Journey of Lead to Prospect and Prospect to Customer

State Bank of India

Revision History

Date	Prepared By	Reviewer & Date of Review	Approver & Date of Approval	Version	Change Details
15 Sep 2021	Neha Rathore	Patanjal Nag Biswas 16 Sep 2021		CC.0	Initial Draft

Distribution List

Name	Team

Table of Contents

1. Introduction

The purpose of this document is to guide the Users through the Lead to Prospect and Prospect to Customer journey. This document will expand upon the functionalities on lead management, prospect management and customer management

A Lead can be a potential buyer of a product or recipient of communication for marketing programs. They can be a New to Wealth customers, Existing Wealth customers, or New to bank customer. Leads can be on boarded onto Wealth Qube through either the Lead Workspace or Upload. Onboarding a Lead through the Lead Workspace will be covered in this document. Lead Upload is covered in the Journey of Suspect to Lead document

A Prospect is a qualified lead or has a relatively high potential to be a wealth customer. They can be New to Wealth Customers or New to Bank Customers. Prospects can be on boarded onto Wealth Qube through the Prospect Workspace

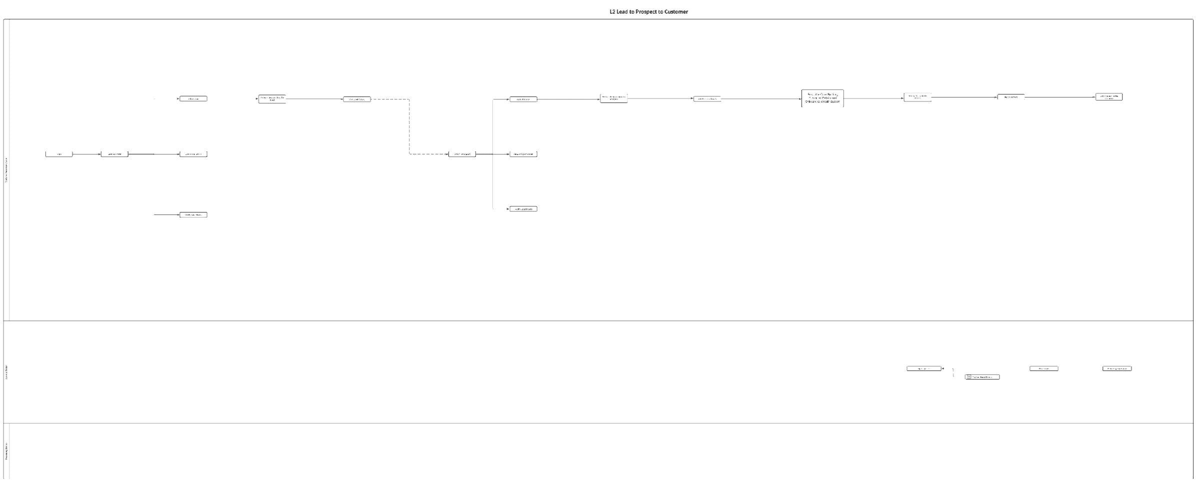
A Customer is an entity who needs services from the bank for their financial and investment needs. For an entity to become customer, they should be on boarded into wealth system from core banking. A Customer can be on boarded onto Wealth Qube through Daily EoD batch or Online fetch from Core Bank. Customer Onboarding through an online fetch from the Core Bank will be covered in this document

2. Prerequisites

S No	Process	Reference Document
1	Legal Entity Maintenance	Journey of Defining Maintenance
2	Service Group Maintenance	Journey of Defining Maintenance
3	Service Unit Maintenance	Journey of Defining Maintenance
4	Branch Maintenance	Journey of Defining Maintenance
5	Users to Maintenance	ARX Manual, Journey of Defining Maintenance
6	Campaign Creation	Journey of Suspect to Lead

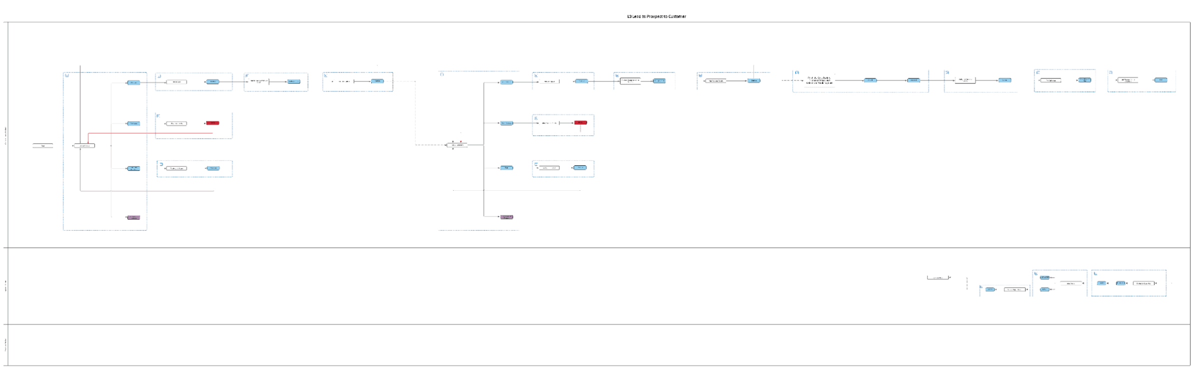
3. Flow Diagram

1. The below three flow diagrams reflect the process flow for the Lead to Prospect and Prospect to Customer Journey at the L2, L3 and L4 level. L1 is not applicable for "Journey of Customer Request to Request Closure" since there are no external interfaces (refer to Glossary for definitions)



