the Campaigns screen.
- 2** In the Campaigns list, select a campaign.
- 3** Click the Call Start view tab.
- 4** Drill down on the Last Name field hyperlink.  
The Contacts screen appears.
- 5** Click the Financial Accounts view tab.
- 6** In the Financial Accounts list, drill down on the Account # hyperlink.  
The Financial Accounts screen appears.
- 7** Click the Promises Summary view tab.

---

**NOTE:** End users can also access the Promises Summary view tab directly from the Financial Accounts screen. Navigate to the Financial Accounts screen, select an financial account, and then click the Promises Summary view tab.

---

## Executing a Collection Campaign

Once end users have reviewed background information about a financial account, they can start the collection campaign by calling the customer. For more information on viewing the Collection Summary and Promises Summary, see [“Researching Delinquent Accounts” on page 236](#).

### **To execute a collection campaign**

- 1** Navigate to the Campaigns screen.
- 2** In the Campaigns list, select a campaign.
- 3** Click the Call Start view tab.
- 4** Call the customer.

For more information, see *Siebel Communications Server Administration Guide*.

- 5** In the Call Start list, highlight the Last Name field and click Response.

The Financial Accounts, Activities view tab appears. The application creates a new record and specifies the Type as Collection.

- 6** Click the Service Request view tab.
- 7** In the Service Requests list, add a record and complete the following fields:
  - In the type field, select Bank.
  - In the Area field, select Payment Promises.
- 8** In the Service Requests list, drill down on the SR # hyperlink.

The Payment Promises view appears.

- 9** In the Payment Promises list, add a record and complete the necessary fields.

---

**NOTE:** End users can also record payment promises from the Financial Accounts screen. After selecting the appropriate financial account, select Payment Promises from the New Service Request drop-down list and click Go. For more information, see [“Creating a Service Request Using the GO Button” on page 158](#). For more information on recording a payment promise directly from the Service Requests screen, see [“Creating a Service Request” on page 165](#) and [“Requesting an Account Service in a Service Request” on page 166](#).

---

## Recording Skip Trace, Legal, and Bankruptcy Information

End users can use the following view tabs to record skip trace, bankruptcy, and legal information:

- Skip Trace
- Bankruptcy
- Legal

Companies who are unable to contact or locate a delinquent customer, rely on a skip trace agency to track down a customer. End users can use the Skip Trace view tab to record the results of skip trace report.

### ***To record skip trace information***

- 1** Navigate to the Contacts screen.
- 2** In the Contacts list, select a contact.
- 3** Click the Skip Trace view tab.
- 4** In the Skip Trace list, add a record and complete the necessary fields.

If a customer files for bankruptcy, end users can use the Bankruptcy view tab to track bankruptcy information.

### ***To record contact bankruptcy information***

- 1** Navigate to the Contacts screen.
- 2** In the Contacts list, select a contact.
- 3** Click the Bankruptcy view tab.
- 4** In the Bankruptcy form, add a record and complete the necessary fields.

If a customer account becomes delinquent, end users can use the Legal view tab to track information about delinquent accounts.

### ***To record legal information related to a delinquent account***

- 1** Navigate to the Financial Accounts screen.
- 2** In the Financial Accounts list, select an account.

- 3** Click the Legal view tab.
- 4** In the Legal form, add a record and complete the necessary fields.



In Siebel eFinance, the Securities screen provides information about securities offered by a financial institution, and helps financial representatives track their clients' investment interests. These investments can include the following:

- Stocks
- Bonds
- Mutual Funds
- Options
- Unit Investment Trusts (UITs)

Using the procedures given in this chapter, you will be able to perform the administrator tasks of modifying mutual fund information as well as adding industries, security product classes, security categories, security exchanges, and new securities.

End users use the views in the Securities screen to capture specific details about each investment, such as basic security information, security-issuer company fundamentals, market data, literature, research, and news.

Securities information assists users in searching for a type of investment that would satisfy a customer's specific requirements and providing details on specific investments. End users can use the Securities screen to determine the contacts and investors who have either expressed an interest in a specific security or are currently holding that security in their portfolios. Also, sales agents and financial representatives can use the Call List view to generate a call list, which is a list of targeted contacts to be associated with one or more securities.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## **Business Scenarios**

These scenarios feature sample tasks performed by a financial institution's applications administrator and an investment representative. Your company may follow different workflows according to its business requirements.

In these scenarios, an administrator is responsible for adding a new security to Siebel eFinance. He requires administrative responsibilities to:

- Add a new industry, security product class, security category, or security exchange
- Create a new securities record
- Modify mutual fund information

End users are investment representatives. They enter information to:

- Update summary information for a security
- Add a new call list

### **Administrator Adds a Security to Siebel eFinance**

An administrator receives the business requirements for a security that needs to be added to Siebel eFinance. The list includes information, such as the mutual fund name, symbol, and a breakdown of the top ten holdings. The administrator checks to see if all the required information to define the security exists in the application. Finally, the administrator creates the necessary list of values, and then adds the new security.

### **Investment Representative Determines Customer Objectives**

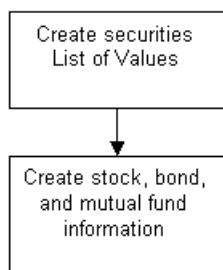
An investment representative is discussing investment strategies with a customer. The representative wants to determine the investment objectives of the customer in an effort to better understand the customer's investment profile and to determine what investments to provide.

After asking the customer a series of prescribed and weighted questions, the representative is able to provide a recommendation for the customer's investment asset allocation and fund distribution. Finally, the representative goes over some of the details about the investments with the customer.

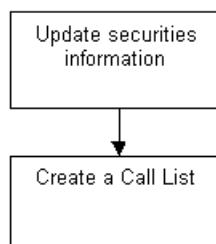
## Securities Sample Tasks

Figure 13 illustrates sample tasks that administrators and end users typically perform when managing securities.

### Administrator Procedures



### End-User Procedures



**Figure 13. Securities Sample Tasks**

## Administrator Procedures

The following administrator procedures are described in this section:

- [To add an industry on page 245](#)
- [To add a product class for a security on page 246](#)
- [To add a security category on page 247](#)
- [To add a security exchange on page 247](#)
- [To add a new securities record on page 248](#)

- [To edit mutual fund information on page 248](#)
- [To associate a literature document with a security on page 249](#)

## **Adding Securities Lists of Values**

Typically, securities information is imported into Siebel eFinance using Enterprise Integration Manager (EIM). An organization can import the data displayed in the Securities views from one or more other systems (such as a trading system).

Those with the required administrative responsibilities, such as Siebel administrators, manually add or edit records of securities using administrative functions described in this section.

For more information about EIM, see *Siebel Enterprise Integration Manager Administration Guide*.

Before entering new securities into Siebel eFinance, administrators should make sure that all the fields used to define a security are populated with the appropriate terms and classifications used by their organization. The following securities fields need to be set up by the administrator with the appropriate values:

- Industry
- Product Line
- Product Class
- Category
- Exchange

When an administrator enters a new security, the Industry field is used to indicate the industry or sector to which the security belongs. The industry field should be populated with a list of values that are relevant to the administrator's organization. For example, an administrator adding a new biotechnology stock as a security to Siebel eFinance may need to add Biotechnology if the industry does not already exist. Using Siebel eFinance, administrators can add the industries that appear in the Industry field.

---

**NOTE:** The Industries table is used throughout Siebel eFinance. Be sure to add industries that represent your companies and clients.

---

**To add an industry**

- 1 From the application-level menu, choose View > Site Map > Application Administration > Industries.
- 2 The Industries view appears.
- 3 In the Industries list, add a record and complete the necessary fields.

Field	Description
Language Code	Primary language of the classification used
SIC Code	Standard Industry Classification code as defined by the US Department of Commerce
Type	The classification used to describe the industry

**Product Line**

When an administrator enters a new security, the Product Line field is used to indicate the asset class of the security. For example, an administrator at an investment firm might want to add equity, fixed income, derivatives, and mutual fund product lines if they do not already exist.

---

**NOTE:** In Siebel eFinance, the Product Line field and the Product Class field are used to indicate a security asset class in different modules of the application. The fields are used exclusively in different modules of the application. As a result, both fields should be populated with the same list of values to indicate the asset classes.

---

Using Siebel eFinance, administrators can add the product lines used in the Product Line field. For more information about creating a product line, see [Chapter 17, “Products and Pricing.”](#)

**Product Class**

The Product Class field is used in addition to the Product Line field to indicate the asset classes of securities when they are added to Siebel eFinance. Using Siebel eFinance, administrators can add the asset classes that appear in the Product Class field.

**To add a product class for a security**

- 1 From the application-level menu, choose View > Site Map > Application Administration > List of Values.

- 2 Run a new query in which Type = FINS\_ASSET\_CLASS.

The current FINS\_ASSET\_CLASS records are returned with the existing list of values for the Product Class type.

- 3 In the List of Values list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Active	Check box to determine whether or not the value is displayed to the end-user in the Product Class dialog box.
Display Value	Value as displayed in the Product Class drop-down list.
Language Independent Code	Code used internally by the Siebel application.
Language Name	Language used for the list of values Display Value field.
Order	Numerical order in which a value is displayed within the Product Class drop-down list.
Parent LIC	Language-independent code of a parent list of values. It is used in hierarchical lists of values.
Translate	When checked, indicates that the list of values is part of a multilingual list of values (MLOV).
Type	The type of list of values. Select FINS_ASSET_CLASS.

---

**NOTE:** You cannot delete LOV table entries; use the Active check box to deactivate an LOV entry and thereby remove it from the Relationship drop-down list.

---

## Category

When an administrator enters a new security, the Category field is used to indicate another level of classification, in addition to the Product Class field. For example, a security with a Product Class value of Stock may be further classified as a Category of Preferred Stock. A security with a Product Class value of Bond may have a Category of Mortgage or Corporate Bond. Using Siebel eFinance, administrators can add the categories that appear in the Category field.

### **To add a security category**

- 1 From the application-level menu, choose View > Site Map > Application Administration > List of Values.
- 2 Run a new query in which Type = FINS\_INVST\_CATEGORY.

The current FINS\_INVST\_CATEGORY records are returned with the existing list of values for the Product Class type.

- 3 In the List of Values list, add a record and complete the necessary fields.

## Exchange

In some instances, new exchange information may need to be added to Siebel eFinance. The Exchange field is used to indicate the securities exchange systems. For example, a brokerage organization may populate the Exchange field with values, such as NASDAQ, FTSE, and Nikkei. Companies should add all the exchanges that are relevant to their organization.

### **To add a security exchange**

- 1 From the application-level menu, choose View > Site Map > Application Administration > List of Values.
- 2 Run a new query in which Type = SECURITY\_EXCHANGE.

The current SECURITY\_EXCHANGE records are returned with the existing list of values for the Product Class type.

- 3 In the List of Values list, add a record and complete the necessary fields.

## **Creating and Modifying Stock, Bond, and Mutual Fund Records**

Typically, securities information is imported into Siebel eFinance using Enterprise Integration Manager (EIM). An organization can import the data displayed in the Securities views from one or more other systems (such as a trading system). Administrators can also add or modify securities for their organizations in the All Securities view in the Finance Administration screen.

For more information about EIM, see *Siebel Enterprise Integration Manager Administration Guide*.

### **To add a new securities record**

- 1** From the application-level menu, choose View > Site Map > Finance Administration > Securities.
- 2** In the Securities list, add a record and complete the necessary fields.

### **To edit mutual fund information**

- 1** From the application-level menu, choose View > Site Map > Finance Administration > Mutual Funds.
- 2** In the Mutual Fund form, locate the appropriate fund.
- 3** Click the Mutual Fund Holdings view tab.
- 4** In the Fund Holdings list, do one of the following:
  - Add a record and complete the necessary fields for each security that makes up the mutual fund
  - Modify or delete existing securities
- 5** From the Show drop-down list, select Asset Allocation list.
- 6** In the Asset Allocation list, do one of the following:
  - Add an asset class and associate the percentage of holdings in each mutual fund



- Modify or delete existing asset classes

---

**NOTE:** The Asset Allocation Chart provides a graphical representation of the assets allocation for the fund.

---

**To associate a literature document with a security**

- 1 From the application level menu, choose View > Site Map > Finance Administration > Securities.
- 2 In the Securities list, select a security.
- 3 Click the Literature view tab.
- 4 In the Literature list, add a record and complete the necessary fields.

## End-User Procedures

The following end-user procedures are described in this section:

- [To update summary information for a security on page 251](#)
- [To add a business-to-business call list on page 251](#)
- [To add a call business-to-consumer list on page 252](#)

The Securities screen is read-only for all views except:

- Call List
- Holdings
- Interests

From the Holdings and Interests views, end users can track a particular security. From the Call Lists view, end users can associate a list of contacts to a security, which allows batch literature distribution or email to all people interested in a particular security.

Enterprise Integration Manager (EIM) imports the data displayed in the Securities views. An organization can import the data displayed in the Securities views from one or more other systems (such as a trading system). Also, those with the required administrative responsibilities, such as Siebel administrators, can manually add or edit records of securities using administrative functions described in [“Administrator Procedures” on page 243](#).

For more information about EIM, see *Siebel Enterprise Integration Manager Administration Guide*.

## Updating Securities Information

From the Securities screen, end users can update securities information.

### ***To update summary information for a security***

- 1** Navigate to the Securities view.
- 2** In the Securities list, select a security to update.
- 3** Click one of the following view tabs:
  - Holdings and Interests
  - Lists
  - Literature/News
- 4** Update the information in the selected view as needed.

## Adding a Business-To-Business Institutional Call List

End Users can use the Call List view in the Securities screen to create a business-to-business (B2B) call list. The records in a Call List represent the list of targeted calls for an individual end user for the current day.

### ***To add a business-to-business call list***

- 1** Navigate to the Securities screen.
- 2** In the Securities list, select a security to use for the call.
- 3** Click the Call List view tab.
- 4** To add an investor to the call list:
  - a** Click the Investors subview tab.
  - b** In the Investors list, select an investor.
  - c** Scroll down to the Contacts list and select the contacts to call using the check box in the Call Column.

---

**TIP:** To select multiple contacts, hold down CTRL as you select each record. If the records are consecutive, select the first contact, hold down SHIFT, and select the last contact.

---

- d** Click Add To List to create targeted calls for the selected contacts, or click Add All to List to create targeted calls for all contacts in the list.

Targeted call records appear in the Call List list for each contact selected.

- 5** To add an interested contact to the call list:

- a** Click the Interested Contacts view tab.
- b** Select the contacts to call using the check box in the Call column.
- c** Click Add To List to create targeted calls for the selected contacts, or click Add All to List to create targeted calls for all contacts in the list.

Targeted call records appear in the Call List list for each contact selected.

For more information on Holdings or Interests, see [Chapter 16, “Investors.”](#)

## **Adding a Business-To-Consumer Retail Call List**

End users can use the Call List view in the Securities screen to create a business-to-consumer (B2C) call list. The records in a Call List represent the list of targeted calls for an individual end user for the current day.

### ***To add a call business-to-consumer list***

- 1** Navigate to the Securities screen.
- 2** In the Securities list, select a security to use for the call.
- 3** Click the Call List view tab.
- 4** To add contacts with holdings to the call list:
  - a** Click the Contacts With Holdings subview tab.
  - b** In the Contacts list, select the contacts to call using the check box in the Call column.
  - c** Click Add To List to create targeted calls for the selected contacts, or click Add All to List to create targeted calls for all contacts in the list.

Targeted call records appear in the Call List list for each contact selected.

- 5 To add an interested contact to the call list:
  - a Click the Interested Contacts view tab.
  - b Select the contacts to call using the check box in the Call column.
  - c Click Add To List to create targeted calls for the selected contacts, or click Add All to List to create targeted calls for all contacts in the list.

Targeted call records appear in the Call List list for each contact selected.

---

**TIP:** To select multiple contacts, hold down CTRL as you select each record. If the records are consecutive, select the first contact, hold down SHIFT, and select the last contact.

---



In Siebel eFinance, *investors* are financial organizations, such as mutual fund or money management institutions; investors are not contacts. The Investors screen provides information about investors, including investors' preferences, holdings, and transactions.

Investor information is critical to both investment bankers and commercial bankers. Investment bankers rely on their knowledge of investors to complete transactions for their corporate finance clients. Commercial bankers often evaluate the strength and track record of investment groups when making credit decisions. Both types of bankers rely on investors in their professional networks as important sources of high-quality opportunity leads.

The Investors screen includes the following views and filters:

- My Investors
- My Team's Investors
- All Investors
- All Investors Across Organizations
- Manager's Explorer

Your responsibilities determine which of these are available to you. The procedures in this chapter that describe using the My Investors view can also be performed using the My Team's Investors view, the All Investors view, or the All Investors Across Organizations view.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## **Business Scenario**

This scenario features sample tasks performed by a financial institution's Research Analyst, Institutional Sales Representative, or Investment Banker. Your organization may follow a different workflow according to its business requirements.

An investment banker for a sell-side institutional firm is reviewing one of her accounts to decide what research literature she should send to her client. The client's profile suggests a conservative stance and includes significant cash on hand. The investment banker decides to send some literature about various secured fixed-income instruments. The banker creates a service request for the literature distribution and assigns it to a research analyst at her firm.

