Xelerate – Customer Account Management

Xelerate Training

August 2017

The power to **xelerate**

Agenda

- Customer Care in Xelerate – An Overview

- Customer and Account Management – Through UI

- Customer and Account Management – Through Feeds

- Customer and Account Management – Through Web Service

- Maintenance of Customer Hierarchy

Key Concepts- Customer and Account

Customer is an individual or entity having relationship with the bank
- For example, John Smith or ABC Corporation

Account is the unique identification provided by the bank to a customer for availing the services
- Every account is identified by a unique account number
 - John's Savings Account no. is 1234565544

Separate accounts will be provided for availing services under different products. That means, one customer can have multiple accounts
- For example, John has a savings account, home loan account, and a credit card account

One account can be jointly held by two or more individual customers (**joint accounts**)
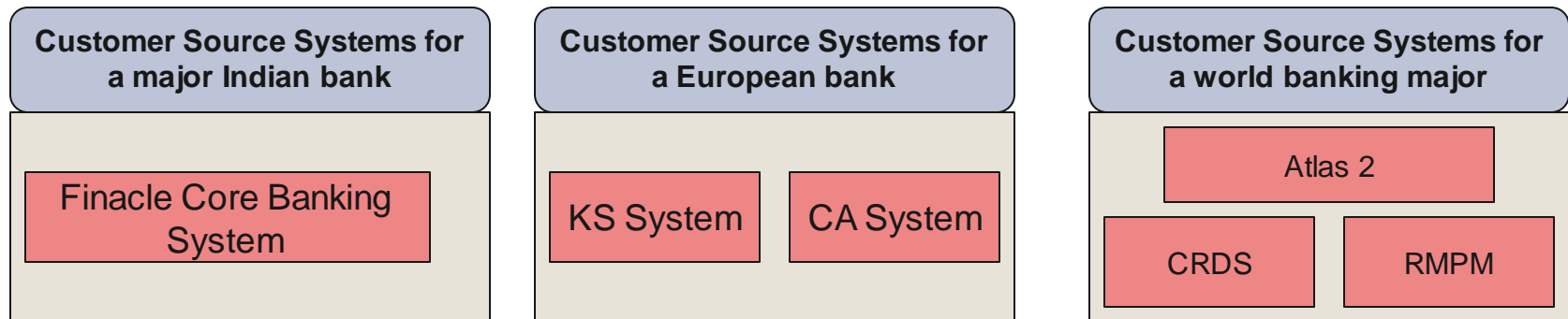
Customer Care in Xelerate - Overview

- Customer care module of Xelerate deals with
  - Maintaining customer/account details
    - Capturing customer/account details
    - Modifying customer/account details
  - Customer hierarchy maintenance
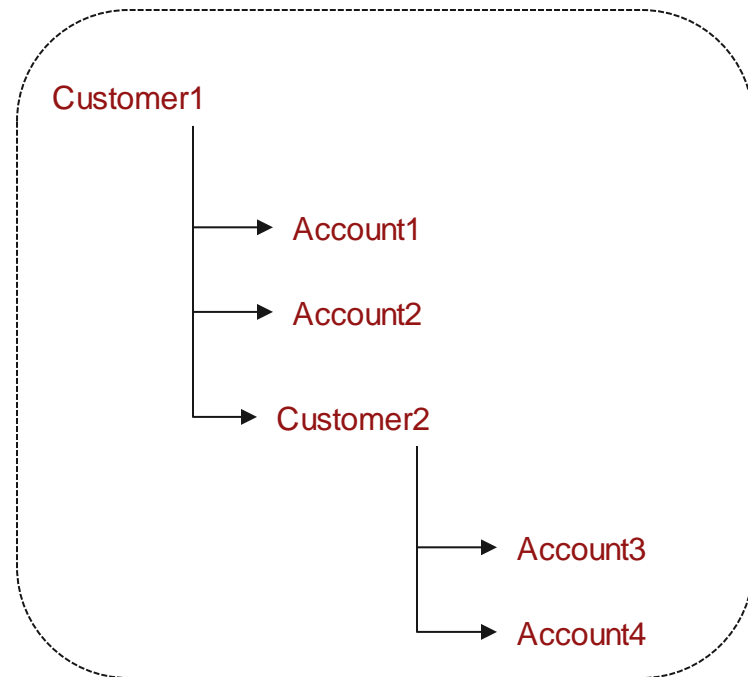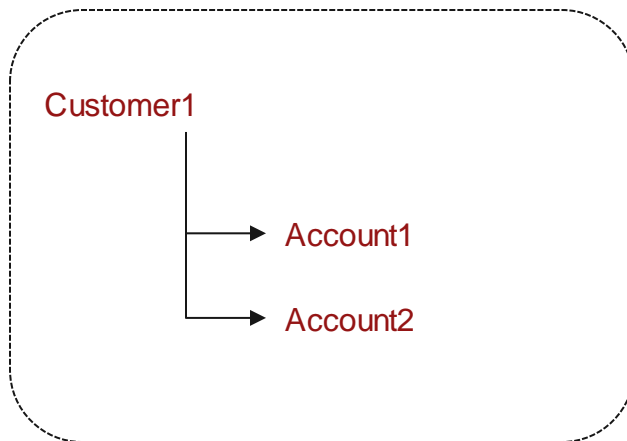
Maintaining Customer Details

- Maintaining customer details is an important function of customer care module
- In banks, core banking solutions or other customer information systems are used for maintaining the customer and account details
  - Hence, such systems possess "gold copy" of customer/account profile
- Customer/account information may be residing in one system or in multiple systems

Customer Source Systems for a major Indian bank

Finacle Core Banking System

Customer Source Systems for a European bank

KS System | CA System

Customer Source Systems for a world banking major

Atlas 2

CRDS | RMPM

Maintaining Customer Details

- Why should the pricing and billing system maintain customer and account information?

