

USDL Examples

Transaction Account Service

SAP Research
November 2009

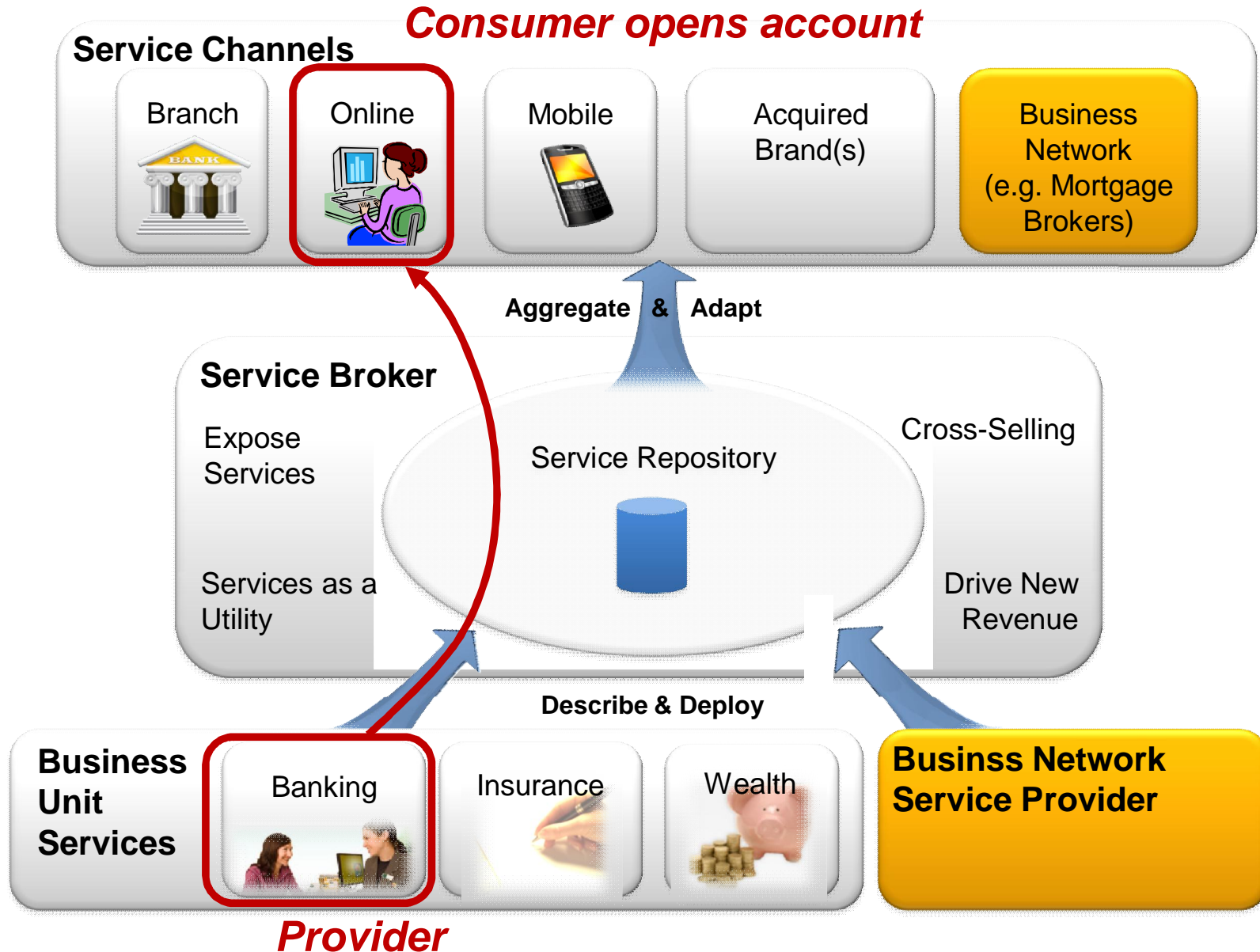
Customer

THE BEST-RUN BUSINESSES RUN SAP™



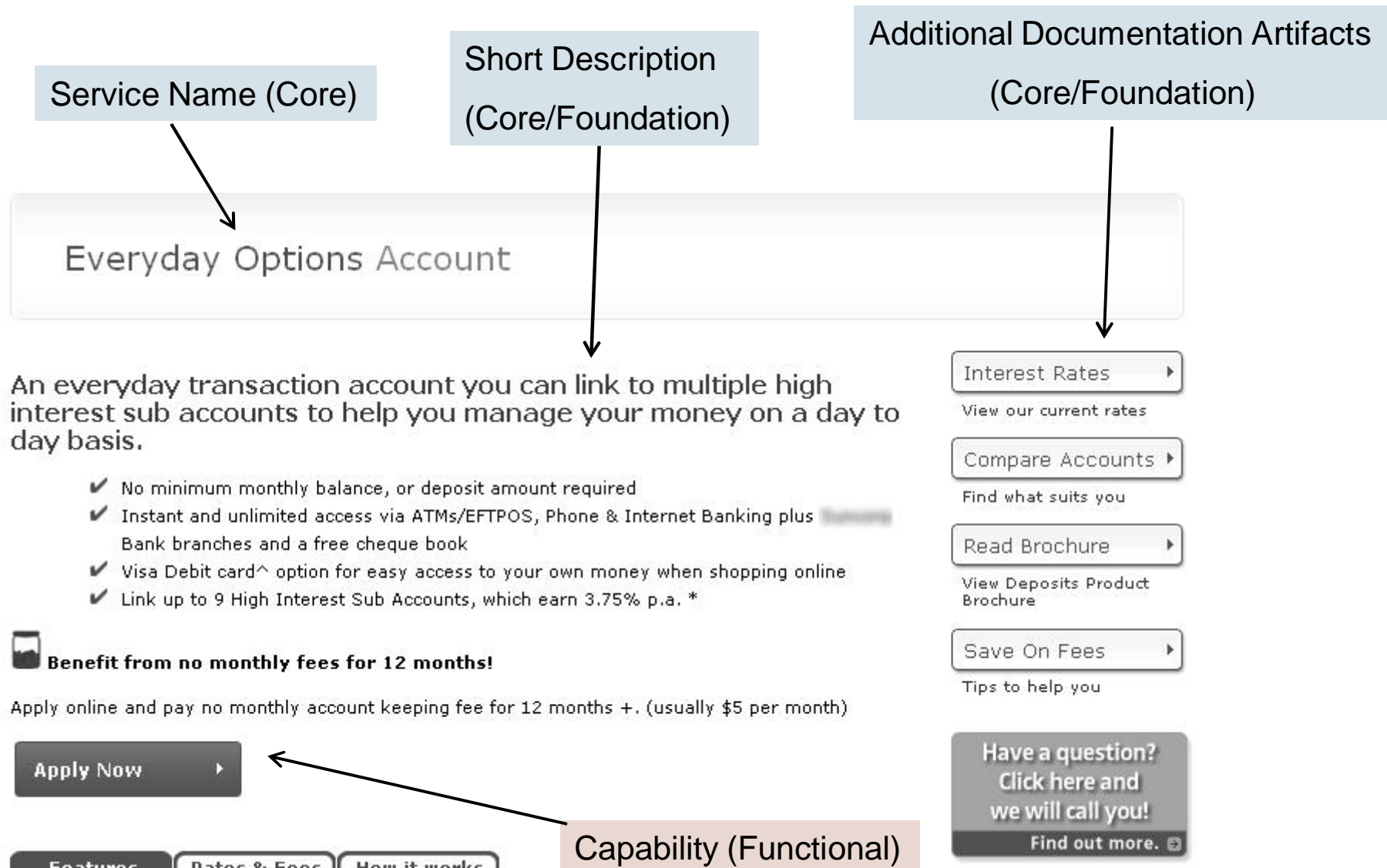
Storyline

Banking Services Network





Part 1 – Consumer View via Service Channel

Consumer view of the service



Consumer view of the service



Features	Rates & Fees	How it works
Access		<ul style="list-style-type: none">• ATM• EFTPOS• Phone and Mobile Phone[#] Banking• Internet Banking•  Bank branches• Cheque book• Visa Debit card[^]
Visa Debit card [^]		 <p>You can request a Visa Debit card to access your Everyday Options funds. This card allows you unlimited access to your own money so you can transact via the phone, online, with merchants, via ATMs and overseas - wherever you see the Visa symbol.</p>
High interest sub accounts		<ul style="list-style-type: none">• Link up to 9 high interest sub accounts to your main transaction account.• Save for something special and also manage your ongoing expenses.• Earn high interest while still being able to withdraw your money whenever you need to.
Automatic Savings Plan		Set up regular transfers between your accounts. You can conveniently manage your money all from the one place, making budgeting so much easier.
Personalise your card		For \$15 you can personalise your card with an image of your choice. Find out how.
Home Loan help		You can link this account to Eligible Home Loans to help you reduce your interest repayments. Learn more.