The research analyst receives a service request to send literature to a client. The analyst determines the literature to send to the client. He then creates a new email, attaches the required literature, and sends it to the client.

In this scenario, users are bankers and research analysts. They enter information in Siebel eFinance to:

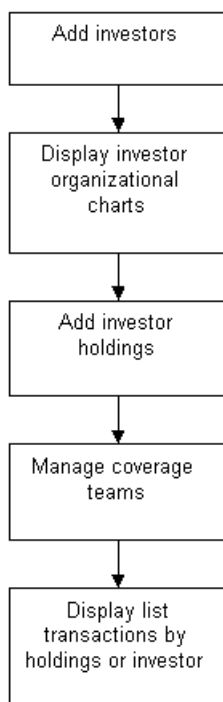
- Add new investors
- Display an investor organizational chart
- Add investor holdings
- Add coverage team members and track coverage roles
- Display a list of transactions or holdings by investor



## Investors Sample Tasks

Figure 14 illustrates sample tasks that end users typically perform when managing investors.

### End-User Procedures



**Figure 14. Investor Sample Tasks**

## End-User Procedures

The following end-user procedures are described in this section:

- [To add an investor](#)

- [To display an investor organizational chart on page 258](#)
- [To add a holding on page 259](#)
- [To add a team member on page 260](#)
- [To track coverage roles on page 260](#)
- [To display a list of transactions by investor on page 261](#)
- [To display a list of holdings by investor on page 261](#)

In Siebel eFinance, Investors are buy-side firms such as money managers, mutual funds, or pension funds. The Investors screen provides a mechanism to capture the securities interests and trading transactions specific to the retail and institutional securities industry, unlike the Companies screen, which is used to capture organizational profiles.

Any client can be a potential investor; adding clients to an Investors list allows end users to record more information about the potential investor. When a client becomes an investor, end users can then perform queries that can help them better service the client's needs.

## Adding an Investor

End users can add an investor from the Investor screen.

### ***To add an investor***

- 1** Navigate to the Investors screen.
- 2** In the More Info form, add a record and complete the necessary fields.

## Displaying an Investor Organizational Chart

End users can use the Organization Analysis view to review investor organization details.

### ***To display an investor organizational chart***

- 1** Navigate to the Investors Screen.
- 2** From the Show drop-down list, select My Investors.

- 3** In the Investors list, select an investor.
- 4** Click the Organization Analysis view tab.  
  
The Account Organization Analysis view appears, displaying an organization chart.
- 5** From the Organization Analysis drop-down list, select Contacts to view contact information about the contacts shown in the organizational chart.

## Adding Holdings

End users can use the Holdings view tab to display an investor's current holdings. Holdings data can also be retrieved in real time or batch mode from the order management systems using Siebel eBusiness Application Integration.

### ***To add a holding***

- 1** Navigate to the Investors screen.
- 2** From the Show drop-down list, select My Investors.
- 3** In the Investors list, select an investor.
- 4** Click the Holdings view tab.
- 5** In the Holdings list, add a record and complete the necessary fields.

## **Managing a Coverage Team**

End users can use the Contacts and Coverage view tab to display, review, and maintain coverage teams.

### ***To add a team member***

- 1** Navigate to the Investors screen.
- 2** From the Show drop-down list, select My Investors.
- 3** In the Investors list, select an investor for which to display the coverage team.
- 4** Click the Contacts And Coverage view tab.
- 5** In the Coverage Team list, add a record.
- 6** In the Add Employees dialog box, select an employee to add, and click OK.
- 7** In the Coverage Team list, in the Coverage Role field, select a role.

### ***To track coverage roles***

- 1** Navigate to the Investors screen.
- 2** From the Show drop-down list, select My Investors.
- 3** In the Investors list, select an investor for which to display the coverage team.
- 4** Click the Contacts And Coverage view tab.
- 5** In the Coverage Team list, scroll to the right and select a role in the Coverage Role field.

## Displaying a List of Transactions or Holdings by Investor

End users can view lists of transactions or holdings associated with an investor.

### ***To display a list of transactions by investor***

- 1** Navigate to the Investors screen.
- 2** From the Show drop-down list, select My Investors.
- 3** In the Investors list, select the investor for which you want to display transactions.
- 4** Click the Transaction History view tab.

### ***To display a list of holdings by investor***

- 1** Navigate to the Investors screen.
- 2** From the Show drop-down list, select My Investors.
- 3** In the Investors list, select the investor for which you want to display a list of holdings.
- 4** Click the Holdings view tab.



# Products and Pricing 17

In Siebel eFinance, products are the physical goods and services that a financial institution offers to its customers. Only those with the required administrative responsibilities, such as Siebel administrators, can set up and create new products.

The Products screen provides a collection of views to supply service representatives, sales agents, and managers with product information in an organized format. Managing product information and pricing structures requires setting up and maintaining products, product lines, product features, and price lists.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of setting up product and pricing information in Siebel eFinance. End users will use the Products screen to view product information.

The Products screen and associated views that appear in Siebel eFinance share much of the functionality found in Siebel eBusiness Applications. This chapter focuses mainly on the products functionality that is unique to Siebel eFinance. For more information on creating and administering products, see *Product Administration Guide*, *Applications Administration Guide*, and *Siebel Sales User Guide*.

## Business Scenario

These scenarios feature sample tasks performed by a Siebel administrator and a customer service representative. Your company may follow a different workflow according to its business requirements.

In these scenario, end users are the customer service representatives who answer customer calls. They use the Products screen to:

- View lists of products

- Obtain information about each product, including the product line, products code, rates, fees, key features and benefits, and description
- Compare products by feature
- View literature about a product
- View and create news items associated with a product

The Siebel administrator is responsible for administering Siebel eFinance and requires administrative responsibilities to:

- Create a new product line
- Define a new product
- Set product fees, rates, and conditions

## **Administrator Defines New Products**

An administrator sets up a new product line in Siebel eFinance. As a first step, he creates the new product line and then defines products. Then, he creates regions and associates those regions with each product. Finally, he defines application workflows, product scores, fees, rates and conditions, and financial attributes.



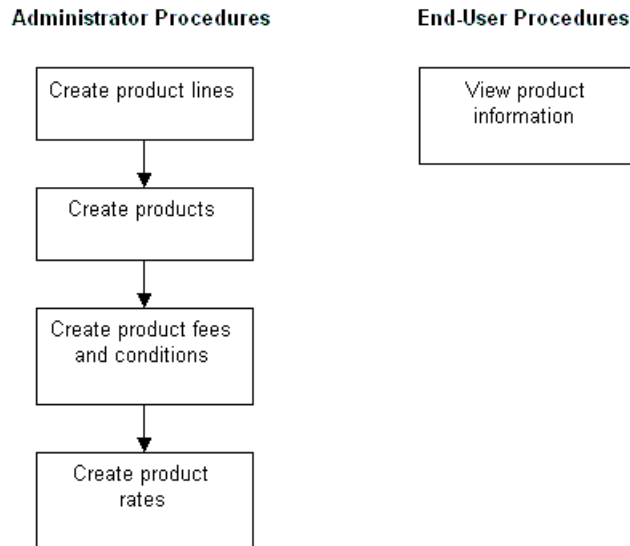
## **Customer Service Representative Views Product Information**

A customer service representative receives a call from a customer inquiring about the company's products. He navigates to the Product Details view to review product information such as key features, a product image, and other product details.

As a customer service representative talks with the customer, he learns that she is interested in a Gold Visa credit card. The representative describes the product's features and benefits, such as an increased credit limit and free insurance on goods purchased with the card. The customer also expresses interest in features the service representative knows are available in another product. Immediately, he provides the customer a feature-by-feature comparison of the two products and quotes prices from the price list. He can check for the latest news updates on the product, such as an anticipated rate change, and convey this information to the customer. After the call ends, the service representative follows up with the customer by sending her more detailed information, such as the Consumer Disclosure Statement, through the mail.

# Products Sample Tasks

Figure 15 illustrates sample tasks that administrators and end users typically perform when managing products and pricing.



**Figure 15. Products Sample Tasks**

## Administrator Procedures

The following administrator procedures are described in this section:

- [To create a new product line](#)
- [To create a product on page 267](#)
- [To set a fee and conditions for a product on page 269](#)
- [To set a rate for a product on page 269](#)

## Creating a New Product

Before creating a new product in Siebel eFinance, end users must first create a product line. Then they can designate the products to be included in the product line and set up the scoring system a financial institution's agents will use to determine customers' needs.

Administrators have the job of creating new products. The Product Administration view is used to define the finance-related products that are recommended by the sales agents and used in customer needs analyses. For more details on defining products and product lines, see *Product Administration Guide*.

### **To create a new product line**

- 1 From the application-level menu, choose View > Site Map > Application Administration > Product Lines.
- 2 In the Product Line list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Contracting	Indicates whether the product line is offered on a contracting basis.
Licensing	Indicates whether the product line requires a license.
Product Line	Name of the product line.
Products	List of products associated with the product line.

### **To create a product**

- 1 From the application-level menu, choose View > Site Map > Product Administration > Product Administration.

- 2 In the More Info form, click the show more button, add a record, and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Application	Check box to indicate if an application can be created for the product.
Average Profit	Average profit generated by product.
Category	Product grouping by asset, liability, or policy.
Equivalent Product	Products to be used in comparisons.
Expertise Level	Level of expertise of the associated employee.
Experts	Expert employee associated with the product.
Product Code	Number or code assigned to the product.
Profit Rank	Ranking of product by profit generation.
Referral	Check box to indicate referrals to be taken for this product.
Region	Geographic region using this product.
Service Product	Indicates service availability.
Status	Current availability of the product.

## Defining Fees and Rates

The Fees and Conditions view in the Product Administration screen allows administrators to set fees and rates and define conditions for products.

### ***To set a fee and conditions for a product***

- 1 From the application-level menu, choose View > Site Map > Product Administration > Product Administration.
- 2 Select the product for which to set fees.
- 3 In the More Info form, from the Show drop-down list, select Fees and Conditions.
- 4 In the Fees and Conditions list, add a record and complete the necessary fields.
- 5 Scroll down to the Conditions list, add a record, and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Condition	Condition for the product.
Maximum Credit Line	Maximum amount allowed for the credit line.
Minimum Deposit Amount	Minimum amount required in the account for the condition to apply.

### ***To set a rate for a product***

- 1 From the application-level menu, choose View > Site Map > Product Administration > Product Administration.
- 2 Select the product for which you want to set fees.
- 3 In the More Info form, from the Show drop-down list, select Rates and Conditions.

- 4** In the Rates and Conditions list, add a record and complete the necessary fields. Some fields are described in the following table.

<b>Field</b>	<b>Description</b>
Annual % Rate	Annual Percentage Rate for credit products.
Annual % Yield	Annual Percentage Yield for deposit products.
Conditions	Description of the conditions under which the rates are calculated.
Index Name	Name of the index used.
Index Rate	Percentage rate of index.
Maximum Amount	Maximum amount for the product to qualify for the rate.
Maximum Rate	Maximum interest rate for a product.
Maximum Term	Maximum term for tiered rates.
Minimum Amount	Minimum amount for the product to qualify for the rate.
Minimum Rate	Minimum interest rate for a product.
Minimum Term	Minimum term for tiered rates.
Points	Fee equal to 1 % of the principal.
Rate	Rate percentage, calculated by adding Index Rate to Margin/Spread.
Rate Type	Type of rate.
Spread	Increase over index rate to determine rate.

- 5 Scroll down to the Conditions list, add a record, and complete the necessary fields.

Some fields are described in the following table.

Field	Description
Condition	The condition for the product.
Maximum Credit Line	The maximum amount allowed for the credit line.
Minimum Deposit Amount	The minimum amount required in the account for the condition to apply.

## End-User Procedure

The following end-user procedure is described in this section:

### ■ [To view product information](#)

End users access the Products screen either to inform a customer of the details of a given product or to educate themselves on new products or changes to existing offerings.

#### **To view product information**

- 1 Navigate to the Products screen.
- 2 From the Show drop-down list, select All Products.
- 3 In the Products list, drill down on the Product hyperlink to display more information about the product.

The Product form appears, along with the Features and Benefits list and the Product Image.

Another task that is commonly performed in the Products screen specifically for Siebel eFinance is creating an application using the Auto Application feature. For more information on using Auto Application, see [“Creating an Application Using the Auto Application Feature” on page 195](#).





# Access Exceptions 18

This chapter describes the procedures necessary to set up and create access exceptions for literature in Siebel eFinance. An access exception is an instance in which a contact, investor, or list that has purchased a basic level of service or research is provided with a premium level. Organizations generally provide different levels of service to their customers and therefore expect to generate different amounts of business based on the level of service purchased. For example, “Premium” customers receive higher levels of service for higher fees, and “Basic” customers receive lower levels of service for lower fees.

Premium levels of service could include access to premium pieces of research literature and invitations to premium events. On occasion, Basic customers are given Premium services to entice them to sign up for the Premium level. In these instances, executives do not want to stop relationship managers from sending premium pieces of literature to the basic customers or from inviting them to premium events. However, the managers want to record every instance as an access exception so that they can review all the premium services received by the basic level customers and follow up with them to persuade those customers to sign up for the premium level of service.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of setting up an access level for an existing piece of literature or a list, using the Business Process Administration screen to monitor and generate access exceptions, and setting up a workflow policy for literature or distribution lists. End users will use the procedures in this chapter to add an access exception, set access levels for contacts, investors, or distribution lists, and view access exception charts.

For more information about creating and managing literature, see *Applications Administration Guide*.

## **Business Scenario**

This scenario is an example of a workflow performed by a financial institution's investment bankers or sales representatives. Your company may follow a different workflow according to its business requirements.

A relationship manager at an institutional brokerage firm receives a phone call from a customer who is a non-premium contact. The contact requests the latest piece of research, which happens to be premium research that has been published by the relationship manager's brokerage firm. The relationship manager uses Siebel eFinance to email this piece of literature to the customer.

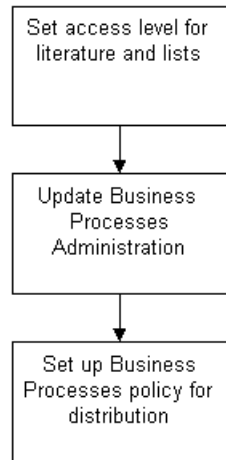
When the literature is sent, a workflow created by the Siebel administrator automatically creates an Access Exception, allowing the relationship manager to track every time that premium literature has been sent to this particular contact.

Account managers can analyze access exception information at regular intervals to determine which customers are causing the most access exceptions, and try to persuade these customers to sign up for a higher level of service. Because access exceptions are tracked by employee as well as by customer, account managers can also monitor which employees are generating the most access exceptions and make sure that premium research distribution is properly executed.

## Access Exceptions Sample Tasks

Figure 16 illustrates sample tasks that administrators and end users typically perform when managing access exceptions.

### Administrator Procedures



### End-User Procedures

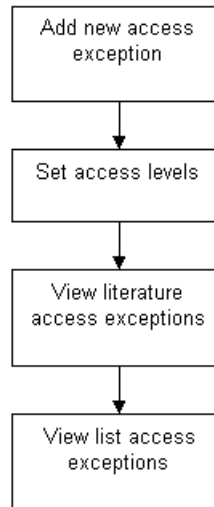


Figure 16. Access Exceptions Sample Tasks

## Administrator Procedures

The following administrator procedures are described in this section:

- [To set an access level for an existing piece of literature](#)
- [To set the access level for a list on page 276](#)
- [To use Business Process Administration to monitor and generate access exceptions on page 277](#)

- [To set a Business Process Administration policy for a literature or list distribution exception on page 278](#)

## Setting an Access Level for Literature and Lists

Administrators can use the appropriate administrative screen to set an access level for a piece of literature or a list.

---

**NOTE:** Only those with the required administrative responsibilities, such as Siebel administrators, can set the access level for a piece of literature or a list.

---

### ***To set an access level for an existing piece of literature***

- 1 From the application-level menu, choose View > Site Map > Document Administration > Literature.
- 2 In the Literature list, select the piece of literature for which you want to set the access level.

---

**NOTE:** If the piece of literature that you want does not exist, you can create it. For more information on creating a piece of literature, see *Applications Administration Guide*.

---

- 3 In the Access Level field, select a value.

---

**NOTE:** You may need to scroll across the columns in the Literature list to find the Access Level field.

---

### ***To set the access level for a list***

- 1 From the application-level menu, choose View > Site Map > List Management > Lists.
- 2 In the Lists list, select the list whose access level you want to set.
- 3 In the Access field, select the access level for the list.

## Modifying Business Process Administration for Access Exceptions

Administrators use the Siebel Business Process Designer to modify workflows.

---

**NOTE:** Only a Siebel administrator can use the Business Process Administration screen.

---

### **To use Business Process Administration to monitor and generate access exceptions**

- 1** From the application-level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2** Modify the workflow to monitor and generate access exceptions.

For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## Setting a Business Process Policy for a Distribution Exception

Administrators invoke a workflow process from a workflow policy. To invoke a workflow process from a workflow policy, you define a policy action that uses the workflow policy program Run Workflow Process.

To generate access exceptions, you need to enable the Literature Access Workflow and List Access Workflow. Use the Literature Access Workflow when distributing literature. If the access level of the literature is higher than that of the contact, the application generates an access exception record. Use the List Access Workflow to add contacts to a list. If the access level of the list is higher than the level of the contact, the application generates an access exception record. For more information on working with workflows, see *Siebel Business Process Designer Administration Guide*.