    - All necessary pricing and billing information is not available in core banking or customer information system

    - Pricing and billing processes with large number of customers require readily available data within the pricing and billing systems

    - Interfacing with customer information systems during the processing will be an overhead

Pricing/Billing Attributes of Customers

Typical attributes influencing the pricing and billing of customers/ accounts are shown here:
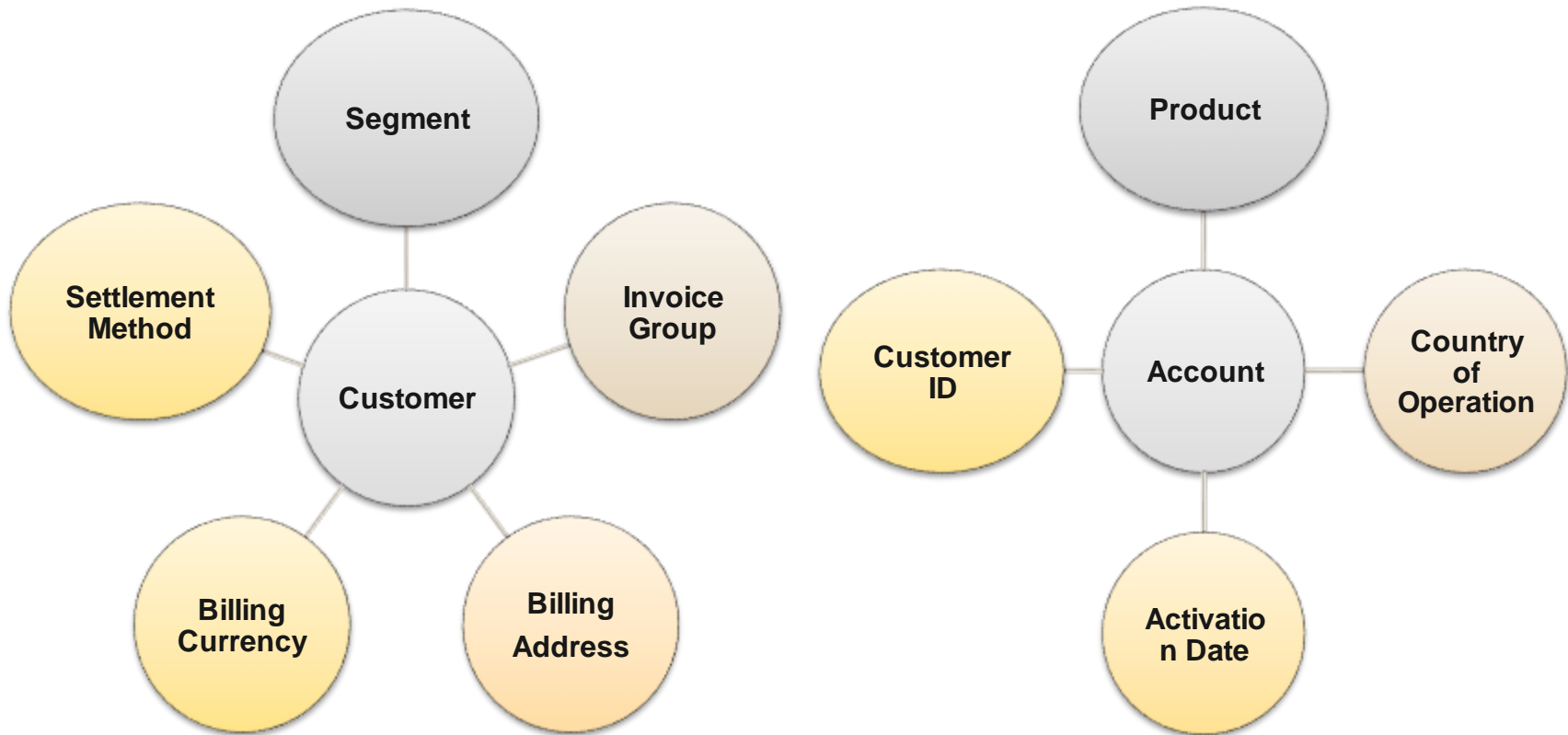
Customer and Account Management

Xelerate provides the flexibility to create, maintain, and update customer and account information in the following ways

- User Interface
- Batch feeds
  - By providing the customer and account details in a pre-defined format
- Through web service

Maintaining Library Parameters

- Certain attributes of customer/account are maintained in Xelerate as libraries

- These are setups to be done prior to capturing customer/account details

- Xelerate provides GUI for setting up the libraries

- Following are some of the library parameters

  - Customer Segments, Currency codes, Invoice Group, Payment/Settlement mode

Note: Customer segments and currency codes were explained during initial library setups
         Invoice group will be explained as part of billing presentation

Payment /Settlement Mode

- Banks may allow the customers to make invoice payments using different modes.

- Examples are:

Cash Payment	Cheque Payment	Direct Debit

- Payment modes can be created using the **'Payment Modes'** screen in Xelerate.

User Home	Payment Modes - Create	x		

Payment Modes

Mode of Payment *	Description *	Mode of Payment Type *	
Q	Cheque	Bank Payment	▾
C	Cash	Cash Payment	▾
D	Direct debit	Direct Debit	▾

Note: If direct debit is the payment mode selected, additional data : direct debit account number needs to be captured while capturing the account details

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Customer/Account Maintenance through UI

- Customer/account details can be captured and modified using the Xelerate UI

- On saving the details through GUI, the customer care web service gets invoked

- So the following should be done as a pre-requisite, before using GUI for customer/account maintenance
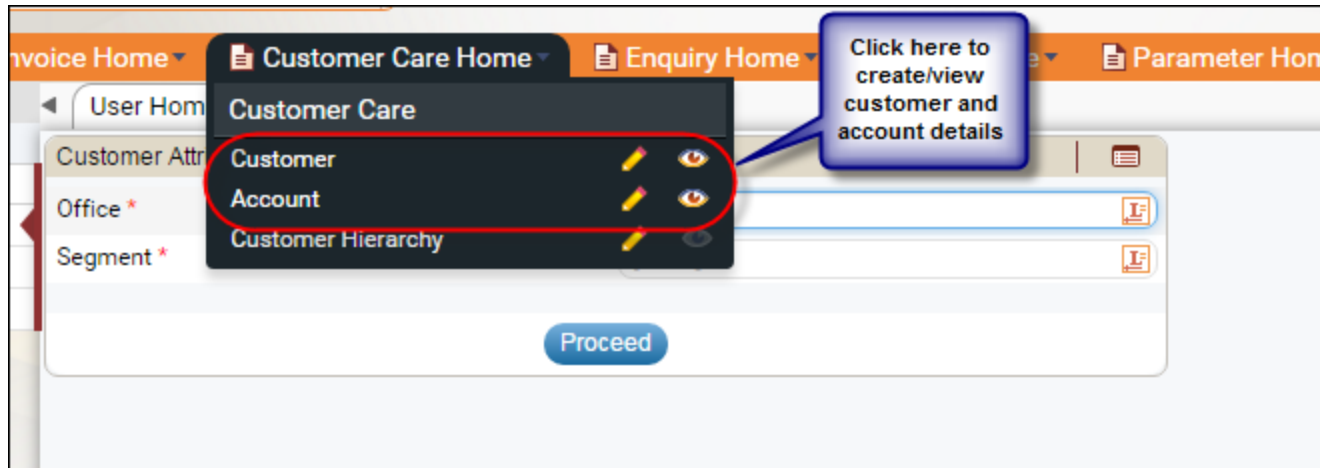
  - TBMS-TPE service should be running
  - TPE_CC_WS_ENDPOINT parameter should be set
    - This is set in 'TBMS_INIT_PARAMETERS' table