Personal Overdraft		You can add a Personal Overdraft to your Everyday Options account. Personal overdrafts allow you to overdraw your account and borrow money to a pre-approved limit.

Find out more. 

Long Description
(Core/Foundation)

Consumer view of the service



[Find out more.](#)

Features	Rates & Fees	How it works
Interest	<ul style="list-style-type: none">Interest on this account is 0.01%p.a.*Simply link this account to multiple high interest Everyday Options sub accounts to earn 3.75% p.a. *	
Earn higher interest	Earn even more interest by applying a flexiRate to your linked sub accounts. A flexiRate lets you lock away a portion of your savings at a higher fixed interest rate for a period of your choice – similar to a term deposit.	
Fees	<ul style="list-style-type: none">Flat \$5 monthly account keeping fee – waived for 12 months if you apply online!+Fees may apply for other services – please refer to the Product Information Document (PDF, 747KB) for full details. <p>Minimise potential fees</p> <ul style="list-style-type: none">Reduce the risk of overdrawing your account by setting up a Sweep.A Sweep is an automatic transfer of available funds between your accounts to cover a direct debit or personal cheque without overdrawing your account; or to maintain a balance specified by you. A sweep is free to set up and usually costs \$1.50 (when it is used).	

Price Component
(Pricing)

Consumer view of the service



How to apply



[Apply Online](#)



Call 1800 [1800 1800](#),
7am - 7pm,
Mon - Fri EST



[Find a Branch](#)

Request Location
(Service Level)