---

**NOTE:** Only a Siebel administrator can set a workflow policy.

---

### **To set a Business Process Administration policy for a literature or list distribution exception**

- 1 From the application-level menu, choose View > Site Map > Business Process Administration > Workflow Policies.
- 2 Modify the workflow to set a policy for a piece of literature.

## End-User Procedures

The following end-user procedures are described in this section:

- [To add an access exception](#)
- [To set a contact's access level on page 280](#)
- [To set an access level for an investor on page 280](#)
- [To set an access level for a list on page 280](#)
- [To view access exceptions by type on page 281](#)
- [To view an access exception associated with a piece of literature on page 281](#)

- [To view an access exception associated with a list on page 281](#)

The Access Exceptions screen and views allow end users to view or add information about access exceptions. End users can also view access exceptions associated with a piece of literature in the Literature screen or a list in the List Management screens.

## Adding an Access Exception

End users can add access exceptions for literature using the Access Exceptions screen.

### ***To add an access exception***

- 1 Navigate to the Access Exceptions screen.
- 2 In the Access Exceptions list, add a record.
- 3 Complete the fields that correspond to the type of access exception you want to record.

Some fields are described in the following table.

Field	Comments
Access Exception Type	Types include List and Literature.
Contact Name	Indicates the contact name for which the exception was made.
Employee Name	Indicates the employee who created the exception.
Investor	Indicates the investor for which the exception was made.
List	Indicates the list for which the exception was made.
Literature	Indicates the literature item for which the exception was made.

**NOTE:** If your Siebel administrator has set up a workflow, data automatically appears in the appropriate fields.

### Setting an Access Level

Siebel eFinance uses access levels to grant customers access to different levels of research and literature. Setting a contact's access to a specific level allows that contact access and visibility to items and services that have the same or a lesser access level.

#### **To set a contact's access level**

- 1 Navigate to the Contacts screen.
- 2 From the Show drop-down list, select My Contacts.
- 3 In the Contacts list, select a contact for which to set an access level.

---

**NOTE:** If the contact does not exist, add it. For more information about adding contacts, see [“Adding Contacts” on page 94](#).

---

- 4 In the More Info form, click the show more button, and select an access level in the Access Level field.

#### **To set an access level for an investor**

- 1 Navigate to the Investors screen.
- 2 From the Show drop-down list, select My Investors.
- 3 In the Investor list, select an investor.
- 4 In the Investors form, click the show more button, and select an access level in the Access Level field.

#### **To set an access level for a list**

- 1 From the application-level menu, choose View > Site Map > List Management > My Lists.
- 2 In the Lists list, select an access level in the Access Level field.



## Viewing an Access Exceptions Chart

End users can view access exceptions by employee or investor. They can also view a chart showing access exceptions by type (list or literature).

### ***To view access exceptions by type***

- 1** Navigate to the Access Exceptions screen.
- 2** Click the appropriate view tab:
  - Access Exceptions By Employee
  - Access Exception by Investor
  - Access Exception by Type

The Access Exceptions view appears with a chart showing access exceptions broken down by employee, investor, and type.

## Viewing an Access Exception Associated with a Piece of Literature

The following procedure shows how to view all the access exceptions for a piece of literature. You can view access exceptions associated with literature by contact, employee, investor, or date.

### ***To view an access exception associated with a piece of literature***

- 1** Navigate to the Literature screen.
- 2** From the Show drop-down list, select All Literature.
- 3** Select the literature for which you want to view access exceptions.
- 4** Click the Access Exceptions view tab.

The Access Exceptions list shows all access exceptions associated with the piece of literature.

## Viewing an Access Exception Associated with a List

### ***To view an access exception associated with a list***

- 1** Navigate to the List Management screen.
- 2** In the Lists list, select the list for which you want to view an access exception.

- 3 Click the Access Exceptions view tab.

The Access Exceptions list appears, showing all access exceptions associated with the list.

# Group Pensions 19

Siebel eFinance provides support for group pensions and is designed to meet the needs of sales and service professionals, managers, and pension administrators. Using the Group Pensions screen, end users can manage private group pensions, including defined contribution plans, such as 401(k) plans and occupational group pensions, and defined benefit plans.

Using the procedures given in this chapter, users can define group pension plans, plan classes, plan eligibility rules, and plan funding vehicles. Once a group pension plan is defined, users can track eligible and enrolled participants, participant contribution and investment allocations, and participant beneficiary information.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## Business Scenarios

The following business scenario features sample tasks performed by a pension administrator. Your company may follow a different workflow according to its business requirements.

A pension administrator navigates to the Group Pension Product Administration view to define a new group pension product and investment options for plan participants. She then creates a new 401(k) retirement plan and enters all the basic plan information. In this instance, she defines one class, enters the plan eligibility rules, and specifies the key contacts for the plan.

A week later, the administrator updates information for the 401(k) retirement plan participants. First, she imports a list of eligible participants. Then, she enrolls 10 new participants, specifying each employee's contribution amount, the employer match, and the selected fund allocations.

In this scenario, the end user is a pension administrator who uses the Group Pensions screen to:

- Define a group pension product and specify pension plan investment options
- Define a group pension plan, including participant classes, eligibility rules, and key group pension plan contacts
- Add eligible plan members
- Enroll group pension plan participants and record participant beneficiary information

## Group Pension Sample Tasks

Figure 17 illustrates sample tasks that end users typically perform when managing group pensions.

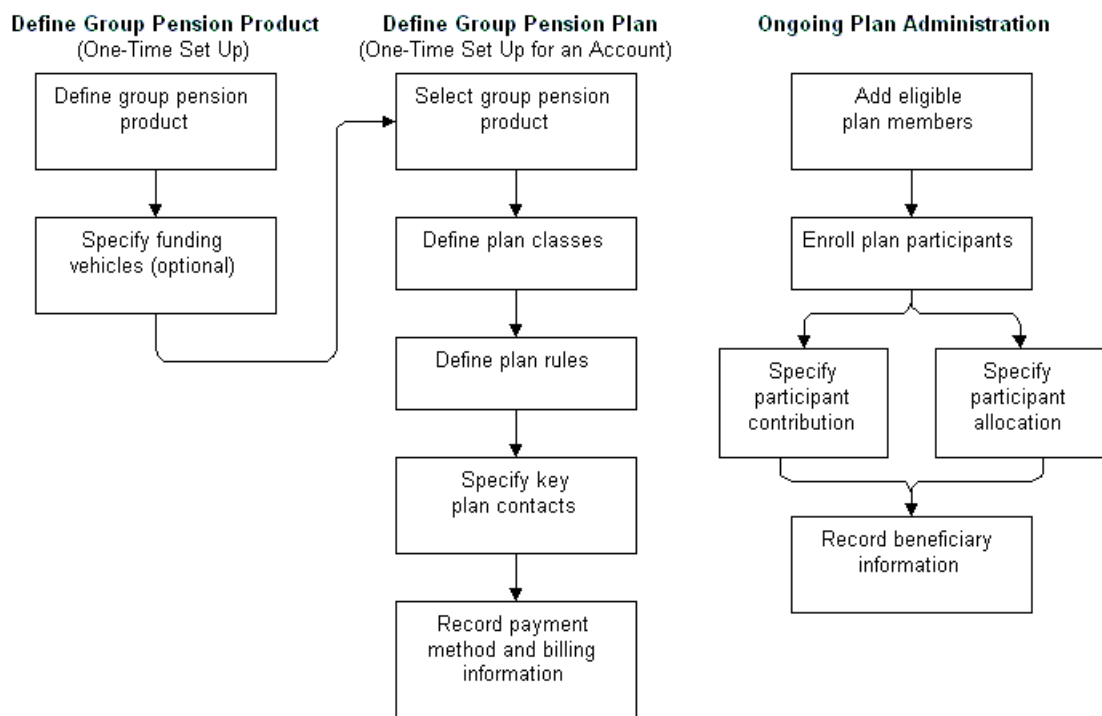


Figure 17. Group Pension Sample Tasks

## End-User Procedures

The following end-user procedures are described in this section:

- [Defining a Group Pension Product](#)
  - [To define a group pension product on page 287](#)

- To define funding vehicles for a group pension product on page 287
- Defining a Group Pension Plan
  - To define a group pension plan on page 288
  - To define classes for plan participants on page 289
  - To specify plan rules on page 289
  - To record key group pension plan contacts on page 290
  - To enter billing information on page 290
- Administering Group Pension Plans
  - To view the funds and investments available within a group pension plan on page 291
  - To add eligible plan members on page 292
  - To create a service request associated with a group pension plan on page 292
  - To enroll new participants in a group pension plan on page 292
  - To record participant beneficiary information on page 293
  - To create an activity associated with a group pension plan on page 293
  - To create a note associated with a group pension plan on page 294

## Defining a Group Pension Product

Before end users create an actual group pension plan, they must first define a group pension product and specify investment options for plan participants.

### ***To define a group pension product***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select Group Pensions Product Administration.
- 3** In the Products list, add a record and complete the necessary fields.
- 4** In the Product Name field, enter a name for this group pension product.
- 5** In the Category field, select Pension.

### ***To define funding vehicles for a group pension product***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select Group Pensions Product Administration.
- 3** In the Product list, select a group pension product.
- 4** In the Funding Vehicles list, add a record and complete the necessary fields.
- 5** In the Name field, select the funds and investments available on this plan.
- 6** In the Date Available field, specify the date this plan will become available within the system.

Once users have defined a group pension product and funding vehicles, the next step is to create a group pension plan for an account.

### Defining a Group Pension Plan

To define a group pension plan, end users must perform the following steps:

- **Define a group pension plan.** For more information, see [“To define a group pension plan” on page 288](#).
- **Specify plan rules.** For more information, see [“To specify plan rules” on page 289](#).
- **Define plan classes.** For more information, see [“To define classes for plan participants” on page 289](#).
- **Record key plan contacts.** For more information, see [“To record key group pension plan contacts” on page 290](#).
- **Enter billing information.** For more information, see [“To enter billing information” on page 290](#).

#### ***To define a group pension plan***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the More Info form, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Plan Sponsor	A company or account that has a group pension plan associated with it or a company or account that provides a group pension for a group of people. For more information on adding additional companies, see <a href="#">“Adding a Company” on page 74</a> .
Name	The group pension product defined in the Group Pension Product Administration view.  For more information on defining group pension products, see <a href="#">“To define a group pension product” on page 287</a> .



Field	Comments
Type	<p>The type of group pension plan. Options include:</p> <ul style="list-style-type: none"> <li>■ Defined Benefit. Group pension plan that defines the amount of the benefit a plan participant will receive upon retirement.</li> <li>■ Defined Contribution. Group pension plan that describes the plan sponsor's annual contribution to the plan on behalf of each plan participant.</li> </ul>
Sub Type	<p>Further defines the type of group pension plan being created. Available values are based on the Type field selection.</p> <p>If the Type is Defined Benefit, available options include Final Salary and Average Salary.</p> <p>If the Type is Defined Contribution, available options include 401(k), 403(b), Group Occupational Pension, Group Personal Pension, and Group Stakeholder Pension (UK-specific).</p>

End users use the Rules view tab to define the types of rules that govern the selected group pension plan.

#### **To specify plan rules**

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the Group Pensions list, select a group pension plan.
- 4** Click the Rules view tab.
- 5** In the Rules form, complete the necessary fields.

End users define different groups of plan participants in the Classes view tab.

#### **To define classes for plan participants**

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the Group Pensions list, select a group pension plan.
- 4** Click the Classes view tab.

- 5** In the Classes list, add a record and complete the necessary fields.
- 6** If this is an employer-sponsored plan, enter the appropriate percentage in the Employer Match % field.

End users use the Contacts view tab to define key contacts associated with the selected plan. These contacts are not plan participants, but consist of key individuals associated with the selected plan such as a plan administrator, trustee, or investment committee member.

#### ***To record key group pension plan contacts***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the Group Pensions list, select a group pension plan.
- 4** Click the Contacts view tab.
- 5** In the Contact list, add a record and complete the necessary fields.
- 6** In the Contact Role field, select one of the following:
  - Administrator
  - Investment Committee
  - Trustee

#### ***To enter billing information***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the Group Pensions list, select a group pension plan.
- 4** Click the Bill To view tab.
- 5** In the Pay Plans list, create the appropriate number of pay plans by adding a record for each plan and completing the necessary fields.
- 6** In the Bill to Address form, add a record and complete the necessary fields.

## Administering Group Pension Plans

End users administrate group pension plans by performing the following tasks:

- **View available plan funds and investments.** For more information, see [“To view the funds and investments available within a group pension plan” on page 291](#).
- **Add eligible plan members.** For more information, see [“To add eligible plan members” on page 292](#).
- **Create service requests to track plan administration.** For more information, see [“To create a service request associated with a group pension plan” on page 292](#).
- **Enroll group pension plan participants.** For more information, see [“To enroll new participants in a group pension plan” on page 292](#).
- **Record beneficiary information.** For more information, see [“To record participant beneficiary information” on page 293](#).
- **Create activities and notes associated with a group pension plan.** For more information, see [“To create an activity associated with a group pension plan” on page 293](#) and [“To create a note associated with a group pension plan” on page 294](#).

End users view which funds and investments are available within a specific group pension plan in the Funding Vehicles view tab. For more information on defining funding vehicles, see [“To define funding vehicles for a group pension product” on page 287](#).

### ***To view the funds and investments available within a group pension plan***

- 1 Navigate to the Group Pensions screen.
- 2 From the Show drop-down list, select My Group Pensions.
- 3 In the Group Pensions list, select a group pension plan.
- 4 Click the Funding Vehicles view tab.

End users can track individuals who are eligible to participate in a group pension plan in the Eligible Members view tab.

#### ***To add eligible plan members***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the Group Pensions list, select a group pension plan.
- 4** Click the Eligible Members view tab.
- 5** In the Eligible Members list, add a record and complete the necessary fields.

End users can use the Service Requests view tab to track general plan administration activities including account value inquiries, changes in participant contributions, and updates to participant contact information. Users can also use this view to track changes to the features and benefits of a specific plan.

#### ***To create a service request associated with a group pension plan***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the Group Pensions list, select a group pension plan.
- 4** Click the Service Requests view tab.
- 5** In the Service Requests list, add a record and complete the necessary fields.
- 6** To add further information about the service request:
  - a** Select Service Request Detail from the drop-down list.
  - b** In the Service Requests form, complete the necessary fields.

End users enroll new group pension plan participants in the Participants view tab.

#### ***To enroll new participants in a group pension plan***

- 1** Navigate to the Group Pensions screen.
- 2** From the Show drop-down list, select My Group Pensions.
- 3** In the Group Pensions list, select a group pension plan.
- 4** Click the Participants view tab.

- 5 In the Participants list, add a record and complete the necessary fields.

---

**NOTE:** In order for Siebel eFinance to automatically populate the Employer Match % field in the Participants view tab, you must enter a value in the Class field.

---

- 6 In the Contributions form, add a record and complete the necessary fields.
- 7 In the Allocations form, add a record for each fund or investment option. Select the appropriate funds and investments options from the Pick Funding Vehicle list.

End users record beneficiary information for plan participants in the Beneficiary view tab.

***To record participant beneficiary information***

- 1 Navigate to the Group Pensions screen.
- 2 From the Show drop-down list, select My Group Pensions.
- 3 In the Group Pensions list, select a group pension plan.
- 4 Click the Beneficiary view tab.
- 5 In the Participants list, select a participant.
- 6 In the Beneficiary list, add a record and complete the necessary fields.

---

**NOTE:** Make sure all the values entered in the % field equal 100%.

---

For more information on adding participants, see [“To enroll new participants in a group pension plan” on page 292.](#)

***To create an activity associated with a group pension plan***

- 1 Navigate to the Group Pensions screen.
- 2 From the Show drop-down list, select My Group Pensions.
- 3 In the Group Pensions list, select a group pension plan.
- 4 Click the Activities view tab.

- 5 In the Activities list, add a record and complete the necessary fields.

***To create a note associated with a group pension plan***

- 1 Navigate to the Group Pensions screen.
- 2 From the Show drop-down list, select My Group Pensions.
- 3 In the Group Pensions list, select a group pension plan.
- 4 Click the Notes view tab.
- 5 In the Notes list, add a record and complete the necessary fields.

End users use the Bill To view tab to specify high level payment information, such as payment frequency and a billing address.

# Validation, Approval, and Disclosure Business Services 20

A business service is an object that encapsulates and simplifies the use of a specific set of functionality. Business services are not tied to specific objects, but rather operate or act upon objects to achieve a particular goal. You can use business services to execute predefined or custom actions in a workflow process. For more information on business services, see *Overview: Siebel eBusiness Application Integration Volume I*. For more information on workflows, see *Siebel Business Process Designer Administration Guide for Financial Services*.

Siebel eFinance includes a number of prebuilt business services to automate data validation, approval processing, and disclosure processing. Users configure these business services using the Application Administration and Business Process Administration views.

---

**CAUTION:** As with other specialized code, users should use only the specialized business services that are documented in Siebel documentation. The use of undocumented services is not supported and can lead to undesired and unpredictable results.