100	TPE_CC_WS_ENDPOINT	http://192.168.65.68:8082/services/customercare/
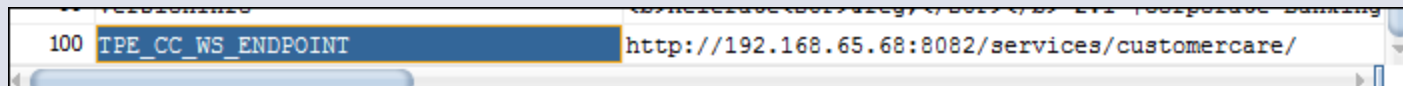
    - Syntax of the parameter value is *http://<process container URL>:<PC web service port>/services/customercare/*

Customer/Account Maintenance through UI

- Customer and account screens are available under '**Customer Care**' home

- ❑ Screens will provide different crumbs for entering general details, contact details, product details, payment details etc.
- ❑ Click on '**create**' to capture new customer/account details
- ❑ Click on '**view**' to view/modify the existing customer/account details

Capturing customer details through UI

- Different categories of data are captured, while creating a customer

- Following are the steps to capture customer details:
  - Step 1: Enter the basic information
  - Step 2: Enter the general details
  - Step 3: Enter the contact details
  - Step 4: Enter the invoice and statement details
  - Step 5: Enter the payment details
  - Step 6: Attach the documents
 - Step 7: Save the details

TPE SERVICE

Customer master table
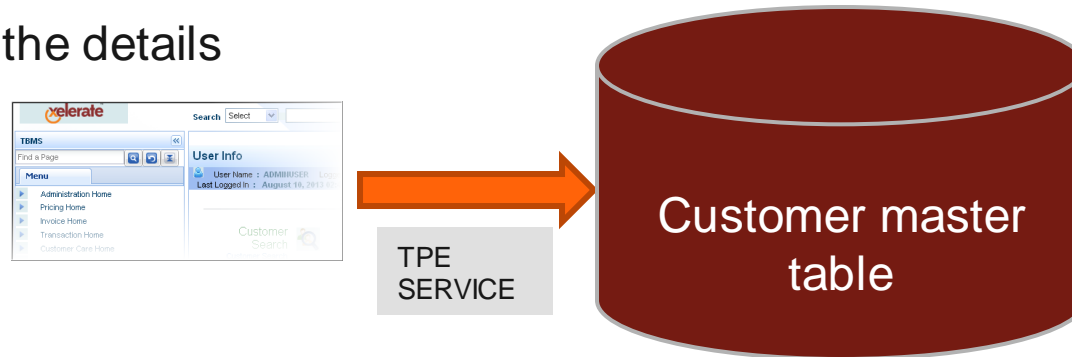
Capturing account details through UI

- Different categories of data are captured while creating an account

- Following are the steps to capture customer details:
  - Step 1: Enter the basic information
  - Step 2: Enter the general details
  - Step 3: Enter the product and offer details
  - Step 4: Enter contact details
  - Step 5: Save the details

TPE SERVICE

Account master table
VAS master table
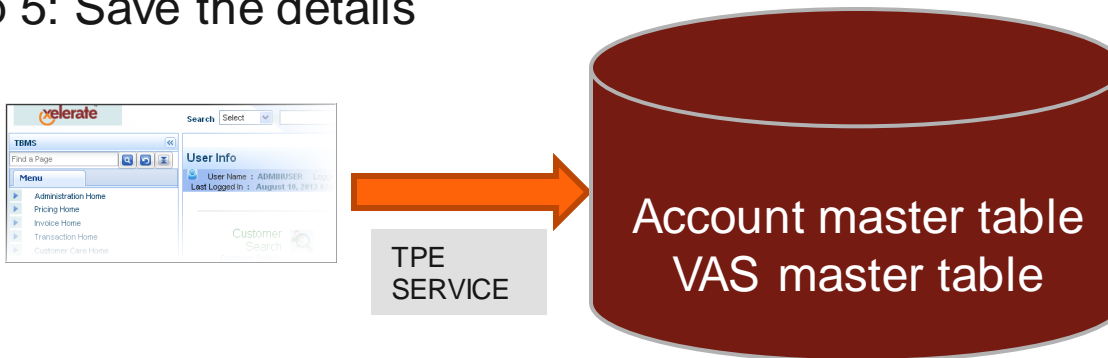
Note: VAS indicates Value Added Services, which indicates the services which are linked to an account

VAS Maintenance through GUI

- While capturing the account details
  - Mandatory services in the product will get attached to the account
  - Optional services in the product, if opted by the account will get attached to the account

Customer/Account Maintenance though Feeds

- Xelerate supports maintaining customer/account data through feeds

- Pre-defined format defined is a tab-delimited file *(Refer Interface specification for more details of the format)*

- TPE rules are already defined in Xelerate,to process the feeds

| Customer/ account feed | → TPE SERVICE → | Customer/account staging tables | → TPE SERVICE → | Customer/account master tables |