Other transaction accounts

[Everyday Basics](#) - a basic transaction account with no monthly account keeping fee.

[55 Plus](#) - convenient banking options for over 55's, with no account keeping fee.

[Compare our Transaction Accounts](#)

Other savings alternatives

[eOptions](#) - high interest online savings.

[Cash Management Account](#) - competitive tiered interest rate structure and access to your money when you need it.

[Kids Savings Account](#) - rewarding kids for saving with a high standard and bonus interest rate and no fees.

[Compare our Savings Account](#)

Request Time
(Service Level)

Things you should know

* Variable interest rate subject to change without notice.

+ Offer only available to applications submitted at [www.suncorp.com.au/applyonline](#). Applications submitted through [Suncorp Internet Banking](#) will not be eligible for this offer. At the end of the 12 month period the monthly account keeping fee applicable at that time will apply to the account. Fee currently \$5.00 per month. #You may be charged web access rates for access to this service by your mobile phone service provider. Check with your mobile phone service provider for details on specific fees and charges.

^To be eligible for a [Suncorp Bank Visa Debit Card](#) you must be over 18 and a permanent resident of Australia. If not eligible you will receive a [Suncorp Bank Transaction Card](#). Other fees and charges may apply. Everyday Options account is issued by [Suncorp Money Ltd](#). ABN 66 010 831 722 ("Suncorp Bank").