---

## Business Scenarios

Many companies are governed by various regulatory agencies, as well as internal processes and procedures, to make sure the quality and accuracy of their transactions. These scenarios feature sample tasks performed by sales representatives in the securities, banking, and insurance industries. Validation and disclosure processing can involve many types of transactions, including orders, applications, claims, and various other service requests. Your company may follow a different workflow according to its business requirements.

### Customer Purchases Mutual Fund Shares

A licensed sales representative at an investment company is taking an order for the purchase of mutual fund shares. The sales representative records all relevant customer information into the Siebel application. As the representative records information, the application prompts her for critical missing data. Once the validation is complete, the order is ready for processing.

In accordance with the company's policy, the next step requires the sales representative to ask the customer whether or not he has read and understood the mutual fund prospectus. The application displays the document and the sales representative records the customer's response. In addition, the company's policy also dictates that all customers receive a copy of the prospectus regardless their response. The sales representative then asks the customer if he would prefer receiving the prospectus by FAX or by email. The sales representative forwards the document and ends the call.

## Siebel eFinance Business Services Sample Tasks

This section details sample tasks often performed by administrators and end-users when working with Siebel eFinance business services. Your company may follow a different workflow according to its business requirements.

### Administrator Procedures

The following list shows tasks administrators typically perform to implement validation, approval, and disclosure processing.

- **Set up validation processing.** For more information, see [“Automating Validation Processing” on page 298](#).
- **Set up approval processing.** For more information, see [“Automating Approval Processing” on page 311](#).
- **Set up the automatic display of disclosure documents.** For more information, see [“Automating the Display of Disclosure Documents” on page 316](#).



## End-User Procedures

The following list shows tasks end users typically perform when reviewing an approval stage or viewing disclosures associated with a contact.

- **Approve or decline an approval stage.** For more information, see [“Approving or Declining an Approval Stage” on page 321](#).
- **View a Disclosure History.** For more information, see [“Viewing Disclosures Associated with Contacts” on page 323](#).

## Administrator Procedures

The following administrator procedures are described in this section:

- [Automating Validation Processing](#)
  - [To define a validation rule set on page 299](#)
  - [To revise an existing validation rule set on page 301](#)
  - [To export a validation rule set on page 302](#)
  - [To configure the Start step in your workflow on page 303](#)
  - [To configure the Business Service step in your workflow on page 305](#)
  - [To define a runtime event to invoke the FINS Validator Service on page 307](#)
  - [To view the validation history on page 310](#)
- [Automating Approval Processing](#)
  - [To define approval items and stages on page 311](#)
  - [To configure the Start step in your workflow on page 313\](#)
  - [To configure the Business Service step in your workflow on page 315](#)
- [Automating the Display of Disclosure Documents](#)
  - [To associate a disclosure with a product on page 317](#)
  - [To revise a an existing disclosure on page 317](#)

- [To activate the workflows used to display disclosure documents on page 320](#)

## Automating Validation Processing

In Siebel eFinance, administrators can validate an object based on predefined rules. To implement validation processing, an application administrator first defines a rule set in the Validation Administration view. Then, the administrator invokes the FINS Validator business service with the validation rule set as an input argument to the business service. Automating validation processing involves the following steps:

- **Define a validation rule set.** For more information, see [“Defining Validation Rule Sets” on page 299](#).
- **Invoke the FINS Validator business service.** For more information, see [“Invoking the FINS Validator Service from a Workflow” on page 303](#) and [“Invoking the FINS Validator Service from a Runtime Event” on page 307](#).
- **View a validation history.** For more information, see [“Viewing a Validation History” on page 310](#).

You can invoke the FINS Validator business service from a workflow or a runtime event. To invoke the business service from a workflow, you must configure the workflow steps so that they specify the correct business object, business component, business service, and method. For more information, see [“Invoking the FINS Validator Service from a Workflow” on page 303](#). To invoke the FINS Validator business service from a runtime event, you must create the runtime event. For more information, see [“Invoking the FINS Validator Service from a Runtime Event” on page 307](#).

## Defining Validation Rule Sets

You define validation rule sets in the Application Administration, Validation Administration view. When creating a validation rule set, you specify the business object and business component you want to validate and then create rules containing expressions. The application evaluates these expressions as being true or false. If the application determines the expression is false, it executes the appropriate error handling behavior defined in the Details form.

---

**NOTE:** Before you can run a new or imported rule set, you must reload personalization in Runtime Event Administration. For more information, see *Personalization Administration Guide*.

---

### To define a validation rule set

- 1 From the application-level menu, choose View > Site Map > Application Administration > Validation Administration.
- 2 In the Validation Rule Set list, add a record for each new rule set and complete the necessary fields.

---

**NOTE:** You can also change an existing rule set by clicking the Revise button.

---

Some fields are described in the following table.

Field	Comments
Business Component	Specifies the business component to be validated. A business component is a fundamental business entity in the enterprise—for example, Opportunity, Account, or Contact.
Business Object	The business object to be validated. A business object denotes a functional area that is a grouping of one or more related business components.
End Date	Specifies the last date this rule set can be used. If not populated, the rule set never expires.
Group	Categorizes rules into groups.
Name	Name of this rule set.

Field	Comments
Start Date	Date when the rule set becomes effective. Defaults to the date when the rule set was created.
Status	<p>Specifies the rule set status. Options include:</p> <ul style="list-style-type: none"><li>■ <b>In Progress.</b> Default status that appears when the administrator first creates a new rule set or revises an existing rule set.</li><li>■ <b>Active.</b> Status that appears when the administrator clicks the Activate button.</li><li>■ <b>Outdated.</b> Status that appears when the administrator activates a newer version of the rule set.</li></ul>
Version	A numeric value to differentiate various versions of the same rule set.

- 3** In the Details form, add a record for each rule and complete the necessary fields. Some fields are described in the following table.

Field	Comments
Acknowledgement Required	Not applicable.
End Date	Specifies the last date this rule can be used. If not populated, the rule set never expires.
Expression	<p>Launches the Expression Designer, enabling users to write validation rules using Siebel Query Language. The application evaluates whether the expression is true or false. If the expression is evaluated to be false, the application performs the actions defined in the Details form.</p> <p>For more information, see <i>Personalization Administration Guide</i>.</p>
Immediate Display	Defines error message behavior. If enabled, the application immediately displays the specified message if the expression is evaluated to be false.

Field	Comments
Message	The text the application displays or writes to a log file if the expression is evaluated to be false. Maximum number of characters is 250.  For more information viewing the validation log file, see <a href="#">“Viewing a Validation History” on page 310</a> .
Name	Name of this rule.
Return Code	An alphanumeric value that the application may log in the validation history record and store in the Return Code output argument of the FINS Validator business service, if the expression is evaluated to be false. Maximum number of characters is 30.  For more information, see <a href="#">“Viewing a Validation History” on page 310</a> .
Sequence #	Identifies the numeric sequence of this rule in the rule set. The application evaluates rules in numerical order based on this number.
Start Date	Corresponds to the time when the rule is created. The application automatically populates this value.
Stop on Error	If the expression is evaluated to be false and this field is checked (TRUE), the application will ignore all subsequent rules.

- 4 To activate a validation rule set, select it in the Validation Rule Set list and click Activate.

Clicking Activate changes the Status of the rule set to Active and makes the record read-only.

**To revise an existing validation rule set**

- 1 From the application-level menu, choose View > Site Map > Application Administration > Validation Administration.
- 2 In the Validation Rule Set list, select a rule set and click Revise.

Clicking Revise a new version of the rule set and sets the Status to In Progress.

- 3 Make the appropriate changes in the Validation Rule Set list and Details form and click Activate.

Clicking Activate changes the Status from In Progress to Active and makes the record read-only. The old validation rule set still appears, but displays a Status of Outdated.

---

**NOTE:** You can delete a Validation Rule Set in the same way you delete any other record in Siebel eFinance. Keep in mind, however, that deleting a Validation Rule Set, does not remove that rule set's Validation History. The Validation History must be deleted manually.

---

## Importing and Exporting a Validation Rule Set

You can import and export validation rule sets by selecting Export Rule Set and Import Rule Set from the menu button on the Validation Rule Set list. The validation rule set is saved as an XML file for importing and exporting purposes.

### **To export a validation rule set**

- 1 From the application-level menu, choose View > Site Map > Application Administration > Validation Administration.
- 2 In the Validation Rule Set list, select the validation rule set you wish to export and choose Export Rule Set from the menu button.
- 3 In the Validation Rule Set Export dialog box, specify whether to export all rows or only the selected rows and click Export.
- 4 Follow the on-screen prompts to save the rule set as an XML file.

### **To import a validation rule set**

- 1 From the application-level menu, choose View > Site Map > Application Administration > Validation Administration.
- 2 From Validation Rule Set list menu button, choose Import Rule Set.
- 3 In the Validation Rule Set Import dialog box, locate the file you wish to import and click Import.

The imported rule set appears having a status of In Progress.

- 4 To activate the imported validation rule set, select it in the Validation Rule Set list and click Activate.

Clicking Activate changes the rule set Status to Active and makes the record read-only.

### Invoking the FINS Validator Service from a Workflow

You can invoke the FINS Validator business service from a workflow. This section describes some of the possible steps you can include to enable this invocation. You may need to modify and expand on this procedure to accommodate more complex business requirements. The workflow process you create must contain the following steps:

- **Start.** Initiates the process instance. When the conditions have been met, the application initiates the process instance.
- **Business Service.** A step in a process in which an automated call is made to the FINS Validator service. A workflow process definition can have one or more business service steps.
- **End.** A step in a process that specifies when a process instance is finished.

In order for your workflow to execute correctly, the Start and Business Service steps must meet the minimum requirements described in the following procedures. For more information on workflows, see *Siebel Business Process Designer Administration Guide for Financial Services*.

#### To configure the Start step in your workflow

- 1 From the application level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2 In the Workflow Process list, select the workflow you wish to configure.
- 3 Click the Process Designer view tab.
- 4 In the Process Designer, double-click the Start step.

**5** In the Next Steps list, complete the necessary fields.

Some fields are described in the following table.

<b>Field</b>	<b>Comments</b>	<b>Example</b>
Event	The specific event that happens to the object. The set of available events is different for different object types.	Use the PreWriteRecord business component event to control whether a record can be written to the database, based on the outcome from the validation.  Use the PreDeleteRecord business component event to control whether a record can be deleted from the database, based on the outcome from the validation.
Event Object	The name of the application, business component, or applet to which the event occurs.	Contact
Event Object Type	The type of object to which the event occurs. This can be an application, business component, or applet.	BusComp
Name	The name of the Next step branch.  The name of the branch must be unique or you will not be able to import or export the workflow process.	



Field	Comments	Example
Next Step	The name of the step that follows when conditions are met.	Picklist of existing process steps.
Type	The type of branch.	<p>The value can be one of the following:</p> <ul style="list-style-type: none"><li>■ <b>Condition.</b> This value indicates that a condition is defined for the branch.</li><li>■ <b>Default.</b> This value indicates that if nothing else is satisfied, this branch will be followed. Additionally, if this value is used, any conditions defined for the branch are ignored.</li></ul>

**6** Click Return to Designer.

**To configure the Business Service step in your workflow**

**1** In the Process Designer workflow, double-click the Business Service step.

The Business Service form appears. Use this view to specify the business object, the business service (FINS Validator), and the Method (Validate).

**2** In the Business Service form, complete the fields described in the following table.

Field	Value
Business Service	FINS Validator
Method	Validate

- 3** In the Input Arguments list, establish your Input Arguments as described in the following table.

<b>Input Argument</b>	<b>Required</b>	<b>Comments</b>
Active Object	No	Can attain a value of Y or N. If the value is N or if this input argument is not entered into the list applet, the Object ID input argument must be established and cannot be NULL.
Business Component	No	The name of the business component to which the event occurs.
Business Object	No	The name of the business object (that is, the functional area) to which the event occurs.
Component ID	No	The row ID of the business component object you wish to perform a validation.
Enable Log	No	Valid options include: <ul style="list-style-type: none"><li>■ Y - Application logs all instances when the rule set runs.</li><li>■ N - Application does not track any instances of when the rule set runs.</li></ul> For more information the Validation log file, see <a href="#">“To view the validation history” on page 310</a> .
Object ID	Yes	The row ID of the principle business component of the business object. It is required if an Active Object has not been specified or has a value of N.
Rule Set Name	Yes	In the Value field, enter the name of the rule set to be invoked. For more information, see <a href="#">“To define a validation rule set” on page 299</a> .

If you want to pass information to another process, you must establish Output Arguments. Output arguments allow you to store a resulting value in a process property. For more information on defining return codes and return messages, see [“To define a validation rule set” on page 299](#).

- 4 In the Output Arguments list, establish the outputs as described in the following table.

Output Argument	Comments
Return Code	Contains the value of the Return Code field of the validation rule.
Return Message	Contains the value of the Message field of the validation rule.

- 5 Click Return to Designer.
- 6 Click the All Processes view tab.
- 7 To activate the workflow, click Activate.

## Invoking the FINS Validator Service from a Runtime Event

You can also invoke the FINS Validator Service from a runtime event. When the specified runtime event occurs, the application invokes the FINS Validator business service. To invoke the FINS Validator business service from an event you first define the event in the Runtime Events Administration view. For more information on runtime events, see *Personalization Administration Guide*.

### To define a runtime event to invoke the FINS Validator Service

- 1 From the application level menu, choose View > Site Map > Runtime Events Administration > Action Sets.
- 2 In the Actions Sets list, add a record and complete the necessary fields.
- 3 In Actions list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Name	Required. Name of this action set.
Action Type	Specified the type of action. Select BusService.

Field	Comments
Sequence	Required. Number describing the order in which the action occurs. Execution begins with the action with the lowest sequence number (such as 1). Actions with the same sequence number are executed in random order. Actions occur in sequence until all actions are completed.
Active	Required. Check the box to indicate whether the action will be triggered or not. Inactive actions are ignored when the event occurs. This is a quick way to turn off an action without changing the start and end dates.

- 4 In the More Info form, complete the fields described in the following table.

Field	Value	Comments
Business Service Name	FINS Validator	Name of the business service to invoke, if the conditional expression evaluates to TRUE and the type is BusService.  Enter the value exactly as shown.
Business Service Method	Validate	Method to invoke on the business service.  Enter the value exactly as shown.
Business Service Context	"Rule Set Name", "[Name of the Rule Set]", "Enable Log", "[Y for Yes or N for No]"  For example: "Rule Set Name", "Validation", "Enable Log", "Y"	Parameter to pass to the business service method.  Name-value pairs to specify the inputs to the business service method. Both the name and the value must be enclosed by quotation marks and separated by a comma and a space after the comma.

**CAUTION:** Failure to use the syntax specified in the Value field may result in errors.

- 5 Click the Events view tab to associate the event with an action set.
- 6 In the Events list, add a record and complete the fields as described in the following table.

Field	Comments
Name	Optional. Select an event alias from the drop-down list. Selecting a name automatically populates the Object Type, Object Name, Event, and Subevent fields. This is based on the event template created in the Event Aliases list.  For more information on creating event aliases, see the <i>Personalization Administration Guide</i> .
Sequence	Required. An event can trigger multiple action sets. Enter numbers in this field to control when the action set associated with this event in this record executes relative to other action sets associated with this event.
Object Type	Required. Select BusComp from the drop-down list.
Object Name	The name of the application, business component, or applet (depending on the object type) to which the event occurs.
Event	Required. Select from the drop-down list. The choices depend on which object type you choose. Valid values include: <ul style="list-style-type: none"><li>■ Use the PreWriteRecord business component event if you want to control whether a record can be written to the database, based on the outcome from the validation.</li><li>■ Use the PreDeleteRecord business component event if you want to control whether a record can be deleted from the database, based on the outcome from the validation</li></ul>
Action Set	Required. Select an action set to run when the event occurs. The Name name is defined in the Action Sets view tab. For more information, see Step 3.

**NOTE:** Before you can use an event to invoke a ruleset, you must reload personalization in Runtime Event Administration. For more information, see *Personalization Administration Guide*.

## Viewing a Validation History

You can view a history of validation events in the Validation History view. All events display in chronological order.

### **To view the validation history**

- From the application-level menu, choose View > Site Map > Application Administration > Validation History.

The Validation History view appears, displaying validation events in chronological order. Some fields are described in the following table.

Field	Comments
BusComp Name	The business component that was validated.
Date	The date the validation event happened.
Last Step #	Sequence number of the rule evaluated to be false or the last rule in the rule set.
Return Code	The rule's Return Code field value.
Return Message	The rule's Message field value.
Rule Set Name	Name of the executed rule set.
Started By	The login name of the user who executed this rule.
Status	Specifies the status of the validation result: <ul style="list-style-type: none"><li>■ <b>Errored Out.</b> Indicates Stop on Error is True. The current rule is evaluated to be false and further rule evaluation is halted.</li><li>■ <b>Error Proceed.</b> Indicates Stop on Error is False; the current rule is evaluated to be false and the application proceeds to evaluate the next rule.</li><li>■ <b>Completed.</b> Indicates the application has reached the last rule of the rule set and the rule is evaluated to be True.</li></ul>

For more information on defining rule sets and configuring the Return Code and Return Message fields, see [“Defining Validation Rule Sets” on page 299](#).