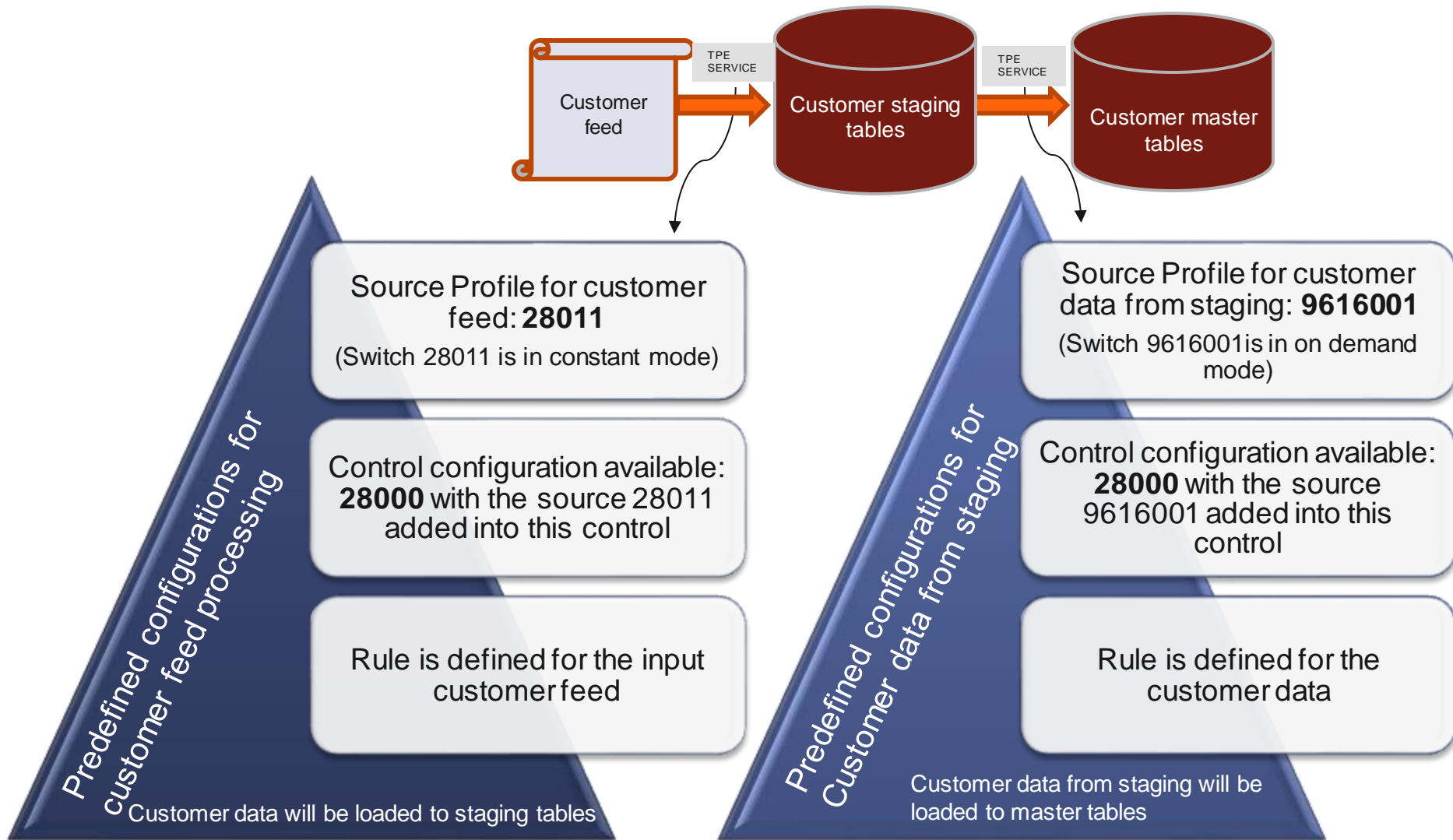# Customer and Account Feed Processing - Process Flow

Start

Read customer/account data from feed Perform Validations

Resolve pricing attributes which are not part of input and load the customer/account data in to staging tables

Read customer/account data from staging tables

Data for creation?

No

Identify the attributes in the data that are to be updated Modify the customer/account details in Xelerate

Yes

Load the customer/account data into master tables

Stop

Customer Feed Processing – Predefined configurations

Customer feed → TPE SERVICE → Customer staging tables → TPE SERVICE → Customer master tables

Predefined configurations for Customer feed processing

Source Profile for customer feed: **28011**
(Switch 28011 is in constant mode)

Control configuration available: **28000** with the source 28011 added into this control

Rule is defined for the input customer feed

Customer data will be loaded to staging tables

Predefined configurations for Customer data from staging

Source Profile for customer data from staging: **9616001**
(Switch 9616001 is in on demand mode)

Control configuration available: **28000** with the source 9616001 added into this control

Rule is defined for the customer data

Customer data from staging will be loaded to master tables

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Customer Maintenance through Feed- stage 1