Please read the [Product Information Document \(PDF, 747KB\)](#) before making any decisions regarding this product. Visit your nearest [Suncorp Bank branch](#) or call 13 11 99 for more information. Fees, charges, terms and conditions apply and are available on request. Please read the [Lending Fees and Charges brochure \(PDF, 301KB\)](#) before making any decisions regarding our Personal Overdraft facility. Visit your nearest [Suncorp Bank branch](#) or call 13 11 99 for more information.

Action Condition
(Functional)

Provider
(Participants)

Consumer view of the service



1st phase

interactions

Interaction
Protocol
(Interaction)

Action
Condition
(Functional)

Action
Parameter
(Functional)

+ quit
application steps
before you start
personal details
contact details
account details
confirmation
print

Have a question?
Click here and
we will call you!
Find out more.



✓ Apply Online and Save. Account keeping fees waived for 12 months when you apply online for an Everyday Options Account.

Before You Start

close

Applying for a Everyday Options Account is easy - just 6 simple steps

* = mandatory fields

Things you should know before you apply

- You need to be **18** years of age or older to apply for an Everyday Options Account online.
- You can apply for a single or joint account (no more than 2 individuals)
- You must be an Australian Resident for tax purposes.

Application Checklist

- ☒ I/we have my contact details
- ☒ I/we have my tax file number
- ☒ I/we have read the [Product Information Document](#) ** for the Everyday Options Account and agree to its provision electronically*
- ☒ I/we have read the [Terms and Conditions](#) ** for Accounts*
- ☒ I/we have read the [Privacy Statement](#) for Accounts*

Continue

Your Privacy and Security

During this application process we will ask you for personal information needed to complete your application.

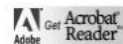
You can access the information we hold about you at any time, just call our Customer Help Centre on . For more information, check out our [Privacy Policy](#).

takes online security very seriously. currently uses 128 bit SSL encryption to ensure that any details you submit will be kept secure.

After you complete your application form

- You should print and save a copy of your completed application for your records.
- You will be given instructions on how to activate your account.
- If we haven't received your identification within **1 week** we will send you a reminder email.
- Once we receive this information we will begin processing your account application. It will take between **2 and 5 business days** before you receive your account number and welcome documentation.

** To view these documents you may need to [download Adobe® Acrobat® Reader®](#)



Continue

2nd phase

Security
(Service Level)

Performance
(Service Level)

Part 2 – Admin View via Service Directory

Service directory view of the service (intra-organisational service network)



TRANSACTION ACCOUNT

General | Organisational | Technical | Operations | Pricing | Consumer Process | Legal | **Lodge Service**

Service Detail

Service Name Transaction Account
Service Key P05529-RSM-DL023
Service Type Transactional
Service Granularity Compound Service
Service Version 1.3.3
Release Stage In Operation
Delivery Stage Incomplete
Description The Transaction Account service provides single-point creation and access of transaction accounts for retail banking.
Extended Description The Transaction Account service is a compound service combining several lower-level services of retail banking. It exposes operations to open, maintain and close a transaction account that is linked to several high interest savings accounts.
Keywords Retail, Banking, Bank Accounts
Provider Banking Architecture
Contact Person Name: Chris Jasons
Phone: 07 1234 6453
Email: chris.jasons@moonbank.com.au

Classifications

Identifier	Value
IB Functional Area	Account Management
Organisational Area	Retail Banking

[add](#)

General Service Data (Core)

Provider (Participants)

Service Classifications (Core/Foundation)

Service directory view of the service (intra-organisational service network)



Documentation

Name	Mime Type	Source	Uri	Content Nature		
Interest Rates	html/text	External	http://www.moonbank.com.au/moonbank/personal/deposit_interest_rates.aspx#everydaybanking	Info Material		
Account Products Brochure	application/pdf	External	http://www.moonbank.com.au/moonbank/personal/everyday_banking_accounts/media/pdf/bank_account_brochure.pdf	Info Material		