## Automating Approval Processing

In Siebel eFinance, administrators can define a number of approval levels without the need for programming, scripting, or configuring. You can define both basic or multiple step approval processing levels based on the needs of your organization. You can invoke approval processing from a workflow or a runtime event.

Automating an approval process involves the following steps:

- **Administrator defines approval items and approval stages.** For more information, see [“Defining Approval Items and Approval Stages” on page 311](#).
- **Administrator invokes approval processing.** For more information, see [“Invoking FINS Approval Item Service from a Workflow” on page 312](#).
- **End users approve or decline an approval stage.** For more information, see [“Approving or Declining an Approval Stage” on page 321](#).

## Defining Approval Items and Approval Stages

An administrator defines the approval process by creating approval items and approval stages in the Approval Administration view.

### *To define approval items and stages*

- 1 From the application-level menu, choose View > Site Map > Application Administration > Approval Administration.
- 2 In the Approval Item list, add a record and enter a name in the Approval Item field.
- 3 In the Approval Flow Type field, select one of the following:
  - **Sequential.** Indicates this Approval Item will be distributed to approvers one after another in the sequence specified in the Approval Stage. The application will route the Approval Item to the next approver only if the current approver approves the request. If any one approver in the approval chain declines the request, the Approval Item is rejected and no further routing will be conducted.

- **Parallel.** Indicates this Approval Item will be distributed to all approvers simultaneously for approval. The Approval Item is rejected if at least one approver declines the approval request.

Once you've defined an Approval Item, the next step is to define the appropriate approval stages. The Approval Item and Approval Stage lists have a parent-child relationship.

- 4 In the Approval Stage list, add a record for each approval stage and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Sequence #	Identifies the numeric sequence of this Approval Stage in the current Approval Item. The application executes Approval Stages in numerical order based on this number.
Approval Type	Specifies whether the approver is a position or an employee.
Owner Login Name	Indicates the login name tied to this Approval Stage. Relevant only if Approval Type is Employee.
Owner Position	Indicates the position tied to this Approval Stage. Relevant only if Approval Type is Position.

**NOTE:** Each approval stage can be tied to either a position or an employee login name, but not both.

End users use the My Approval Inbox view to approve an approval item. For more information, see [“Approving or Declining an Approval Stage” on page 321](#).

### Invoking FINS Approval Item Service from a Workflow

To invoke FINS Approval Item Service from a workflow, you must create a workflow containing the following steps:



- **Start.** Initiates the process instance. When the conditions have been met, the application initiates the process instance.
- **Business Service.** A step in a process in which an automated call is made to the FINS Approval Item Service. A workflow process definition can have one or more business service steps.
- **End.** A step in a process that specifies when a process instance is finished.

In order for your workflow to execute correctly, the Start and Business Service steps must meet the minimum requirements described in the following procedures. For more information on workflows, see *Siebel Business Process Designer Administration Guide for Financial Services*.

**To configure the Start step in your workflow**

- 1** From the application level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2** In the Workflow Process list, select the workflow you wish to configure.
- 3** Click the Process Designer view tab.
- 4** In the Process Designer, double-click the Start step.

**5** In the Next Steps list, complete the necessary fields.

Some fields are described in the following table.

<b>Field</b>	<b>Comments</b>	<b>Example</b>
Event	The specific event that happens to the object. The set of available events is different for different object types.	Use the WriteRecord business component event if you want to trigger the approval process after the record is written to the database.  Use the WriteRecordNew business component event if you want to trigger the approval process after a new record is written to the database.
Event Object	The name of the application, business component, or applet to which the event occurs.	Contact
Event Object Type	The type of object to which the event occurs. This can be an application, business component, or applet.	BusComp
Name	The name of the Next step branch.  The name of the branch must be unique or you will not be able to import or export the workflow process.	

Field	Comments	Example
Next Step	The name of the step that follows when conditions are met.	Picklist of existing process steps.
Type	The type of branch.	<p>The value can be one of the following:</p> <ul style="list-style-type: none"><li>■ <b>Condition.</b> This value indicates that a condition is defined for the branch.</li><li>■ <b>Default.</b> This value indicates that if nothing else is satisfied, this branch will be followed. Additionally, if this value is used, any conditions defined for the branch are ignored.</li></ul>

**6** Click Return to Designer.

**To configure the Business Service step in your workflow**

- 1** From the application level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2** In the Workflow Process list, select the workflow you wish to configure.
- 3** In the Process Designer workflow, double-click the Business Service step.

The Business Service form appears. Use this view specify the business object, the business service (FINS Approval Item Service), and the Method (Create Approval Stage).

- 4** In the Business Service form, complete the fields described in the following table.

Field	Value
Business Service	FINS Approval Item Service
Method	Create Approval Stage

- 5** In the Input Arguments list, establish your Input Arguments as described in the following table.

Input Argument	Property Name	Comments
Approval Identifier	Object Id	Row Id of the object (for example, a Service Request) that needs approval processing.
Approval Item Name	Approval Item Name	Name of the Approval Item defined in the Approval Administration view.
Requesting Buscomp	Requesting Buscomp	Name of the buscomp object (for example, a Service Request) that needs approval processing.

- 6** Click Return to Designer.
- 7** Click the All Processes view tab.
- 8** To activate the workflow, click Activate.

## **Automating the Display of Disclosure Documents**

Disclosure processing allows companies to comply with internal company policies and external regulations that require they display disclosure statements or external documents to users and then record whether or not they have read and understood them. Implementing the automatic display of disclosure documents involves the following steps:

- **Set up a disclosure by associating it with a product and literature.** For more information, see [“Setting Up a Disclosure” on page 317](#).
- **Activate the appropriate workflows.** For more information, see [“Understanding and Activating Workflows” on page 319](#).
- **Invoke the Disclosure UI Service business service.** For more information, see [“Invoking the Disclosure UI Service Business Service” on page 320](#).
- **View a disclosure history.** For more information, see [“To view a disclosure history” on page 323](#).

## **Setting Up a Disclosure**

To implement disclosure processing, you must associate each disclosure with a product and then (if applicable) with the appropriate document.

### ***To associate a disclosure with a product***

- 1** From the application-level menu, choose View > Site Map > Product Administration > Product Administration.
- 2** In the Product list, select a product.
- 3** Click the Disclosure view tab
- 4** In the Disclosure list, add a new record and complete the necessary fields.
- 5** To activate a disclosure, select it in the Disclosure list and click Activate.  
  
Clicking Activate changes the Status from In Progress to Active and makes the record read-only.

### ***To revise a an existing disclosure***

- 1** From the application-level menu, choose View > Site Map > Product Administration > Product Administration.
- 2** In the Product list, select a product.
- 3** Click the Disclosure view tab

- 4** Select the disclosure to be revised and click Revise.

Clicking Revise creates a new version of the disclosure and sets its status to In Progress

- 5** Make the appropriate changes to the new disclosure and click Activate.

Clicking Activate changes the Status from In Progress to Active and makes the record read-only. The prior version of the disclosure still appears, but displays a Status of Outdated.

- 6** To associate literature with a disclosure, add a new record in the Literatures list and complete the necessary fields.

For more information on loading literature into Siebel eFinance, see the sharing literature discussion in the *Applications Administration Guide*.

## Understanding and Activating Workflows

Siebel eFinance includes three workflows that help manage the display of disclosure documents and disclosure event logging. [Table 7](#) describes each workflow.

**Table 7. Disclosure Workflow Processes**

Workflow	Comments
FINS Disclosure	<p>The FINS Disclosure Workflow process accomplishes the following tasks:</p> <ol style="list-style-type: none"> <li><b>1 Invokes the Setup method of the Disclosure UI Service business service.</b> Invoking this method sets up the appropriate disclosure documents based on the selected product.</li> <li><b>2 Calls the FINS Disclosure Goto File View sub-process.</b> This sub-process navigates users to the Disclosure Documents list where they can review all the disclosure documents pertaining to the selected product. This sub-process also navigates users back to the previous view after they accept or decline the disclosure. This final navigation step is accomplished by invoking the View Back method of the Disclosure UI Service.</li> <li><b>3 Calls the FINS Disclosure Create Activity Sub Workflow sub-process.</b> If the user accepts the disclosures, the workflow calls the FINS Disclosure Create Activity Sub Workflow sub-process to log the disclosure activity.</li> </ol>
FINS Disclosure Goto File View	<p>This sub-process navigates users to the Disclosure Documents list where they can review all the disclosure documents pertaining to the selected product. This sub-process also navigates users back to the previous view after they accept or decline the disclosure. This final navigation step is accomplished by invoking the View Back method of the Disclosure UI Service.</p>
FINS Disclosure Create Activity Sub	<p>If the user accepts the disclosures, this sub-process logs the disclosure activity.</p>

Before you can display disclosure documents, you must:

- Activate the workflow processes described in [Table 7 on page 319](#). For more information see, “[To activate the workflows used to display disclosure documents.](#)”
- Invoke the Disclosure UI Service business service. For more information see, “[Invoking the Disclosure UI Service Business Service.](#)”

#### **To activate the workflows used to display disclosure documents**

- 1** From the application level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2** In the Workflow Processes list, use a query to find all processes where the Name field contains the word Disclosure.

---

**NOTE:** You can query on \*Disclosure\*.

---

- 3** Activate each workflow process [Table 7 on page 319](#) that has a status of Inactive.
  - a** Select the workflow process record.
  - b** Click Revise.

A copy of the workflow process record is created with a status of In Progress. The copy is automatically selected.
  - c** Click Activate.
  - d** Verify that the Status is Active.
- 4** When you are finished activating workflow processes, restart the server.

#### **Invoking the Disclosure UI Service Business Service**

You can invoke the Disclosure UI Service from a workflow. This section describes some of the possible steps you can include to enable this invocation. You may need to modify and expand on this procedure to accommodate more complex business requirements. The workflow process you create must contain the following steps:

- **Start.** Initiates the process instance. When the conditions have been met, the application initiates the process instance.



- **Sub Process.** Calls the FINS Disclosure Workflow. When creating this step, you must populate the following inputs:
  - Contact Id - The Row Id of the contact who places the order of the product.
  - Disclosure Name - The name of the Disclosure that relates to the product.
  - Product Id - The Row Id of the product that the customer has ordered.
- **End.** A step in a process that specifies when a process instance is finished.

For more information on workflows, see *Siebel Business Process Designer Administration Guide for Financial Services*.

## End-User Procedures

The following end-user procedures are described in this section:

- [To approve or decline an approval stage](#)
- [To view a disclosure history on page 323](#)

### Approving or Declining an Approval Stage

End users approve approval items in the My Approval Inbox view. Users can view approval items by login name or position. For more information on setting up approval processing, see [Defining Approval Items and Approval Stages on page 311](#).

#### **To approve or decline an approval stage**

- 1 From the application-level menu, choose View > Site Map > My Approval Inbox
- 2 From the Show drop-down list select one of the following:
  - **My Approvals.** Displays all approval items associated with your login name.
  - **My Position Approvals.** Displays all approval items associated the current user's position.
- 3 To view additional details about an approval item, drilldown on the Approval Identifier hyperlink.

- 4** In that Status field, select Approve or Decline.

Once you select a status, the application populates the Approval By and Approval Date field and sets the record to read-only.

## Viewing Disclosures Associated with Contacts

All end users can view disclosures associated with a specific contact on the Contacts, Disclosures view. This view is read-only and displays the disclosure name, the date the disclosure was presented to the user, the date the user acknowledged the disclosure, and the date the user accepted the disclosure. For more information on setting up disclosure processing, see [“Automating the Display of Disclosure Documents” on page 316](#).

### ***To view a disclosure history***

- 1** Navigate to the Contacts screen.
- 2** From the Show drop-down list, select All Contacts.
- 3** In the Contacts list, select a contact.
- 4** Click the Disclosures view tab.

The Disclosures view appears.



The Siebel Financial Services eBusiness platform combines a set of tools, technologies, and prebuilt functional integration components to facilitate application integration. This set of products are referred to as Siebel Financial Services eBusiness Application Integration (eAI). Siebel Financial Services eAI is an EAI solution built on top of Siebel eAI offered by Siebel Systems. Siebel Financial Services eAI provides an integration solution using industry XML standards. These standards have been adopted by the industry and extended by middleware companies such as IBM MQSFSE.

Siebel Financial Services eAI is designed as a set of interfaces that interact with each other and with other components within the Siebel application. These interfaces:

- Allow configurable messages within Siebel Tools for exchanging information using the various industry XML standards.
- Expose internal Siebel Objects to external applications.
- Take advantage of prebuilt adapters and enterprise connectors, and are compatible with third-party adapters and connectors.
- Allow prebuilt XML connectors for Siebel applications.
- Allow for comprehensive data transformation.
- Allow extension for customized XML connectors by providing the Siebel Industry XML Connector Factory API.

For more information on Siebel eAI, see *Siebel Financial Services eBusiness Application Integration Guide* and *Overview: Siebel eBusiness Application Integration Volume I*.

## Siebel eFinance Integration Messages

Siebel eFinance includes a number of integration messages designed to support key business processes for the finance industry. [Table 8](#) describes these messages by defining the message type, the message purpose, the target application, and where you can find more information about it.

**Table 8. Siebel eFinance Integration Messages**

Type	Message	Target Application	Description
AMS ACAPS	AMS Add Request	AMS ACAPS 7.0	Request AMS ACAPS to process a credit application.  For information, see <a href="#">“AMS Connector” on page 327</a> .
AMS ACAPS	AMS Add Response	AMS ACAPS 7.0	The response generated by AMS ACAPS to an Add Request.  For information, see <a href="#">“AMS Connector” on page 327</a> .
AMS ACAPS	AMS Inquire Application Request	AMS ACAPS 7.0	Request AMS ACAPS to provide the latest credit application status.  For information, see <a href="#">“AMS Connector” on page 327</a> .
AMS ACAPS	AMS Inquire Application Response	AMS ACAPS 7.0	The response generated by AMS ACAPS to an Inquire request.  For information, see <a href="#">“AMS Connector” on page 327</a> .
ASI	Get Demand Deposit Account Data Request	Core processing system	Request demand deposit account data.  For information, see <i>Application Services Interface Reference: Siebel eBusiness Application Integration Volume VI</i> .
ASI	Get Demand Deposit Account Data Response	Core processing system	Retrieve demand deposit account data.  For information, see <i>Application Services Interface Reference: Siebel eBusiness Application Integration Volume VI</i> .

**Table 8. Siebel eFinance Integration Messages**

Type	Message	Target Application	Description
ASI	Get Loan Data Request	Core processing system	Request loan data.  For information, see <i>Application Services Interface Reference: Siebel eBusiness Application Integration Volume VI</i> .
ASI	Get Loan Data Response	Core processing system	Retrieve loan data.  For information, see <i>Application Services Interface Reference: Siebel eBusiness Application Integration Volume VI</i> .
IFX	Service Account Inquiry Request	Core processing system	Request the list of accounts associated with a given customer.  For information, see <i>Siebel Financial Services Connector for IFX-XML Guide</i> .
IFX	Service Account Inquiry Response	Core processing system	Return the list of accounts associated with a given customer.  For information, see <i>Siebel Financial Services Connector for IFX-XML Guide</i> .

## AMS Connector

Siebel Financial Services eAI provides connectors to help create integrations between Siebel Financial Services applications and external applications. This section describes the set up required to integrate Siebel eFinance with AMS's Automated Credit Application Processing System (ACAPS) using the AMS Connector. The AMS Connector allows users to enter account loan information directly into the Application screen and then pass the information to AMS ACAPS for processing. The AMS Connector was designed and implemented to be a point-to-point connection between Siebel eFinance and AMS ACAPS.

## AMS Connector Overview

Siebel eFinance and AMS ACAPS are integrated using the Siebel Financial Services eAI infrastructure. Integration objects represent data exchanges and the entire process is coordinated by workflows. Key concepts of the integration process include:

- **Integration Objects.** The common data exchanged between Siebel eFinance and AMS ACAPS is depicted by integration objects. AMS ACAPS data is represented by an external integration object while Siebel eFinance data is represented by an internal integration object. For more information, see *Siebel Financial Services eBusiness Application Integration Guide* and *Overview: Siebel eBusiness Application Integration Volume I*.
- **Siebel Data Mapper.** The Siebel Data Mapper maps one integration object *source* to another integration object *target*. For more information on integration objects, see *Integration Platform Technologies: Siebel eBusiness Application Integration Volume II*.
- **Siebel Integration Workflows.** Siebel workflows coordinate the processing steps involved in exchanging data between Siebel eFinance and AMS ACAPS. These workflow definitions include exception handlers to manage error conditions that make sure of a reliable data exchange.

## Integrating Siebel eFinance with AMS ACAPS

The AMS Connector allows users to enter account loan information directly into Siebel eFinance and then pass the information to AMS ACAPS for processing.