TPE Service- Online Mode

TPE source 28011

Actual Feed

./feeds\cust\FS\in

customer_feed.txt
customer_feed.txt.done

Marker file

1. CUSTOMER_MASTER_STNG
2. ADDRESS_STNG
3. CUSTACC_WAIVE_DETAILS_STNG
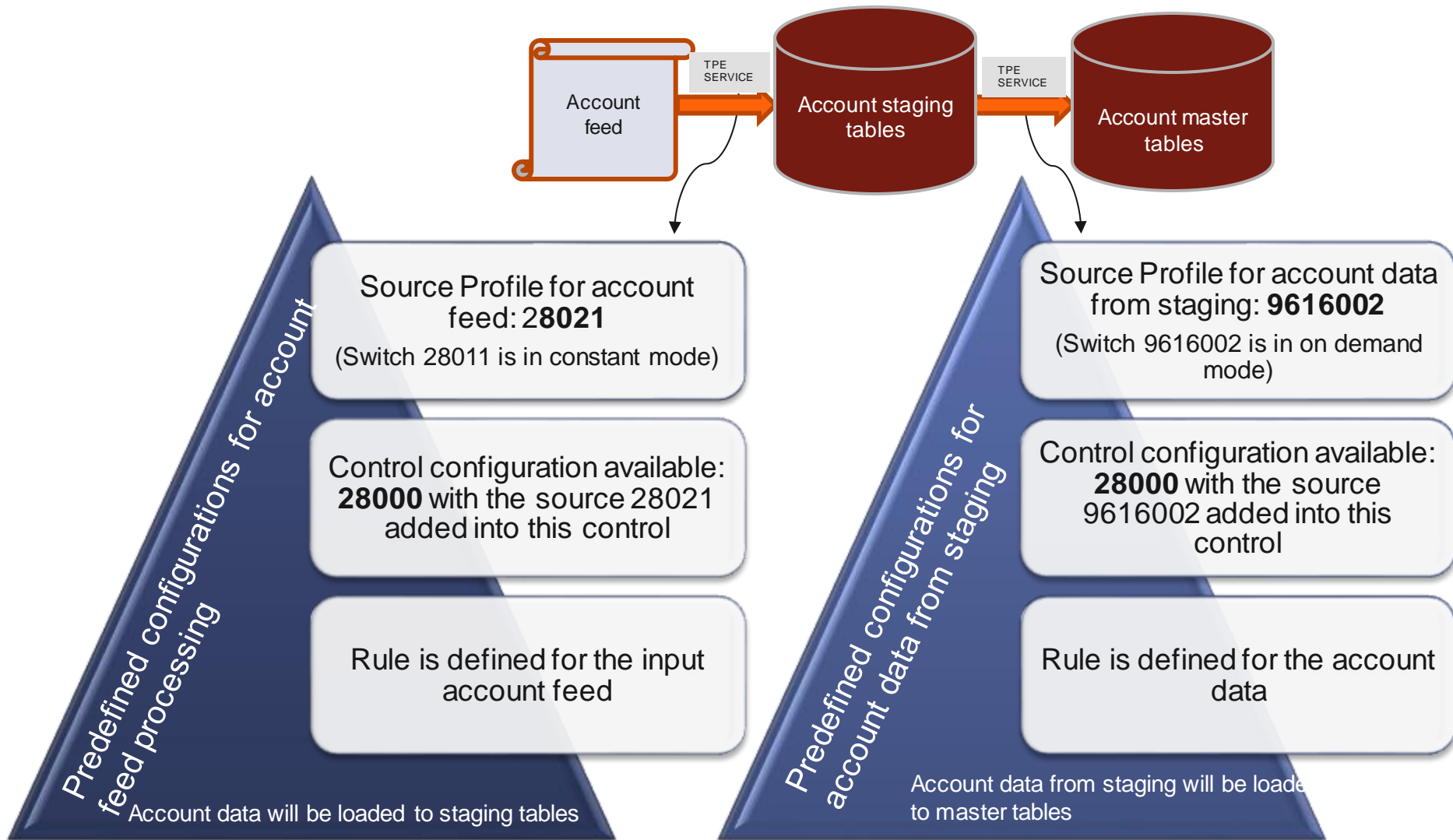4. DD_PROCESS_DEFN_STNG
5. DIRECT_DEBIT_STNG

Note: 1. Since, source '**28011**' is configured as 'constant mode', we just need to put the feed into the mentioned folder
2. ' ./' refers to the Instance1 folder
3. Make sure that .done(marker file is also provided) along with input feed. Service will process the file only if marker file is also available in the folder

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Customer Maintenance through Feed- stage 2

TPE Service- Batch Mode

TPE source 9616001

Customer Staging Tables

1. CUSTOMER_MASTER
2. ADDRESS
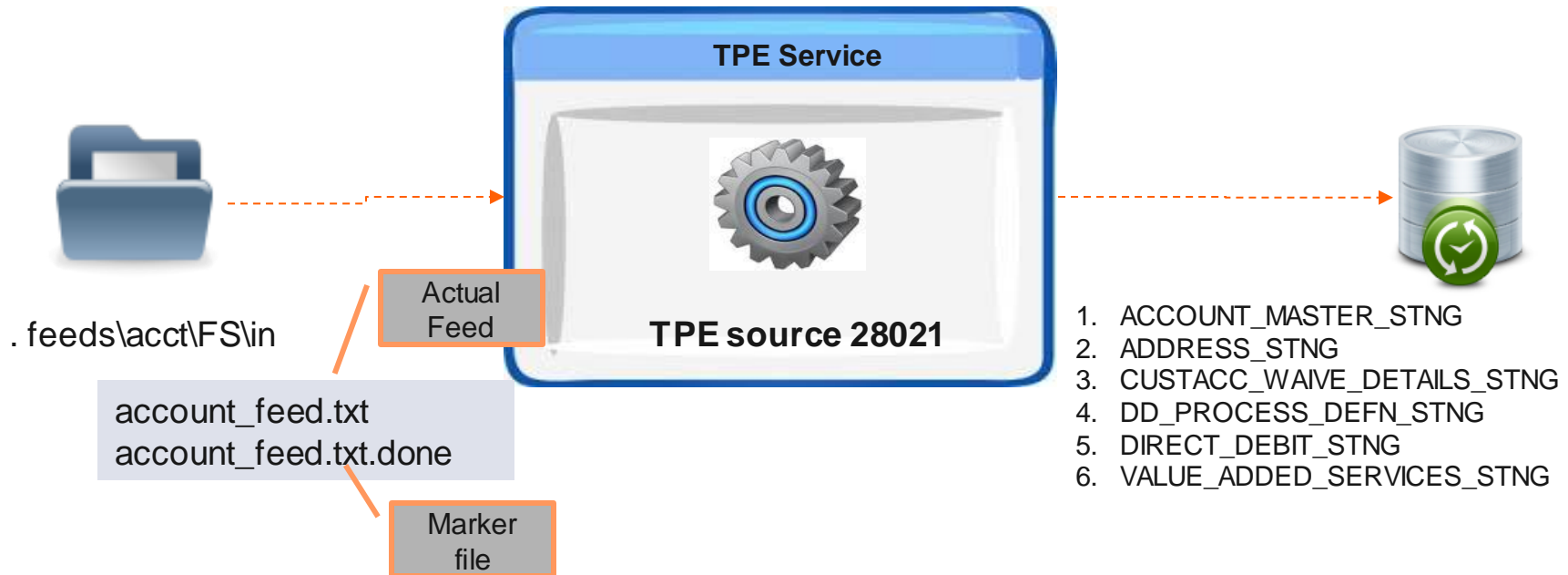3. CUSTACC_WAIVE_DETAILS
4. DD_PROCESS_DEFN
5. DIRECT_DEBIT
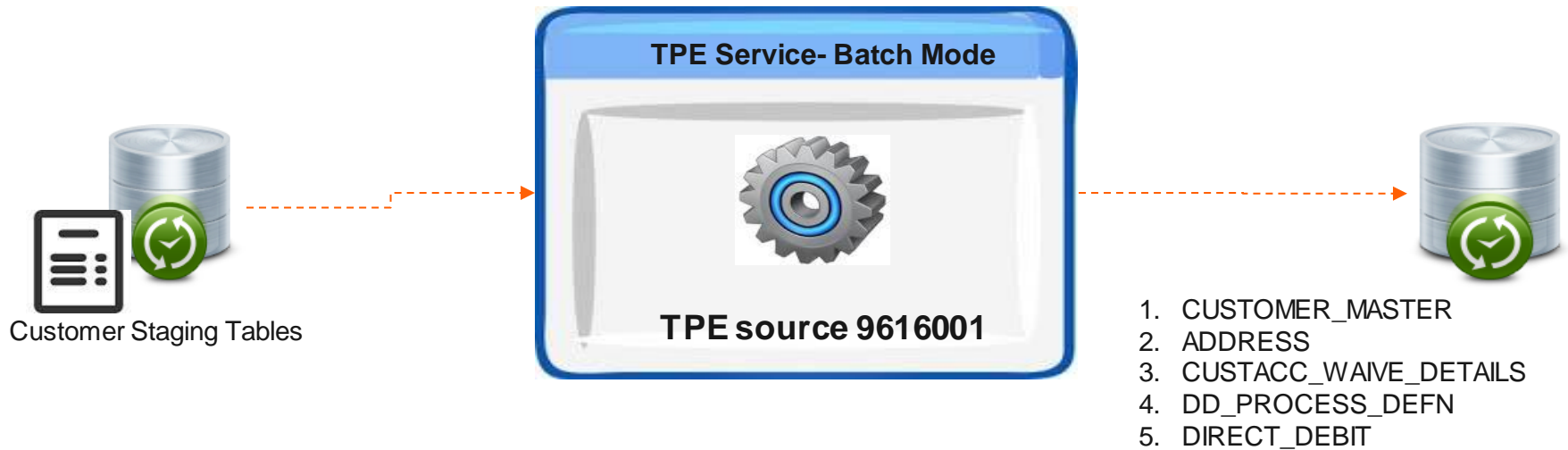
Note: 1. Since, source '**9616001**' is configured as 'on demand mode', we have to invoke process container by passing the argument as source id
2. Service to be invoked and the arguments to be passed are provided in 'pcadminclientcli.properties' available in ./config folder