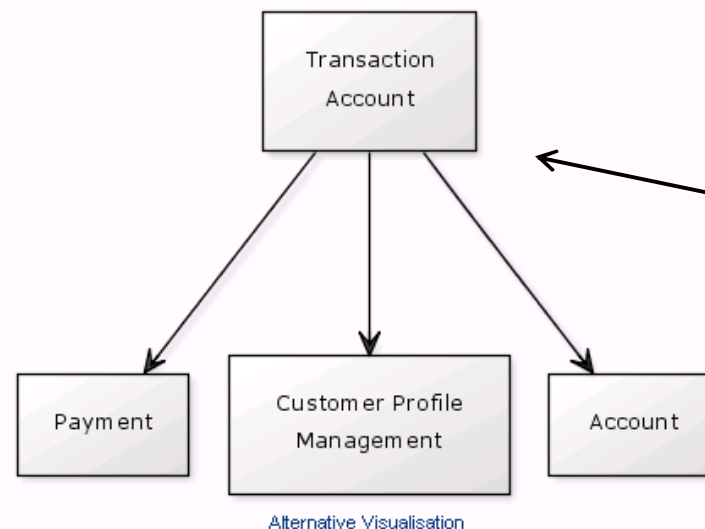
[add](#)

Internal Dependencies

[add](#) Requires:

- Account
- Customer Profile Management
- Payment

Supports: none



[Alternative Visualisation](#)

[add](#) Can substitute: none
Can be substituted by: none

Additional
Documentation
(Core/Foundation)

Dependencies
(Core)

Service directory view of the service (intra-organisational service network)



TRANSACTION ACCOUNT

[Lodge Service](#)

General

Organisational

Technical

Operations

Pricing

Consumer Process

Legal

Business Owner

Organisational Entity Banking Middleware Main

Contact Person Name: Mike Walter
Phone: 02 1234 5678
Email: mike.walter@moonbank.com.au

Provider Application

Name Message Broker
Type System
Description The company's unified middleware layer
Organisational Entity Banking Middleware Main

Consumers

Name	Contact Person	Phone	Email
add			

Partners

Name	Type	Contact Person	Phone	Email
add				

Consuming Resources

Key	Name	Type	Description	Org. Entity
add				

Required Resources

Key	Name	Type	Description	Org. Entity
SC-SYS-CIS	CIS	System	The Customer Information System	Banking Mainframe Systems -
SC-SYS-ODS	ODS	System	The Online Delivery System	Banking Mainframe Systems -
SC-SYS-CBMS	CBMS	System	The Core Banking Mainframe System	Banking Mainframe Systems -
add				

Business Owner
(Participants)

Dependencies
(Core)

Service directory view of the service (intra-organisational service network)



TRANSACTION ACCOUNT

Lodge Service

General Organisational **Technical** Operations Pricing Consumer Process Legal

Service Level Security

Service Authentication Proxy username and password

Service Level Performance

Service Invocation Time (seconds) 0.1

Service Execution Time (seconds) 1.0

Service Throughput ~5000/day, peak period 8am-8pm Monday to Friday

[delete](#) ✖

Technical Interface

Interface Name	Interface Type	Interface Location		
Transactions Account Web service interface	http://schemas.xmlsoap.org/wsdl/	http://mb.moonbank.com.au/compounds/P05529-RSM-DL023/wsdl/		

[add](#) +

Security (Service Level)

Performance (Service Level)

Technical Interface (Functional)

Service directory view of the service (intra-organisational service network)



TRANSACTION ACCOUNT

General

Organisational

Technical

Operations









Pricing


Consumer Process


Legal

Lodge Service

Operation(s)

Operation Key	Name	Nature Type	Description		
P05529-RSM-DL023-OP1	Open Transaction Account	Automated	Creates the transaction account according to supplied parameters and links it to the customer.		
P05529-RSM-DL023-OP2	Change Account Parameters	Automated	Alters one or more parameters of the account, e.g. account name, association to customer, links to associated savings accounts, etc.		
P05529-RSM-DL023-OP3	Close Account	Automated	De-provisions the account and deletes it		

[add](#) 

Edit Service 

Technical Operations
(Functional)