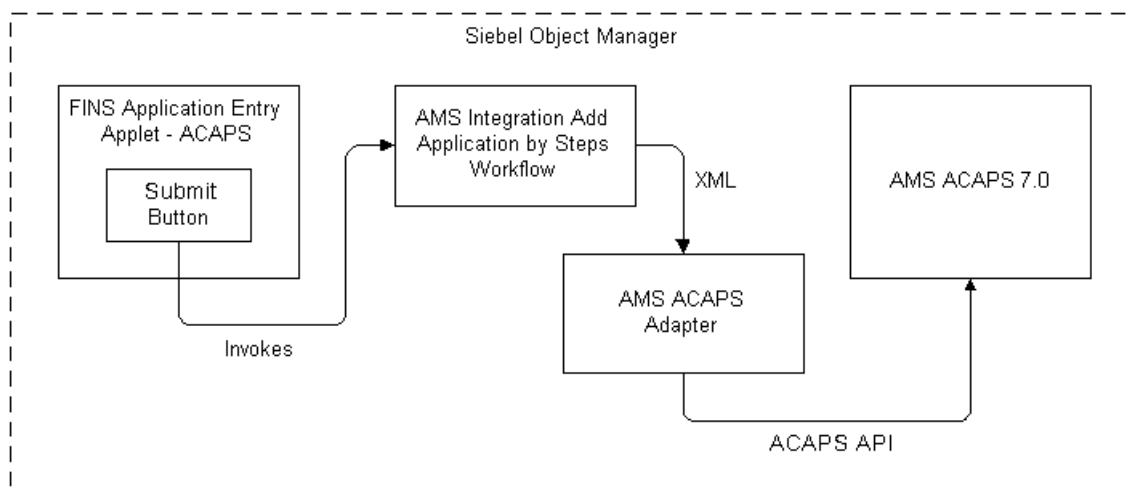
After entering information into the Applications screen, Siebel eFinance uses the AMS Application business service to perform the integration. When invoked this business service performs the following functions:

- Invokes Siebel EAI Adapter business service to populate the AMS FINS Application integration object.
- Invokes the Siebel Data Mapper to transform the internal integration object to an external integration object and convert it to an XML message.
- Sends the XML message to the IBM MQSeries queue identified in the Application Administration, System Preferences view and waits for a response.



- Converts the XML message to an external integration object format and uses the Siebel Data Mapper to transform the external integration object to the AMS FINS Application integration object.
- Updates the Siebel eFinance database by using the EAI Siebel Adapter business service.

Figure 18 demonstrates at a high-level what happens when a user enters information into Siebel eFinance and clicks the Submit button on the FINS Application Entry Applet - ACAPS.



**Figure 18. AMS Connector**

Figure 19 explains in greater detail what happens within the AMS Integration Add Application By Steps Workflow process.

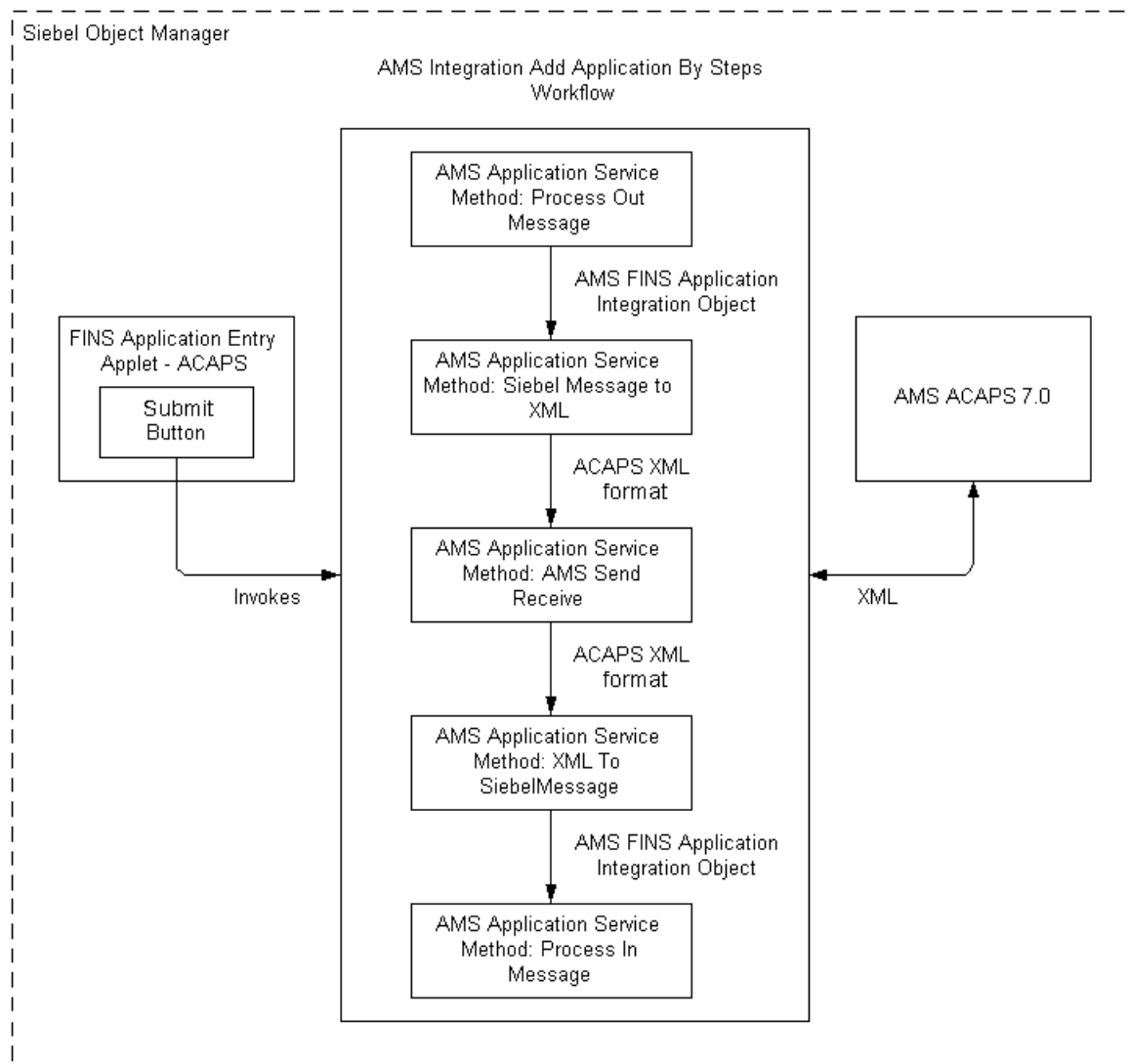


Figure 19. AMS Integration Add Application By Steps Workflow

Table 9 lists the components included in the AMS Connector.

**Table 9. AMS Connector Components**

Component Name	Component Type	Description
AMS AddRq Segment AMS AddRs Segment	Integration Object	External integration objects used to implement the AMS AddRq and AddRs request/response pair.
AMS AddRq Segment AMS AddRs Segment	Integration Object	External integration objects used to implement the AMS AddRq and AddRs request/response pair.
AMS Application Service	Business Service	Implements methods needed to perform the necessary integration tasks to generate ACAPS compliant XML from Siebel eFinance, and map the ACAPS response back to Siebel eFinance.
AMS FINS Application	Integration Object	Internal integration object used to query data from Siebel eFinance when generating requests and, when handling responses, upserting data into Siebel eFinance.
AMS InquireApplicationRq Segment AMS InquireApplicationRs Segment	Integration Object	External integration objects used to implement the AMS AddRq and AddRs request/response pair.
AMS Integration Add Application By Steps	Workflow Process	The workflow process that is the invoked from the Submit button on the FINS Application Entry Applet - ACAPS
AMS Integration Inquire Application	Workflow Process	The workflow process that is invoked from the Refresh button on the FINS Application Entry Applet - ACAPS
AMS Ref Data Service	Business Service	The business service used to populate the reference data from the AMS ACAPS application.
AMS Ref Data SQL Service	Business Service	Support service used to connect Siebel eFinance with the AMS Reference data source.

**Table 9. AMS Connector Components**

Component Name	Component Type	Description
AMS Utility Service	Business Service	Support service used by the AMS Application Service.
FINS Application	Business Object	The business object that is the source of all data sent to ACAPS and the recipient of all data received from ACAPS.

**NOTE:** You can modify ACAPS integration parameters in the System Preferences view. To access this view from the application level menu, choose View > Site Map > Application Integration > System Preferences.

The AMS Connector handles both outbound and inbound messages and uses two XML (ACAPS) functions, Add and Inquire. The Add ACAPS function is used to submit applications to ACAPS for initial processing, while Inquire is used to request the latest application status from ACAPS. These functions allow Siebel eFinance to pass information directly to AMS for processing and receives back the application status, an ACAPS ID, and any errors.

## AMS FINS Application Integration Object

The AMS Connector is based on the AMS FINS Application integration object. [Table 10](#) lists the integration object and XML tags of the AMS Connector.

**Table 10. AMS FINS Application Integration Object**

XML Service	Integration Object	XML Tag
AMS Application Service	AMS FINS Application	ListOfAmsFinsApplication

The AMS FINS Application integration object consists of the following components:

- Contact
- FINCORP Deal - Loan
- FINS Application - Assets
- FINS Application - Credit Card
- FINS Application - Liabilities
- FINS Application - Loan Purpose
- FINS Application - Other Assets
- FINS Application - Other Collateral - ACAPS
- FINS Application - Real Estate - ACAPS
- FINS Application - Real Estate Collateral - ACAPS
- FINS Application - Regulation C
- FINS Application Employment History
- FINS Application Financial Statement
- FINS Application Income Sources
- FINS Application Mortgage Residence Addresses
- Opportunity
- Opportunity Product

## Required Setup Procedures

To set up the AMS Connector to integrate with AMS ACAPS, you must:

- **Configure a reference data source.** To make sure the data entered into Siebel eFinance generates values that align with what AMS expects, you need to establish a link to an Oracle AMS reference database. This is a one-time only task. For more information, see [“Configuring an Oracle Connection and ODBC Data Source” on page 334](#).

- **Load AMS reference data.** The AMS Integration Reference Data Import Workflow imports reference data from an AMS Oracle database into a Siebel eFinance database. For more information, see [“Loading AMS Reference Data” on page 336](#).
- **Install and configure IBM MQSeries Application Messaging Interface (AMI).** MQSeries AMI is used to transport the XML between Siebel eFinance and ACAPS. For more information, see [“Installing and Configuring IBM MQSeries AMI” on page 337](#).
- **Activate workflows.** For more information, see [“Understanding and Activating Workflows” on page 341](#).
- **Configure business service user properties.** For more information, see [“Business Service User Properties” on page 342](#).

## Configuring an Oracle Connection and ODBC Data Source

In order to retrieve AMS reference data and insert into Siebel eFinance, you must make sure it includes the proper AMS specific values. To accomplish this objective, you must establish a connection to an Oracle database.

The first step in creating this connection is installing the Oracle Client software on the Siebel Server.

Once you have installed the Oracle Client software on the Siebel Server, you must configure connectivity to the target Oracle application or the appropriate Oracle Applications instance. [Table 11](#) describes the Service Naming parameters you need to specify. For more information on the specific values needed for your environment, contact your AMS system administrator.

**Table 11. Oracle Service Naming Parameters**

Parameter	Comments
Net Service Name	Enter the Net Service Name for the target AMS server. For example, RefServer.AMS.COM. For more information, contact AMS.
Network Protocol	Internet protocol to be used. For example, TCP/IP.
Host Name	IP address of the target server.
Port Number	Port number of the target server.

**Table 11. Oracle Service Naming Parameters**

Parameter	Comments
SID	Oracle System Identifier (SID). Oracle Clients use the SID to connect to the target server.
Connection Type	Specify Dedicated Server.
User Name	User name needed to access the target server.
User Password	Password needed to access the target server.

For more information, see the Oracle Client software installation guide.

## Creating an Oracle Data Source

Next, you create an ODBC data source on the Siebel Server that references the Oracle service you just created.

### **To create an ODBC data source**

- 1 In the Microsoft Windows ODBC Data Source Administrator window, select the System DSN tab and then click Add.

The Create New Data Source window appears.

- 2 Select the Oracle ODBC driver to be added and click Finish.
- 3 When the ODBC Driver Setup window appears, fill in the values described in the following table.

Field	Comments
Data Source Name	Enter AMS Ref Data.
Service Name	Enter same value you entered for the Net Service Name parameter in <a href="#">Table 11 on page 334</a> . For example, RefServer.AMS.COM.
User ID	Enter Siebel.

The Oracle data source is created.

#### **To test the data source connection**

- 1** Test your connection to the data source. Choose Test Connect.
- 2** When the Logon dialog window appears, enter the Server Name, user name, and password for logging onto the Oracle Applications. Then click OK.

You should be connected to the Oracle database.

## **Loading AMS Reference Data**

The supplied workflow process, AMS Integration Reference Data Import, imports reference data from AMS Oracle database into the Siebel eFinance database. This process takes no input arguments, providing the Oracle connection has been setup with the name described in [“Configuring an Oracle Connection and ODBC Data Source” on page 334](#)

This workflow updates the following integration objects and their corresponding business objects:

- AMS Ref - Activity
- AMS Ref - Activity Req
- AMS Ref - Area Code
- AMS Ref - Branch
- AMS Ref - Branch Wildcard
- AMS Ref - Employee
- AMS Ref - Fields
- AMS Ref - Functional Area
- AMS Ref - Functional Area Def
- AMS Ref - Functional State Def
- AMS Ref - Index Rate
- AMS Ref - Location
- AMS Ref - Meta Product



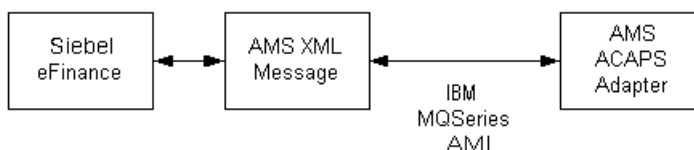
- AMS Ref - Service Center
- AMS Ref - ServiceCenter Area State
- AMS Ref - State Transition
- AMS Ref - Zip Code

You can invoke the AMS Integration Reference Data Import Workflow directly from the Workflow Process Simulator, from a button or menu item added to the UI, or by scheduling it to be run periodically. The workflow takes a few minutes to finish.

The reference data mapping is defined in the Siebel Data Mapper as seed data. The map names are stored as user properties of the AMS Ref Data Service business service.

## Installing and Configuring IBM MQSeries AMI

The AMS Connector uses IBM MQSeries Application Messaging Interface (AMI) as the transport mechanism between Siebel eFinance and AMS ACAPS. [Figure 20](#) illustrates this relationship.



**Figure 20. IBM MQSeries AMI as a Transport Mechanism**

Prior to using the AMS Connector, you need to install and configure:

- MQSeries Server
- MQSeries Client (if necessary)
- MQSeries Application Messaging Interface
- MQSeries Application Messaging Interface Administration Tool (available only on Windows NT and Windows 2000)

For more information, contact your IBM sales representative and consult your IBM documentation.

The AMI Administration Tool allows you to configure services and policies stored in a repository file (for example, amt.xml).

Service points define *where* the message needs to be sent. Policies define *how* the messages need to be handled. It is very important to understand what a policy is and how to set different policy elements. For more information on AMI policies, consult your IBM documentation.

**To configure the services and policies stored in the repository file**

- 1 Launch IBM MQSeries AMI Administration Tool.
- 2 Create a Service Point named SIEBEL.ACAPS.SENDER using the values defined in the following table.

Name	Value	Comments
Queue Name	ACAPS.SIEBELDEV7.XML.REQUEST	The queue on this Queue Manager to which Siebel eFinance sends requests.
Queue Manager Name	SIEBEL	SIEBEL is the Queue Manager on the AMS server to which Siebel eFinance is connecting.

- 3 Create a Service Point named SIEBEL.ACAPS.RECEIVER using the values defined in the following table.

Name	Value	Comments
Queue Name	ACAPS.SIEBELDEV7.XML.REPLY	The queue on this Queue Manager where AMS posts its responses to requests from Siebel eFinance.
Queue Manager Name	SIEBEL	SIEBEL is the Queue Manager on the AMS server to which Siebel eFinance is connecting.

- 4 Create a Policy named SIEBEL.ACAPS.POLICY using the values defined in the following table.

Name	Value	Comments
Connection Name	SIEBEL	SIEBEL is the Queue Manager on the AMS server to which Siebel eFinance is connecting.
Connection Type	Client	Siebel eFinance is connecting to the AMS server as a client.
Clients Channel Name		The name of client channel on the AMS MQSeries server that allows connections to this Queue Manager.
Client TCP Server Address		The IP address on the AMS server to which Siebel eFinance is connecting. This is also the server on which the Queue Manager resides.

After defining the AMI policy and AMI service points, you should verify certain enterprise parameters in the Siebel Client, as shown in [Table 12](#). These parameters are preset in the Application Administration, System Preferences view, and are used by the AMS Application Service business service, AMS Send Receive method.

**Table 12. MQSeries AMI Transport Specific Parameters**

Argument	Display Name	System Preference Name	Description
MqReceiverServiceName	Policy Name	AMS AMI Receiver Service Name	The name of the service point you defined as the receiver in the AMI Administration Tool.  Set MqReceiverServiceName to <i>SIEBEL.ACAPS.RECEIVER</i> for your workflow process step or business service method.
MqPolicyName	Policy Name	AMS AMI Policy Name	The name of the policy you define in the AMI Administration Tool. The AMI policy defines properties such as Connection Type and Mode, Message Type, Send and Receive parameters, and many others. The policy is stored in the AMI Repository, which is an XML document.  Set MqPolicyName parameter to <i>SIEBEL.ACAPS.POLICY</i> for your workflow process step or business service method.
MqSenderServiceName	Sender Service Name	AMS AMI Sender Service Name	The name of the service point you defined as the sender in the AMI Administration Tool.  Set MqSenderServiceName parameter to <i>SIEBEL.ACAPS.SENDER</i> for your workflow process step or business service method.