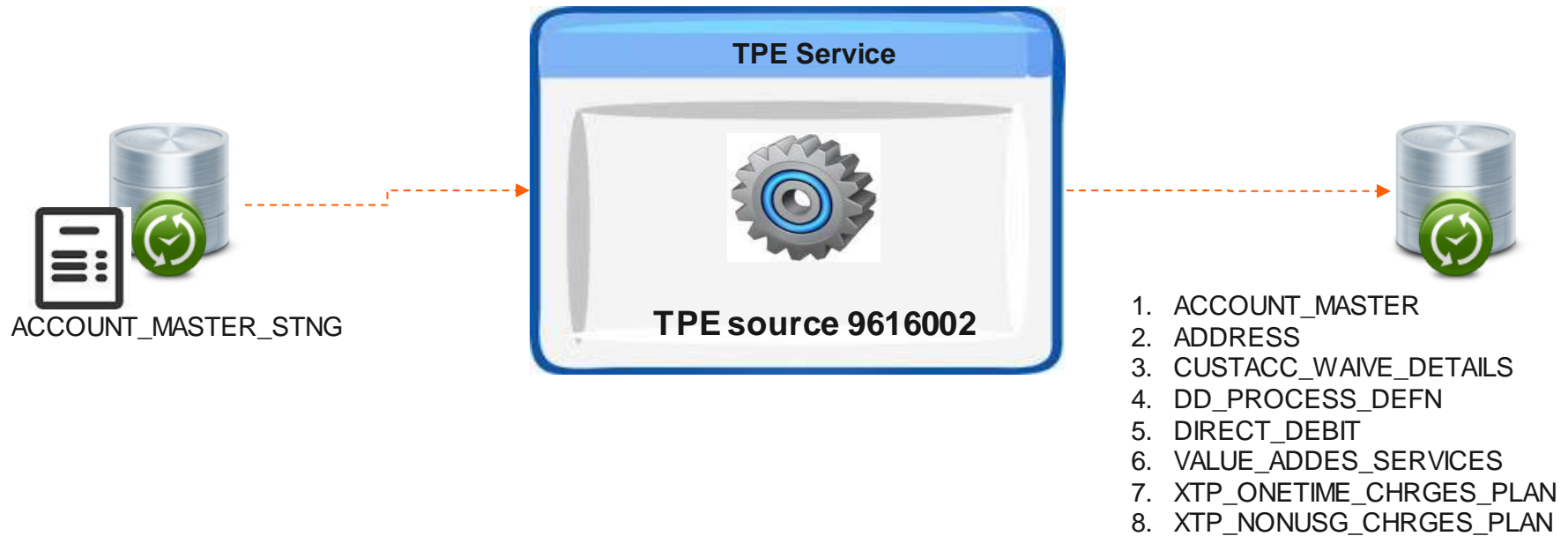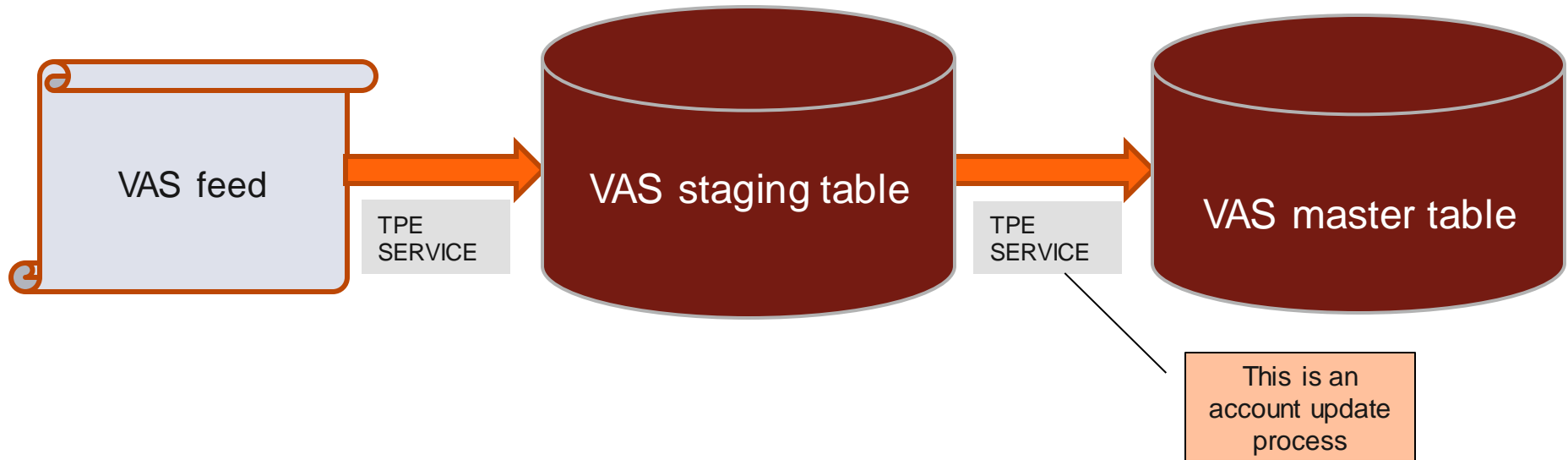# Account Feed Processing – Predefined configurations