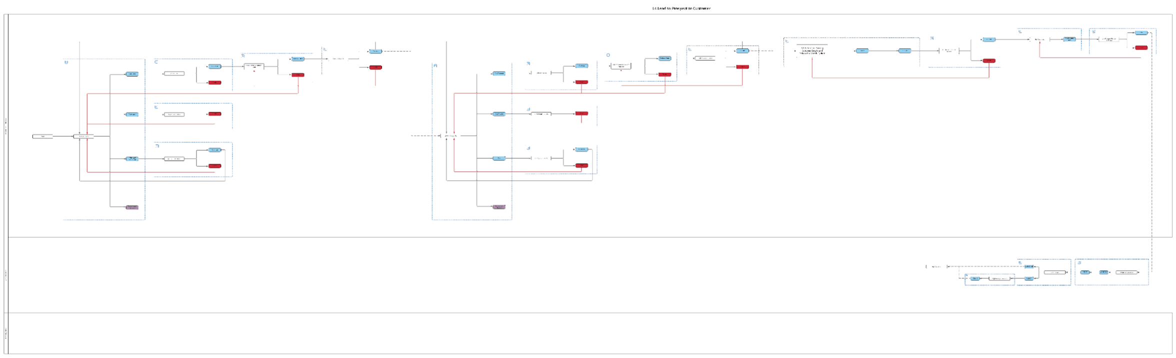
Lead to Prospect and Prospect to Customer L2 Diagram

Lead to Prospect to
Customer - L2.png



Lead to Prospect and Prospect to Customer L3 Diagram

Lead to Prospect to Customer - L3.png



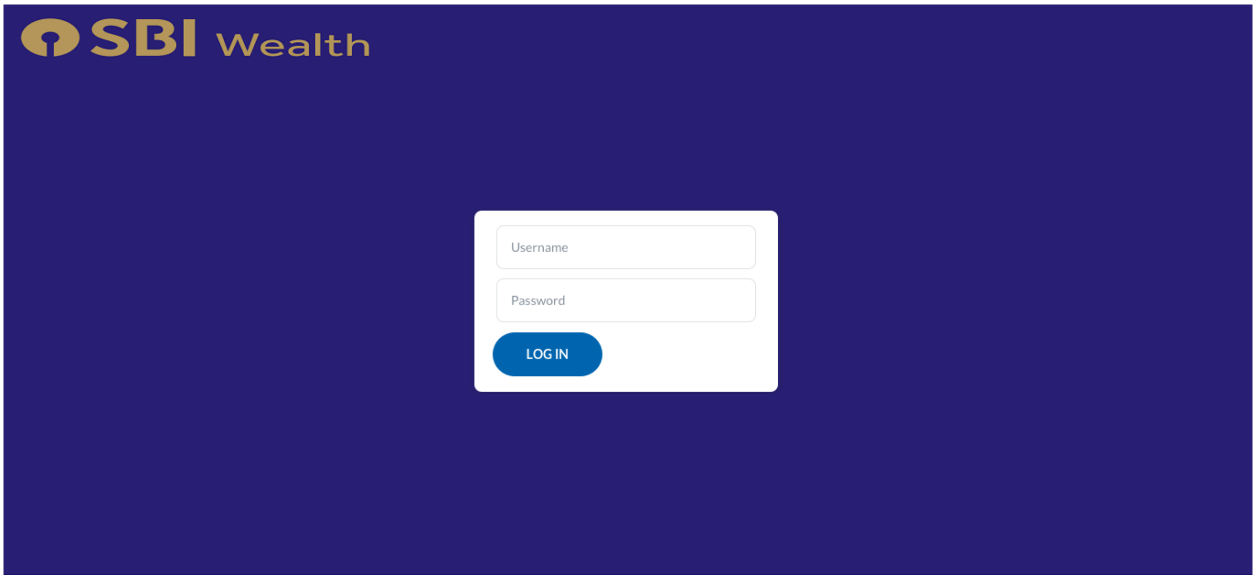
Lead to Prospect and Prospect to Customer L4 Diagram

