# Chase Bank

# Commercial Loan Origination (CLO) Project Background

The Commercial Loan Origination (CLO) project supports the AFS Commercial Loan Origination lender servicing module created by Automated Financial Systems (AFS). The Commercial Loan Origination (CLO) is an automated workflow system that can be utilized by bank personnel to originate, approve and close commercial loans. The Commercial Loan Origination (CLO) application is combined in AFS with the Loan Administration application (LA), which was released into production in an earlier release. This LA application includes payment, advance and inquiry functionality, along with additional customizable administration options.

It is estimated that about 3,750 users will be accessing CLO at the time of implementation. However, in 3-5 years, there is expected to be a growth to about 7,500 users. Therefore, performance testing will analyze the system at a transaction rate that would be equivalent to up to 750 concurrent users, as 10% of the overall number of users is usually the maximum number of system concurrent users. Unlike other applications, AFS load is measured by the number of transactional hits, rather than the number of concurrent users. Therefore, this must be taken into consideration when testing, and as a result, the transaction rate and types of screens will be measured to determine the appropriate load.

Performance testing of CLO will occur in the Pre-Production environment, which is accessed through the URL [http://clopreprod.bbvacompass.com/webx/](http://email.bbvacompass.com/owa/redir.aspx?C=fc00a183d7ce4c2fb5f797abc10f39c9&URL=http%3a%2f%2fclopreprod.bbvacompass.com%2fwebx%2f). The CLO servers in the Pre-Production environment are load balanced, where load data is retrieved from the mainframe through the ConC region. Testing will not occur in the production environment.

**Account Management and Billing** project was an online banking Application based on J2EE Technology for Chase Bank. I was involved as a Software Application Tester for testing Account Management and Billing modules. Application was web based which enables the customer to perform online bank transactions like checking activities, modifying accounts, online bill payments, balance transfers and many other similar activities.

**iCash** is a **Chase Bank’s** Web-based cash management tool. A client can replace many of the company's paper processes with electronic alternatives for faster, efficient and more timely information. A company can access the website using company's existing K number (identification number) for the following services: Balance Reporting, Disbursement, Lockbox, Automated Clearing House (ACH), Wire, Tax Payments, Event Manager, Automated Funding, Concentration of Funds (COF), Customer Initiated Payments, Account Analysis (AA) Statements, Foreign Exchange, Security etc.

### Description: Chase Bank offers banking and financial services to students. There are different programs for College Students and Under Graduate Students. The bank offers Checking Accounts, [Savings Accounts](https://online.citibank.com/US/JRS/pands/detail.do?ID=Savings), Checking Plus, Overdraft Protection, Online Banking, Wireless Banking Alerts, Debit Cards & Reward Programs. Credit Cards-ChaseVisa Card, ChasePlatinum Select Visa Card for College Students, ChaseDriver's Edge Platinum Select MasterCard, Student Loans for Undergraduates, Loans for Graduates, Loans for Law Students, Loans for Health Professions Students. These services are offered by online banking, and the project is to upgrade these services.

**Description:** The project was to upgrade **Chase BankDirect project**, **Chase Bankbank's Web-based Online Banking Platform.** Chase BankDirect puts customers’ all corporate banking functions in one security-protected place, giving customers around the globe, centralized access to their account information in real time right from their desktop. The main upgrading features were [Encryption](https://www.citidirectonline1.citidirect.citicorp.com/web/cda/security/detail.jsp?securityId=402) Data Protection for Secure Sessions, [User Authentication](https://www.citidirectonline1.citidirect.citicorp.com/web/cda/security/detail.jsp?securityId=401) Dynamic Passwords for Authentication , [User Entitlement and Authorization](https://www.citidirectonline1.citidirect.citicorp.com/web/cda/security/detail.jsp?securityId=403) Control of Access Levels and Functions, and adding services in more languages. As a test lead I was Involved in Analyzing requirement, Preparation of test efforts estimation, Test Plan, Test cases, Test Results report, Defect report, Defect tracking and Test case Execution.

**Description:** Chase Banks, Inc. is one of the nation's largest and strongest financial holding companies. The bank offers students with Student Banking facilities to managing their finances. The bank offers students a free Student Checking Account with features like free Online Banking and Bill Pay, unlimited ChaseATM transaction use, free Mobile Banking. Chaseoffers both federal and private education loans, and help financing on car or truck. The Sun Trust website was updated to add Student Banking. The website enables students http://www.suntrusteducation.com/images/spacer.gifhttp://www.suntrusteducation.com/images/spacer.gifhttp://www.suntrusteducation.com/images/spacer.gifwith [Financial Aid Tools](http://www.suntrusteducation.com/toolbox.asp), Step-by-Step Guide, Online Counseling, College Tuition Guide, Scholarships & Grants, Tax Benefits, and Money Management.

**Description:** Chase Bankbank’s Mobile Banking Platform has web based approach. The platform consists of two services, namely ChaseMobile and ChaseAlerts. Here are some of the services provided by ChaseMobile: Card and bank accounts balance enquiry, Card and bank accounts transactions enquiry, Credit card payment due date and credit limit enquiry, FX rates information, Funds transfer & bill payment, ATM and branch locator via Find MyChase Bank. ChaseAlerts is an SMS service that notifies you automatically when a banking activity such as a salary credit or a credit card charge occurs. It also allows customers to access their banking and card information on-demand via two-way SMS. As a senior tester I created the test plan including test cases from the requirements and performed functional and regression and acceptance testing.

**Description:** ChaseOnline Retirement Benefits helps the participant of a retirement plan with Chase Bank. The participants can have 24-hour access to their account through ChaseOnline Retirement Access. One can Plan for retirement benefit process, regular monitoring of the account, make adjustments, reallocate contributions. It also helps make Pre-tax employee contributions, On-demand statements directly from plan provider, Participant in education tools, and more custom functions.

**Chase**has a global reach and financial fundamentals matched by few other banking or financial multinationals. With Personal Internet Banking, customers can: View your account balances, transactions and track your purChase Banks made, Pay bills to virtually anyone in the US, Transfer funds between your **Chase**accounts and those they hold at other banks and credit unions.

**ChaseOnline Banking with BillPay** lets customers do their banking quickly and securely—anytime, anywhere. The customers can do almost all kinds of online banking like: View up-to-date balances and up to 90 days of activity on checking, savings, investment money market accounts, as well as installment loans, credit cards, CDs, and lines of credit, Access accounts ChaseMobile, View, print, and save up to 7 years of your bank statements with Online Statements, Transfer funds between Chaseaccounts and non-Chaseaccounts at U.S. financial institutions

**Project Description: Chase**Credit Card Services must regularly evaluate and adjust Card pricing and a term to ensure that it is optimizing revenue. **Change In Terms (CIT)** initiatives enable **Chase**to optimize profitability, offset inherent risk, and manage legal or compliance scrutiny to ensure it’s practices are aligned properly, as well as, introduce terms changes to it’s Cardholder Terms and Agreements that are necessary. The **CIT** initiative is an on-going yearly event to adjust Bankcard member terms to the market. It identifies and implements changes to fees, APRs, rate floors, calculation methods, and Card member Agreements disclosures to prepare. **CIT** is a re-pricing initiative intended to introduce terms changes to Card member Agreements, generate revenue, increase RAM and SVA, align pricing, position/develop functionality for future pricing initiatives, and comply with legal and regulatory requirements while minimizing impacts to customer and associate satisfaction. **CIT** includes all project activities include portfolio analysis, financial projections, system development, customer notification, collateral updates, associate training, and implementation.