Account feed → TPE SERVICE → Account staging tables → TPE SERVICE → Account master tables

Predefined configurations for account feed processing

Source Profile for account feed: 28021
(Switch 28011 is in constant mode)

Control configuration available: 28000 with the source 28021 added into this control

Rule is defined for the input account feed

Account data will be loaded to staging tables

Predefined configurations for account data from staging

Source Profile for account data from staging: 9616002
(Switch 9616002 is in on demand mode)

Control configuration available: 28000 with the source 9616002 added into this control

Rule is defined for the account data

Account data from staging will be loaded to master tables

Account Maintenance through Feed- stage 1

TPE Service

TPE source 28021

. feeds\acct\FS\in

Actual Feed

account_feed.txt
account_feed.txt.done

Marker file

1. ACCOUNT_MASTER_STNG
2. ADDRESS_STNG
3. CUSTACC_WAIVE_DETAILS_STNG
4. DD_PROCESS_DEFN_STNG
5. DIRECT_DEBIT_STNG
6. VALUE_ADDED_SERVICES_STNG

Note: 1. Since, source '**28021**' is configured as 'constant mode', we just need to put the feed into the mentioned folder

2. ' ./' refers to the Instance1 folder

3. Make sure that .done(marker file is also provided) along with input feed. Service will process the file only if marker file is also available in the folder

Account Maintenance through Feed- stage 2

TPE Service

TPE source 9616002

ACCOUNT_MASTER_STNG

1. ACCOUNT_MASTER
2. ADDRESS
3. CUSTACC_WAIVE_DETAILS
4. DD_PROCESS_DEFN
5. DIRECT_DEBIT
6. VALUE_ADDES_SERVICES
7. XTP_ONETIME_CHRGES_PLAN
8. XTP_NONUSG_CHRGES_PLAN

VAS Maintenance though Feeds

- Through the product associated to an account, while capturing the account details
  - Mandatory services will get attached to the account
  - Optional services, if opted by the account, is expected as a feed
    - Pre-defined format defined is a tab-delimited file *(Refer interface specification for more details of the format)*
    - TPE rules are already defined in Xelerate to process the feeds

VAS feed

TPE SERVICE

VAS staging table

TPE SERVICE

VAS master table

This is an account update process

VAS Feed Processing – Predefined configurations

VAS feed → TPE SERVICE → VAS staging table → TPE SERVICE → VAS master table

Predefined configurations for VAS feed processing

- Source Profile for vas feed: **40500** (Switch 40500 is in constant mode)
- Control configuration available: **28000** with the source 40500 added into this control
- Rule is defined for the input VAS feed

VAS data will be loaded to staging tables

Predefined configurations for account update

- Source Profile for VAS creation/update: **9616002** (Switch 9616002 is in on demand mode)
- Control configuration available: **28000** with the source 9616002 added into this control
- Rule is defined for the VAS data