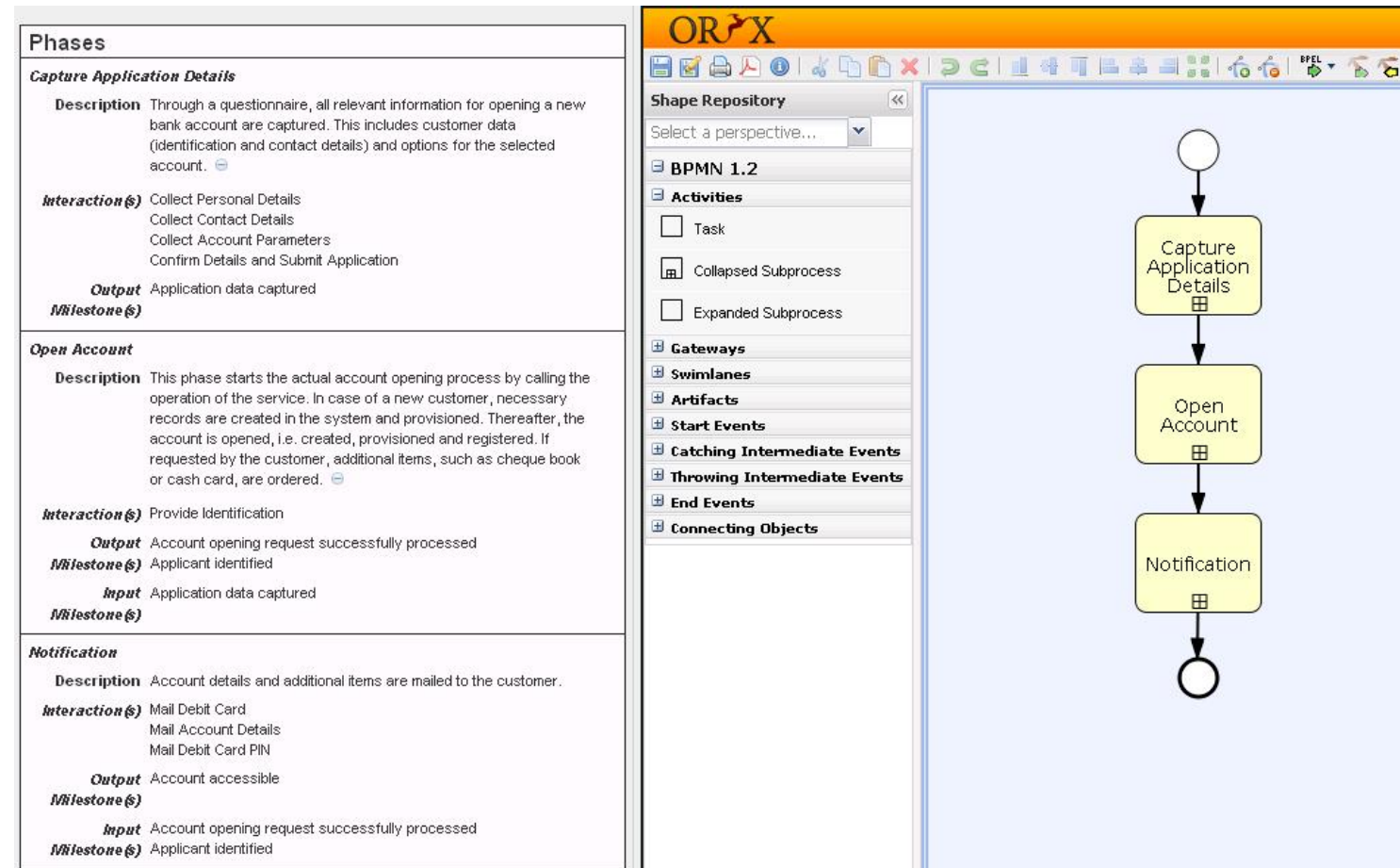
Service directory view of the service (intra-organisational service network)



Phases

Interactions

Milestones



Interaction Protocol (Interaction)



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