## Understanding and Activating Workflows

AMS Connector includes five workflow process that allow it to pass information from the Applications screen to AMS ACAPS. [Table 13](#) describes each workflow.

**Table 13. AMS Connector Workflow Processes**

Workflow	Comments
AMS Integration Add Application By Steps	<p>Submits a new application to AMS ACAPS. The workflow uses the Add Request XML (ACAPS) function to process the Siebel data and add the Siebel application data to ACAPS.</p> <p>When executed, this workflow updates the Integration Id field in the Opportunity business component with the value of the ACAPS ID.</p> <p>Any error messages from the response are mapped to the FINS Application - Data Validation - ACAPS business component.</p>
AMS Integration Inquire Application By Steps	<p>Inquires about the status of previously submitted applications to ACAPS. The workflow uses the Inquire Request XML (ACAPS) function to request the ACAPS application data for the selected ACAPS ID.</p> <p>When executed, this workflow will update the Integration Id field in the Opportunity business component with the value of the ACAPS ID. Any error messages from the response are mapped to the FINS Application - Data Validation - ACAPS business component.</p> <p>Errors from AMS application processing are visible on the UI from the Applications screen, Data Validation view tab.</p>
AMS Integration Reference Data Import	Utility workflow that imports AMS reference data.
AMS Ref - Set Internal Product BU	Utility workflow that helps import AMS reference data.
AMS Integration Reference Data CTM Check	Utility workflow that runs after importing AMS reference data.

Before you can use the AMS Connector, you must activate these workflow processes.

**To activate the workflows used by the AMS Connector**

- 1** From the application level menu, choose View > Site Map > Business Process Administration > Workflow Processes.
- 2** In the Workflow Processes list, use a query to find all processes where Name field contains the word AMS. You can query on \*AMS\*.
- 3** For the five workflows listed in [Table 13 on page 341](#), activate each workflow process that has the Status Inactive.
  - a** Select the workflow process record.
  - b** Click Revise.

A copy of the workflow process record is created with a status of In Progress. The copy is automatically selected.
  - c** Click Activate.
  - d** Verify that the Status is Active.
- 4** When you are finished activating workflow processes, restart the server.

## Business Service User Properties

User properties are optional variables that you can use to define default values for your business services. When a business service is invoked, one of the first tasks the service performs is to check the user properties to gather any default values that will become input arguments to the service's methods.

The AMS Application Service and AMS Ref Data Service have their user properties preconfigured with proper default values. This section describes the user properties and their use.

**To configure the AMS Application Service business service user properties**

- 1** In Siebel Tools, select the AMS Application Service business service.

- 2 In the Tools Object Explorer, double-click the Business Service User Prop folder to display the list of Business Service User Props.
- 3 Verify that the Names and Values of the User Properties reflect your configuration. If you have made changes to the name, sequence, or number of mapping records, edit the User Properties accordingly.

Table 14 lists the default values of each business service user property.

**Table 14. Business Service User Properties**

Name	Value	Description
AddRq Map Number	18	The number of maps used by the AddRq message.
AddRq Map Prefix	AMS AddRq	The name prefix that identifies the maps used by the AddRq message.
AddRs Map Number	2	The number of maps used by the AddRs message.
AddRs Map Prefix	AMS AddRs	The name prefix that identifies the maps used by the AddRs message.
InquireApplicationRq Map Number	1	The number of maps used by the InquireApplicationRq message.
InquireApplicationRq Map Prefix	AMS InquireApplicationRq	The name prefix that identifies the maps used by the InquireApplicationRq message.
InquireApplicationRs Map Number	1	The number of maps used by the InquireApplicationRs message.
InquireApplicationRs Map Prefix	AMS InquireApplicationRs	The name prefix that identifies the maps used by the InquireApplicationRs message.

**To add new user properties to the AMS Ref Data Service business service**

- 1 In Siebel Tools, select the AMS Ref Data Service business service.
- 2 In the Tools Object Explorer, double-click the Business Service User Prop folder to display the list of Business Service User Props.

- 3 From the Edit menu, choose New Record.
- 4 In the Name field, enter the name of the user property using the convention *AMS Ref Data Map n*, where n stands for the last index of data map record.

---

**NOTE:** Each user property Value is a single EAI integration object map name used by the business service.

---

The following table lists the default values.

Name	Value
AMS Ref Data Map 1	AMSRefData_Activity
AMS Ref Data Map 10	AMSRefData_MetaProduct
AMS Ref Data Map 11	AMSRefData_StateTransition
AMS Ref Data Map 12	AMSRefData_ServiceCenterAreaState
AMS Ref Data Map 13	AMSRefData_Areacode
AMS Ref Data Map 14	AMSRefData_Field
AMS Ref Data Map 15	AMSRefData_Zipcode
AMS Ref Data Map 2	AMSRefData_Activity_Req
AMS Ref Data Map 3	AMSRefData_FuncAreaDef
AMS Ref Data Map 4	AMSRefData_FuncStateDef
AMS Ref Data Map 5	AMSRefData_IndexRate
AMS Ref Data Map 6	AMSRefData_Service_Func
AMS Ref Data Map 7	AMSRefData_ServiceCenter
AMS Ref Data Map 8	AMSRefData_Branch
AMS Ref Data Map 9	AMSRefData_Employee
Wildcard Branch Map	AMSRefData_Branch_Wildcard







[Table 15](#) lists the Actuate reports that are specific to the Siebel eFinance. For more information about Actuate reports, including how to customize, enhance, and create Siebel reports, see *Siebel Reports Administration Guide*.

**Table 15. Siebel eFinance Reports**

Report Name and Description	Navigation Path	Report Selection
<b>FINS Call Report Detail</b> Displays call report details, participating contacts and employees, action items, and notes of a single call report.	Call Reports > My Call Reports	Detail
<b>FINS Call Report Summary</b> Displays the company profile of commercial banking clients including a corporate summary, financial profile, subsidiaries, contacts, and activities.	Call Reports > My Call Reports	Summary
<b>FINS Commercial Banking Client Profile</b> Displays the company profile of commercial banking clients including a corporate summary, financial profile, subsidiaries, contacts, and activities.	Companies > My Companies	Commercial Profile
<b>FINS Commercial Deal Pipeline - Close Date</b> Displays the opportunity pipeline of commercial deals, grouped by closed date.	Opportunities > My Opportunities	Commercial Pipeline by Close Date
<b>FINS Commercial Deal Pipeline - Primary Rep</b> Displays the opportunity pipeline of commercial deals, grouped by primary sales representative.	Opportunities > My Opportunities	Commercial Pipeline by Primary Rep

**Table 15. Siebel eFinance Reports**

Report Name and Description	Navigation Path	Report Selection
<b>FINS Commercial Deal Pipeline - Sales Cycle</b> Displays the opportunity pipeline of commercial deals, grouped by sales cycle.	Opportunities > My Opportunities	Commercial Pipeline by Sales Cycle
<b>FINS Contact Profile</b> Displays contact profile information such as name, address, date of birth, interests, experience, and activities.	Contacts > My Contacts	Profile
<b>FINS Deal Source - Close Date</b> Displays lists of deals grouped by close date, with information such as company, sales cycle and primary sales representatives.	Opportunities > My Opportunities	Source by Close Date
<b>FINS Deal Source - Primary Rep</b> Displays lists of deals grouped by primary representatives, with information such as company, sales cycle and close date.	Opportunities > My Opportunities	Source by Primary Rep
<b>FINS Deal Source - Source</b> Displays lists of deals grouped by referral source, with information such as company, sales cycle and primary sales representatives.	Opportunities > My Opportunities	Source by Source
<b>FINS Deal Source - Source Type</b> Displays lists of deals grouped by referral source type, with information such as company, sales cycle and primary sales representatives.	Opportunities > My Opportunities	Source by Source Type
<b>FINS Investment Banking Client Profile</b> Displays the company profile of investment banking clients including a corporate summary, financial profile, stock market data, subsidiaries, contacts, and activities.	Companies > My Companies	Investment Profile
<b>FINS Investment Deal Pipeline - Primary Rep</b> Displays opportunity pipeline of investment deals, grouped by primary representative.	Opportunities > My Opportunities	Investment Pipeline by Primary Rep

Table 15. Siebel eFinance Reports

Report Name and Description	Navigation Path	Report Selection
<b>FINS Investor Profile</b> Displays profiles of investors including specialties, industry, vehicles, holdings and transactions.	Investors > My Investors	Profile
<b>FINS Portfolio Roll-Up - Primary Rep</b> Displays lists of companies and their loans and deposits, grouped by primary representatives.	Companies > My Companies	Roll-Up by Primary Rep
<b>FINS Portfolio Roll-Up - Relationship</b> Displays lists of companies and their loans and deposits, grouped by relationships.	Companies > My Companies	Roll-Up by Relationship
<b>FINS Teller Branch Override Transaction Report</b> Displays lists of override transactions at a branch.	Site Map > Branch Services Administration > My Branches > Transactions view tab	Override Transactions
<b>FINS Teller Customer Large Currency Transaction Report</b> Displays lists of large currency transactions at a branch.	Site Map > Branch Services Administration > My Branches, click the Transactions view tab	Customer Large Currency Transactions
<b>FINS cBanking Credit Request Borrower Summary</b> Displays a summary of the credit request, profile of the borrower, and the facility.	Commercial Loan > My Requests	Credit Request Borrower Report
<b>FINS cBanking Credit Request Facility Summary</b> Displays the detail of the credit request facility including collateral, guarantor, and fee.	Commercial Loan > My Requests	Credit Request Facility Report
<b>FINS cBanking Credit Request Summary</b> Displays the detail of the credit request including decisions, key credit issues, and underwriting standard.	Commercial Loan > My Requests	Credit Request Report



# Sample ASPs for Household Financial Accounts Virtual Business Components

# B

Siebel eFinance includes virtual business components to display financial account data sourced from a back office or a third party system for specific financial accounts views within the Households screen. For more information, see [“Setting Up Household Financial Accounts Virtual Business Components” on page 153](#).

The following are sample Active Server Pages (ASP) that you can use to retrieve data from a test database and return an XML file in Siebel format to the Siebel XML Gateway business service. For more information on setting up a test ASP, see [“To set up an ASP and local test database” on page 155](#).

## cashflow.asp

Use the following sample ASP to test retrieving data for the Cash Flow view.

```
<%@ EnableSessionState=False Language=VBScript %>
<% option explicit %>
<%
Dim Conn
Dim SQL
Dim R
Dim F
Dim RecsAffected
Dim aConnectionString

aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
& "Data Source=c:\Inetpub\ibd\mdb.mdb"
```

```
Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from cashflow"

Set R=Server.CreateObject("ADODB.Recordset")


dim v

dim fs

dim ts

dim sReq

Dim aPath

Dim aLogFile

dim item


aPath = Request.ServerVariables("PATH_TRANSLATED")

'Response.Write aPath


' strip the file name from the path
aPath = Left(aPath, InstrRev(aPath, "\"))

' add the log file name
aLogFile = aPath & "\log\cash.log"


set fs = Server.CreateObject("Scripting.FileSystemObject")

set ts = fs.OpenTextFile(aLogFile, 8, True, 0)


'for each item in Request.ServerVariables
```



```
'ts.write item

'ts.writeline Request.ServerVariables(item)

'next


dim domDoc

dim aFilename

set domDoc = Server.CreateObject("MSXML.DOMDocument")

domDoc.async = false

'domDoc.setProperty("ServerHttpRequest")=true

domDoc.load(Request)


dim node

dim nodes

dim mainNode

dim mainNodes

dim matchNode

dim matchNodes

dim attribs

dim attrib

dim SQLwhere

Dim root

dim SQLinsert

dim SQLfields

dim SQLvalues

dim sWhere

dim x

dim y

dim sFields

dim sValues
```

```

set root = domDoc.documentElement

dim nName

dim inputText

dim data


```

```
For Each F in R.Fields
Response.Write "<support field='"& F.Name &"' />"
Next
Response.Write "</siebel-xmltext-fields-ret>"
R.Close

Case "siebel-xmltext-query-req"

'This section of SelectCase is for the Query Request
dim attVall(25)
dim attName1(25)

set mainNodes = root.childNodes
ts.writeline "Document have MainNodes: " & mainNodes.length
Dim z
z = 0
For each matchNode in MainNodes
'attVall(z) = matchNode.text
'set attribs = matchNode.attributes
'set attrib = attribs(0)
'attName1(z) = attrib.nodeValue
'ts.writeline
ts.writeline "MainNode " & z
'ts.write z
ts.writeline "Main Node Name: " & matchNode.nodeName
ts.writeline "Main Node type: " & matchNode.nodeType
ts.writeline "Main Node value: " & matchNode.nodeValue
'ts.writeline "match Node data: " & matchNode.data
ts.writeline "Main line text: " & matchNode.text
```

*cashflow.asp*

```
'ts.write attrib.nodeValue

z = z +1
next

set matchNodes = root.SelectNodes("search-string")
ts.writeline "MatchNodes in document are : " & matchNodes.length
x = 0

For each matchNode in matchNodes

ts.writeline "Match string is :" & matchNode.text
sWhere = matchNode.text
x = x +1
next

ts.writeline "This is sWhere " & sWhere

'setting the WHERE clause in order to query the correct recordset

if sWhere="" then
SQLWhere = SQL
else
SQLWhere = " WHERE " & sWhere
SQLWhere = SQL + SQLWhere
end if
```

```
'Response.Write SQLwhere
R.Open SQLwhere, Conn, 3, 1, &H0001

'for debugging
domDoc.save (server.MapPath("init2.xml"))

'build response stream by iterating through the recordset
Response.Write "<?xml version= "1.0" encoding="UTF-8"?>"
Response.Write "<siebel-xmlxt-query-ret>"
'ts.write "<?xml version="1.0" encoding="UTF-8"?>"
'ts.write "<siebel-xmlxt-query-ret>"

While Not R.EOF
Response.Write "<row>"
'ts.write "<row>"
For Each F in R.Fields
Response.Write "<value field=" & F.Name & ">" & F.Value & "</value>"
'ts.write "<value field=" & F.Name & ">" & F.Value & "</value>"
Next
Response.Write "</row>"
'ts.write "</row>"
R.MoveNext
Wend
Response.Write "</siebel-xmlxt-query-ret>"
'ts.write "</siebel-xmlxt-query-ret>"
R.Close

Case "siebel-xmlxt-preinsert-req"
```

*cashflow.asp*

```
'Section for PreInsert

Response.Write "<siebel-xmltext-preinsert-ret>"

Response.Write "<row></row>"

Response.Write "</siebel-xmltext-preinsert-ret>"


Case "siebel-xmltext-insert-req"

'Section for Insert


Case "siebel-xmltext-delete-req"

'Section for Delete


End Select


'cleaning up the objects in memory

ts.close

set root = Nothing

set domDoc = Nothing

set ts = Nothing

set fs = Nothing

Set R = Nothing

Conn.Close

Set Conn = Nothing

%>
```

## Performance.asp

Use the following sample ASP to test retrieving data for the Performance view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL

Dim R

Dim F

Dim RecsAffected

Dim aConnectionString

aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
& "Data Source=c:\Inetpub\ibd\mdb.mdb"

Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from perf"

Set R=Server.CreateObject("ADODB.Recordset")

dim v

dim fs

dim ts

dim sReq
```

```
Dim aPath

Dim aLogFile

dim item

aPath = Request.ServerVariables("PATH_TRANSLATED")

'Response.Write aPath

' strip the file name from the path
aPath = Left(aPath, InstrRev(aPath, "\"))

' add the log file name
aLogFile = aPath & "\log\perf.log"

set fs = Server.CreateObject("Scripting.FileSystemObject")
set ts = fs.OpenTextFile(aLogFile, 8, True, 0)