Account data will be updated with VAS details

VAS Maintenance through Feed- Process Flow

./feeds/VAS/in/

TPE Service

TPE source 40500

VALUE_ADDED_SERVICES_STNG

VALUE_ADDED_SERVICES_STNG

TPE Service

TPE source 9616002

1. VALUE_ADDED_SERVICES
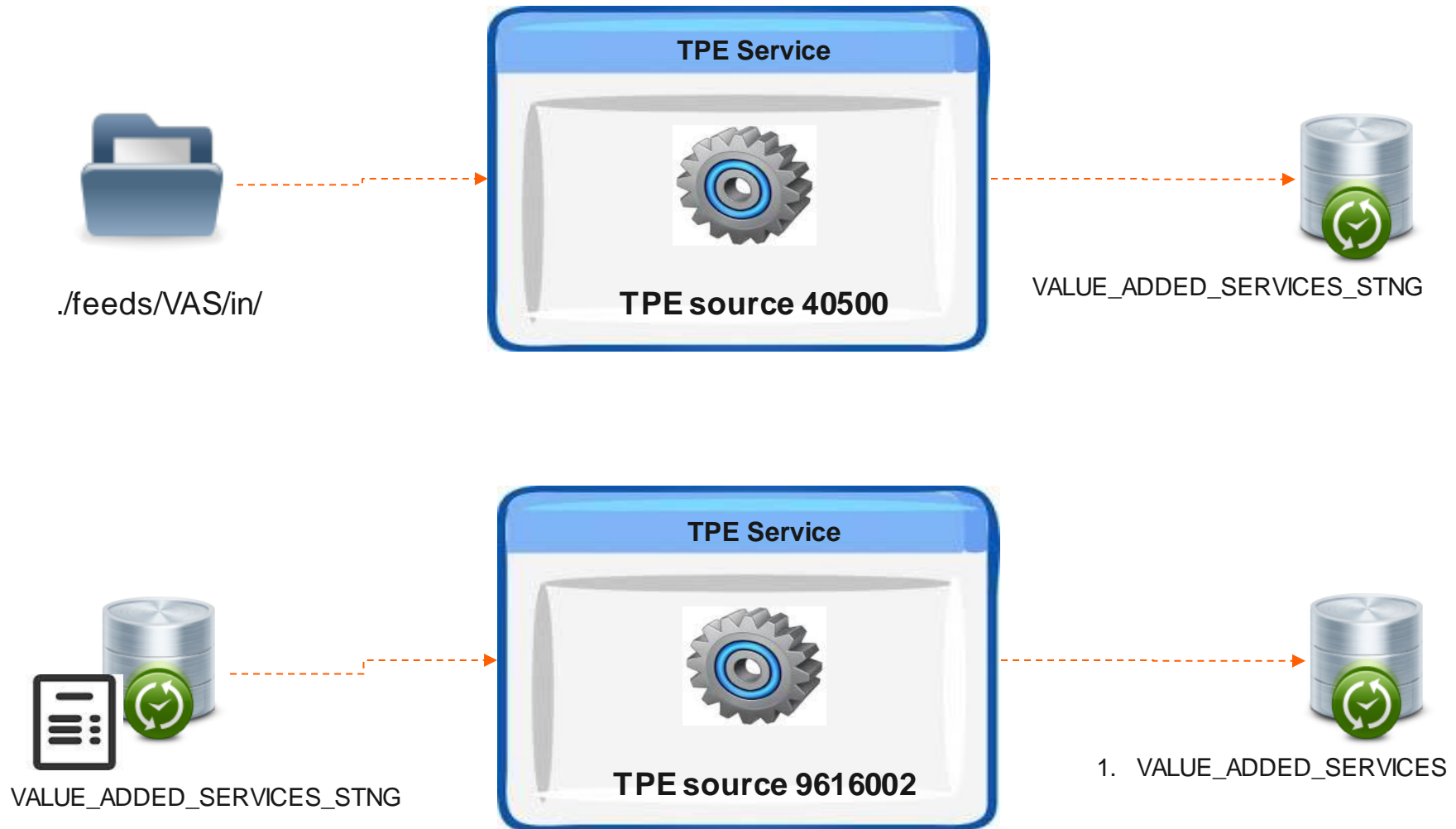
Customer/Account Maintenance through Web Service

- For online interfacing, Xelerate provides a set of standard web services

- These web services can be invoked by any external web service client

- There are web services published which supports SOAP and REST protocols

- Xelerate provides web services for creating and maintaining customer data

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Customer Care Web Service

- Following should be done as a pre-requisite before using customer care web service
  - TBMS-TPE service should be running

- Following URL will the list all the services in customer care

  http://<process container URL>:<PC web service port>/services/customercare/services

  (e.g. http://192.168.65.68:8082/services/customercare/services)

ApproveService • approve	Endpoint address: http://192.168.65.68:8082/services/customercare/approveService WSDL : {http://suntecgroup.com/tbms/services/xml/schema/cc/approveservice}ApproveService Target namespace: http://suntecgroup.com/tbms/services/xml/schema/cc/approveservice
CustomerAccountMaintenanceService • findCustomerWithAccount • createCustomerWithAccount	ttp://192.168.65.68:8082/services/customercare/customerAccountService ecgroup.com/tbms/services/xml/schema/cc/customeraccountservice}CustomerAccountMaintenanceService http://suntecgroup.com/tbms/services/xml/schema/cc/customeraccountservice
CustomerMaintenanceService • updateCustomer • createCustomer • findCustomer	Endpoint address: http://192.168.65.68:8082/services/customercare/customerService WSDL : {http://suntecgroup.com/tbms/services/xml/schema/cc/customerservice}CustomerMaintenanceService Target namespace: http://suntecgroup.com/tbms/services/xml/schema/cc/customerservice

Service with activities for customer create/update and enquiry

Note: Web service testing can be performed using SOAP UI

Maintaining Customer Hierarchy

- Xelerate supports a facility to maintain the hierarchy of customers and the accounts/customers under that customer

Customer Hierarchy

ABC Corp

ABC Corp Branch 1 | ABC Corp Branch 2 | ABC Corp Branch 3

Account 1 | Account 2 | Account 3
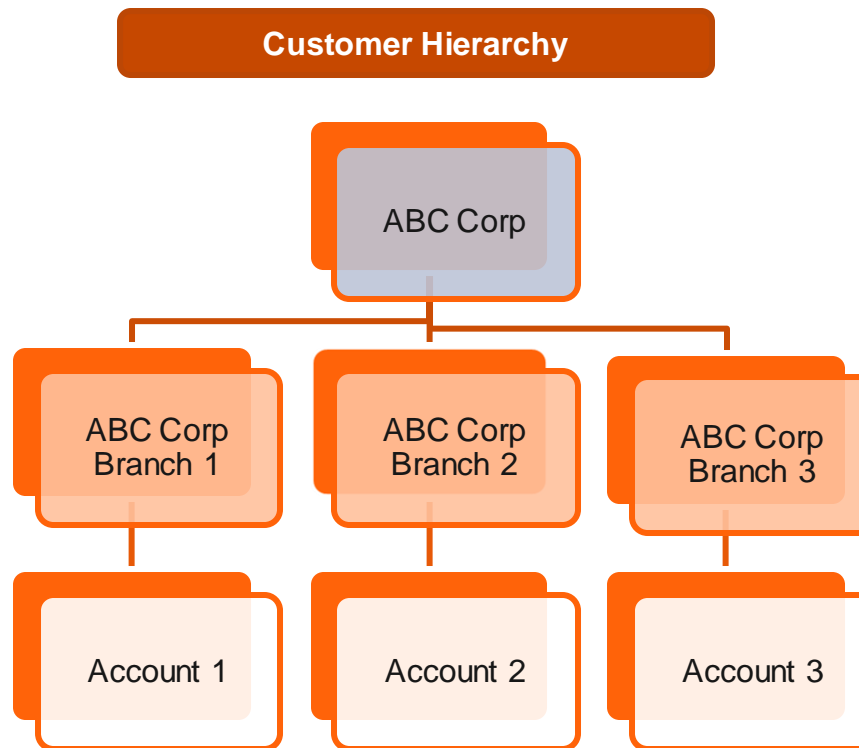
Maintaining Customer Hierarchy

- Setting up customer hierarchy

Note: Customer hierarchy building is supported through feed as well as web service

Customer Hierarchy - Viewing

Hierarchy provides comprehensive view of customers and accounts

Thank You

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