'for each item in Request.ServerVariables
'ts.write item
'ts.writeline Request.ServerVariables(item)
'next

dim domDoc
dim aFilename

set domDoc = Server.CreateObject("MSXML.DOMDocument")
domDoc.async = false
'domDoc.setProperty("ServerHttpRequest")=true
domDoc.load(Request)

dim node
dim nodes
```



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```
nName = root.nodeName

Select Case nName

Case "siebel-xmlxt-fields-req"

R.Open SQL, Conn, 3, 1, &H0001
domDoc.save (server.MapPath("init1.xml"))
Response.Write "<?xml version= "1.0" encoding="UTF-8"?>"
Response.Write "<siebel-xmlxt-fields-ret>"
For Each F in R.Fields
Response.Write "<support field='"& F.Name &"'>"
Next
Response.Write "</siebel-xmlxt-fields-ret>"
R.Close

Case "siebel-xmlxt-query-req"

'This section of SelectCase is for the Query Request
dim attVal1(25)
dim attName1(25)

set mainNodes = root.childNodes
```

```
ts.writeline "Document have MainNodes: " & mainNodes.length

Dim z

z = 0

For each matchNode in MainNodes

'attVall(z) = matchNode.text

'set attribs = matchNode.attributes

'set attrib = attribs(0)

'attName1(z) = attrib.nodeValue

'ts.writeline

ts.writeline "MainNode " & z

'ts.write z

ts.writeline "Main Node Name: " & matchNode.nodeName

ts.writeline "Main Node type: " & matchNode.nodeType

ts.writeline "Main Node value: " & matchNode.nodeValue

'ts.writeline "match Node data: " & matchNode.data

ts.writeline "Main line text: " & matchNode.text

'ts.write attrib.nodeValue

z = z +1

next


set matchNodes = root.SelectNodes("search-string")

ts.writeline "MatchNodes in document are : " & matchNodes.length

x = 0


For each matchNode in matchNodes
```

```
ts.writeline "Match string is :" & matchNode.text

sWhere = matchNode.text

x = x +1

next

ts.writeline "This is sWhere " & sWhere

'setting the WHERE clause in order to query the correct recordset

if sWhere="" then
SQLwhere = SQL
else
SQLwhere = " WHERE " & sWhere
SQLwhere = SQL + SQLwhere
end if

'Response.Write SQLwhere
R.Open SQLwhere, Conn, 3, 1, &H0001

'for debugging
domDoc.save (server.MapPath("init2.xml"))

'build response stream by iterating through the recordset
Response.Write "<?xml version= "1.0" encoding="UTF-8"?>"
Response.Write "<siebel-xmltext-query-ret>"
'ts.write "<?xml version="1.0" encoding="UTF-8"?>"
'ts.write "<siebel-xmltext-query-ret>"

While Not R.EOF
```

```
Response.Write "<row>"

'ts.write "<row>"

For Each F in R.Fields

Response.Write "<value field=""& F.Name &"">& F.Value &</value>"

'ts.write "<value field=""& F.Name &"">& F.Value &</value>"

Next

Response.Write "</row>"

'ts.write "</row>"

R.MoveNext

Wend

Response.Write "</siebel-xmlxt-query-ret>"

'ts.write "</siebel-xmlxt-query-ret>"

R.Close


Case "siebel-xmlxt-preinsert-req"

'Section for PreInsert

Response.Write "<siebel-xmlxt-preinsert-ret>"

Response.Write "<row></row>"

Response.Write "</siebel-xmlxt-preinsert-ret>"


Case "siebel-xmlxt-insert-req"

'Section for Insert


Case "siebel-xmlxt-delete-req"

'Section for Delete
```

```
End Select

'cleaning up the objects in memory
ts.close

set root = Nothing
set domDoc = Nothing
set ts = Nothing
set fs = Nothing
Set R = Nothing
Conn.Close
Set Conn = Nothing

%>
```

## ModelValueByClass.asp

Use the following sample ASP to test retrieving data for the Class Allocation view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn
Dim SQL
Dim R
Dim F
Dim RecsAffected
Dim aConnectionString

aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
& "Data Source=C:\Inetpub\ibd\mdb.mdb"
```

```
Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from ModelValueByClass"

Set R=Server.CreateObject("ADODB.Recordset")


dim v

dim fs

dim ts

dim sReq

Dim aPath

Dim aLogFile

dim item


aPath = Request.ServerVariables("PATH_TRANSLATED")

'Response.Write aPath


' strip the file name from the path

aPath = Left(aPath, InstrRev(aPath, "\"))

' add the log file name

aLogFile = aPath & "\log\ModelValueByClass.txt"


set fs = Server.CreateObject("Scripting.FileSystemObject")

set ts = fs.OpenTextFile(aLogFile, 8, True, 0)
```

```
for each item in Request.ServerVariables
ts.write item
ts.write Request.ServerVariables(item)
next

dim domDoc
dim aFilename
set domDoc = Server.CreateObject("MSXML.DOMDocument")
domDoc.async = false
'domDoc.setProperty("ServerHTTPRequest")=true
domDoc.load(Request)

dim node
dim nodes
dim mainNode
dim mainNodes
dim matchNode
dim matchNodes
dim attribs
dim attrib
dim SQLwhere
Dim root
dim SQLinsert
dim SQLfields
dim SQLvalues
dim sWhere
dim x
dim y
dim sFields
```



```
dim sValues

set root = domDoc.documentElement

dim nName
dim inputText
dim data

'inputText = Request.Form("textInput")
nName = root.nodeName
ts.write nName
ts.close

Select Case nName

Case "siebel-xmltext-fields-req"
R.Open SQL, Conn, 3, 1, &H0001
domDoc.save (server.MapPath("init1.xml"))
Response.Write "<?xml version= "1.0" encoding="UTF-8"?>"
Response.Write "<siebel-xmltext-fields-ret>"
For Each F in R.Fields
Response.Write "<support field='" & F.Name & "'/>"
Next
Response.Write "</siebel-xmltext-fields-ret>"
R.Close

Case "siebel-xmltext-query-req"

'This section of SelectCase is for the Query Request
```

```
dim attVal1(25)

dim attName1(25)

'set mainNodes = root.childNodes

set matchNodes = domDoc.SelectNodes("siebel-xmltext-query-req/match")

For each matchNode in matchNodes

attVal1(x) = matchNode.text

set attribs = matchNode.attributes

set attrib = attribs(0)

attName1(x) = attrib.nodeValue

x = x +1

next

x = x - 1

for y=0 to x

if not ((x-y)>0) then

sWhere = sWhere & attName1(y) & " = " & """" & attVal1(y) & """"

else

sWhere = sWhere & attName1(y) & " = " & """" & attVal1(y) & """" AND"

end if

next

'setting the WHERE clause in order to query the correct recordset

if sWhere="" then

SQLwhere = SQL

else

SQLwhere = " WHERE " & sWhere

SQLwhere = SQL + SQLwhere
```

```
end if

'Response.Write SQLWhere

R.Open SQLWhere, Conn, 3, 1, &H0001

'for debugging
domDoc.save (server.MapPath("init2.xml"))

'build response stream by iterating through the recordset
Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"
Response.Write "<siebel-xmltext-query-ret>"
'ts.write "<?xml version=""1.0"" encoding=""UTF-8""?>"
'ts.write "<siebel-xmltext-query-ret>"

While Not R.EOF
Response.Write "<row>"
'ts.write "<row>"
For Each F in R.Fields
Response.Write "<value field=""& F.Name &"">& F.Value &</value>"
'ts.write "<value field=""& F.Name &"">& F.Value &</value>"
Next
Response.Write "</row>"
'ts.write "</row>"
R.MoveNext
Wend

Response.Write "</siebel-xmltext-query-ret>"
'ts.write "</siebel-xmltext-query-ret>"

R.Close

Case "siebel-xmltext-preinsert-req"
```

```
'Section for PreInsert

Response.Write "<siebel-xmltext-preinsert-ret>"

Response.Write "<row></row>"

Response.Write "</siebel-xmltext-preinsert-ret>"


Case "siebel-xmltext-insert-req"


'Section for Insert


R.Open SQL, Conn, 3, 3, &H0001

dim attVal(25)

dim attName(25)

set mainNodes = root.childNodes

set matchNodes = domDoc.SelectNodes("siebel-xmltext-insert-req/row/value")

For each matchNode in matchNodes

attVal(x) = matchNode.text


set attribs = matchNode.attributes

set attrib = attribs(0)

attName(x) = attrib.nodeValue


x = x +1

next


x = x - 1

for y=0 to x

if not ((x-y)>0) then
```

```
sFields = sFields & "" & attName(y) & ""
sValues = sValues & "" & attVal(y) & ""
else
sFields = sFields & "" & attName(y) & ", "
sValues = sValues & "" & attVal(y) & ", "
end if

next

'ts.write sFields
'ts.write sValues

if (R.Supports(&H01000400)) then
R.AddNew Array(sFields), Array(sValues)
end if

R.Update
R.Close

Case "siebel-xmlxt-delete-req"
'Section for Delete

End Select

'cleaning up the objects in memory
'ts.close

set root = Nothing
set domDoc = Nothing
set ts = Nothing
```

```
set fs = Nothing

Set R = Nothing

Conn.Close

Set Conn = Nothing

%>
```

## ModelValueBySector.asp

Use the following sample ASP to test retrieving data for the Sector Allocation view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL

Dim R

Dim F

Dim RecsAffected

Dim aConnectionString

aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
& "Data Source=C:\Inetpub\ibd\mdb.mdb"

Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from ModelValueBySector"
```

```
Set R=Server.CreateObject("ADODB.Recordset")

dim v
dim fs
dim ts
dim sReq
Dim aPath
Dim aLogFile
dim item

aPath = Request.ServerVariables("PATH_TRANSLATED")
'Response.Write aPath

' strip the file name from the path
aPath = Left(aPath, InstrRev(aPath, "\"))
' add the log file name
aLogFile = aPath & "\log\ModelValueBySector.txt"

set fs = Server.CreateObject("Scripting.FileSystemObject")
set ts = fs.OpenTextFile(aLogFile, 8, True, 0)

for each item in Request.ServerVariables
ts.write item
ts.write Request.ServerVariables(item)
next

dim domDoc
dim aFilename
```

```
set domDoc = Server.CreateObject("MSXML.DOMDocument")

domDoc.async = false

'domDoc.setProperty("ServerHttpRequest")=true

domDoc.load(Request)


dim node
dim nodes
dim mainNode
dim mainNodes
dim matchNode
dim matchNodes
dim attribs
dim attrib
dim SQLwhere
Dim root
dim SQLinsert
dim SQLfields
dim SQLvalues
dim sWhere
dim x
dim y
dim sFields
dim sValues

set root = domDoc.documentElement


dim nName
dim inputText
dim data
```



```



```

```
set attrib = attribs(0)

attName1(x) = attrib.nodeValue

x = x +1

next

x = x - 1

for y=0 to x
if not ((x-y)>0) then
sWhere = sWhere & attName1(y) & " = " & """" & attVall(y) & """"
else
sWhere = sWhere & attName1(y) & " = " & """" & attVall(y) & """" AND"
end if
next

'setting the WHERE clause in order to query the correct recordset

if sWhere="" then
SQLwhere = SQL
else
SQLwhere = " WHERE " & sWhere
SQLwhere = SQL + SQLwhere
end if

'Response.Write SQLwhere

R.Open SQLwhere, Conn, 3, 1, &H0001

'for debugging

domDoc.save (server.MapPath("init2.xml"))
```

```
'build response stream by iterating through the recordset
Response.Write "<?xml version= \"1.0\" encoding= \"UTF-8\"?>"
Response.Write "<siebel-xmltext-query-ret>"
'ts.write "<?xml version= \"1.0\" encoding= \"UTF-8\"?>"
'ts.write "<siebel-xmltext-query-ret>"

While Not R.EOF
Response.Write "<row>"
'ts.write "<row>"
For Each F in R.Fields
Response.Write "<value field= \"\"& F.Name & \"\">\"& F.Value & \"</value>"
'ts.write "<value field= \"\"& F.Name & \"\">\"& F.Value & \"</value>"
Next
Response.Write "</row>"
'ts.write "</row>"
R.MoveNext
Wend
Response.Write "</siebel-xmltext-query-ret>"
'ts.write "</siebel-xmltext-query-ret>"
R.Close

Case "siebel-xmltext-preinsert-req"

'Section for PreInsert
Response.Write "<siebel-xmltext-preinsert-ret>"
Response.Write "<row></row>"
Response.Write "</siebel-xmltext-preinsert-ret>"
```

```
Case "siebel-xmltext-insert-req"

'Section for Insert

R.Open SQL, Conn, 3, 3, &H0001

dim attVal(25)
dim attName(25)

set mainNodes = root.childNodes
set matchNodes = domDoc.SelectNodes("siebel-xmltext-insert-req/row/value")
For each matchNode in matchNodes
attVal(x) = matchNode.text

set attribs = matchNode.attributes
set attrib = attribs(0)
attName(x) = attrib.nodeValue

x = x +1
next

x = x - 1
for y=0 to x
if not ((x-y)>0) then
sFields = sFields & "" & attName(y) & ""
sValues = sValues & "" & attVal(y) & ""
else
sFields = sFields & "" & attName(y) & "", "
sValues = sValues & "" & attVal(y) & "", "
end if
```

```
next

'ts.write sFields

'ts.write sValues

if (R.Supports(&H01000400)) then
R.AddNew Array(sFields), Array(sValues)
end if

R.Update

R.Close

Case "siebel-xmlxt-delete-req"
'Section for Delete

End Select

'cleaning up the objects in memory
'ts.close

set root = Nothing
set domDoc = Nothing
set ts = Nothing
set fs = Nothing
Set R = Nothing
Conn.Close
Set Conn = Nothing

%>
```

# holdings.asp

Use the following sample ASP to test retrieving data for the Aggregated Holdings view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL

Dim R

Dim F

Dim RecsAffected

Dim aConnectionString

aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
& "Data Source=C:\Inetpub\ibd\mdb.mdb"

Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from Holdings"

Set R=Server.CreateObject("ADODB.Recordset")

dim v

dim fs

dim ts
```

```
dim sReq

Dim aPath

Dim aLogFile

dim item


aPath = Request.ServerVariables("PATH_TRANSLATED")

'Response.Write aPath


' strip the file name from the path
aPath = Left(aPath, InstrRev(aPath, "\"))

' add the log file name
aLogFile = aPath & "\log\Holding.txt"


set fs = Server.CreateObject("Scripting.FileSystemObject")
set ts = fs.OpenTextFile(aLogFile, 8, True, 0)


'for each item in Request.ServerVariables
'ts.write item

'ts.write Request.ServerVariables(item)

'next


dim domDoc

dim aFilename

set domDoc = Server.CreateObject("MSXML.DOMDocument")

domDoc.async = false

'domDoc.setProperty("ServerHttpRequest")=true

domDoc.load(Request)


dim node
```

*holdings.asp*

```
dim nodes
dim mainNode
dim mainNodes
dim matchNode
dim matchNodes
dim attribs
dim attrib
dim SQLwhere
Dim root
dim SQLinsert
dim SQLfields
dim SQLvalues
dim sWhere
dim x
dim y
dim sFields
dim sValues

set root = domDoc.documentElement

dim nName
dim inputText
dim data

'inputText = Request.Form("textInput")
nName = root.nodeName
'ts.write nName
'ts.close
```



```
Select Case nName

Case "siebel-xmlxt-fields-req"

R.Open SQL, Conn, 3, 1, &H0001

domDoc.save (server.MapPath("initHold1.xml"))

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlxt-fields-ret>"

For Each F in R.Fields

Response.Write "<support field='"& F.Name &'"/>"

Next

Response.Write "</siebel-xmlxt-fields-ret>"

R.Close

Case "siebel-xmlxt-query-req"

'This section of SelectCase is for the Query Request

dim attVall(25)

dim attName1(25)

set mainNodes = root.childNodes

ts.writeline "Document have MainNodes: " & mainNodes.length

Dim z

z = 0

For each matchNode in MainNodes

'attVall(z) = matchNode.text

'set attribs = matchNode.attributes

'set attrib = attribs(0)

'attName1(z) = attrib.nodeValue

'ts.writeline
```

*holdings.asp*

```
ts.writeline "MainNode " & z

'ts.write z

ts.writeline "Main Node Name: " & matchNode.nodeName
ts.writeline "Main Node type: " & matchNode.nodeType
ts.writeline "Main Node value: " & matchNode.nodeValue
'ts.writeline "match Node data: " & matchNode.data
ts.writeline "Main line text: " & matchNode.text
'ts.write attrib.nodeValue

z = z +1

next


set matchNodes = root.SelectNodes("search-string")
ts.writeline "MatchNodes in document are : " & matchNodes.length
x = 0

For each matchNode in matchNodes

ts.writeline "Match string is :" & matchNode.text
sWhere = matchNode.text

x = x +1
next

ts.writeline "This is sWhere " & sWhere

'setting the WHERE clause in order to query the correct recordset
```

```
if sWhere="" then
SQLwhere = SQL
else
SQLwhere = " WHERE " & sWhere
SQLwhere = SQL + SQLwhere
end if

'Response.Write SQLwhere
R.Open SQLwhere, Conn, 3, 1, &H0001

'for debugging
domDoc.save (server.MapPath("initHold2.xml"))

'build response stream by iterating through the recordset
Response.Write "<?xml version= "1.0" encoding="UTF-8"?>"
Response.Write "<siebel-xmlxt-query-ret>"
'ts.write "<?xml version="1.0" encoding="UTF-8"?>"
'ts.write "<siebel-xmlxt-query-ret>"

While Not R.EOF
Response.Write "<row>"
'ts.write "<row>"

For Each F in R.Fields
Response.Write "<value field=" & F.Name & ">" & F.Value & "</value>"
'ts.write "<value field=" & F.Name & ">" & F.Value & "</value>"
Next

Response.Write "</row>"
'ts.write "</row>"

R.MoveNext
```

*holdings.asp*

```
Wend

Response.Write "</siebel-xmltext-query-ret>"

'ts.write "</siebel-xmltext-query-ret>"

R.Close


Case "siebel-xmltext-preinsert-req"


'Section for PreInsert

Response.Write "<siebel-xmltext-preinsert-ret>"

Response.Write "<row></row>"

Response.Write "</siebel-xmltext-preinsert-ret>"


Case "siebel-xmltext-insert-req"


'Section for Insert


Case "siebel-xmltext-delete-req"

'Section for Delete


End Select


'cleaning up the objects in memory

ts.close

set root = Nothing

set domDoc = Nothing

set ts = Nothing

set fs = Nothing
```

```
Set R = Nothing  
Conn.Close  
Set Conn = Nothing  
%>
```



# Index

## A

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