Lead to Prospect to Customer - L4.png

4. Process Description

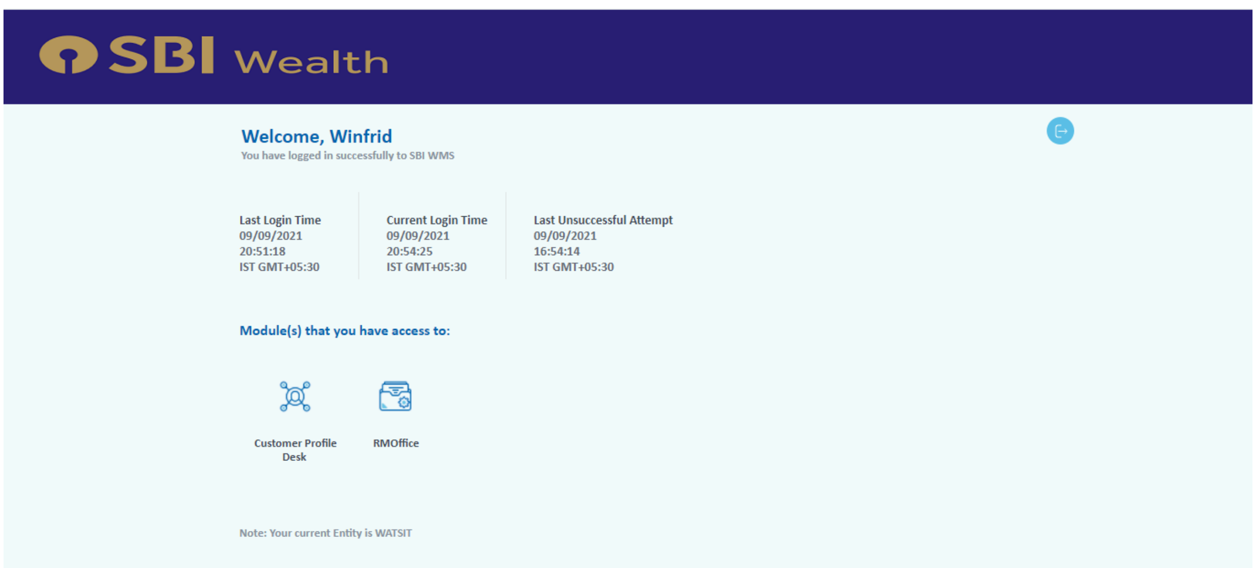
4.1.Login

1. The user will launch the application and enter the login details



Screen: Application login

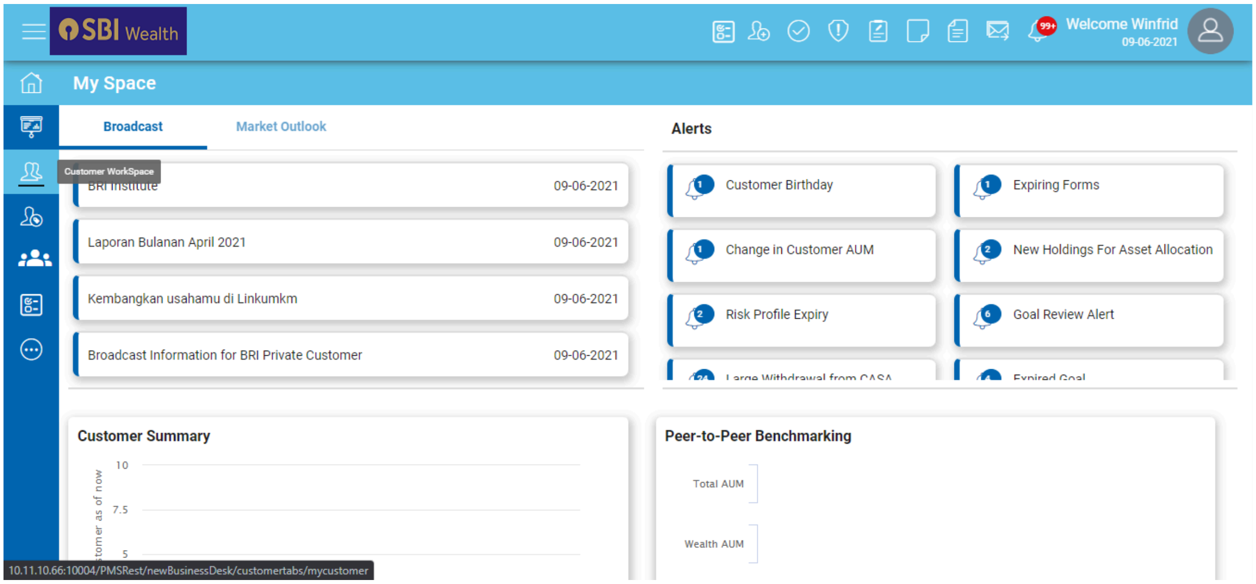
2. The User will then click on the “Intellect_PMS” icon to launch the PMS application.



Screen: Click on Intellect_PMS

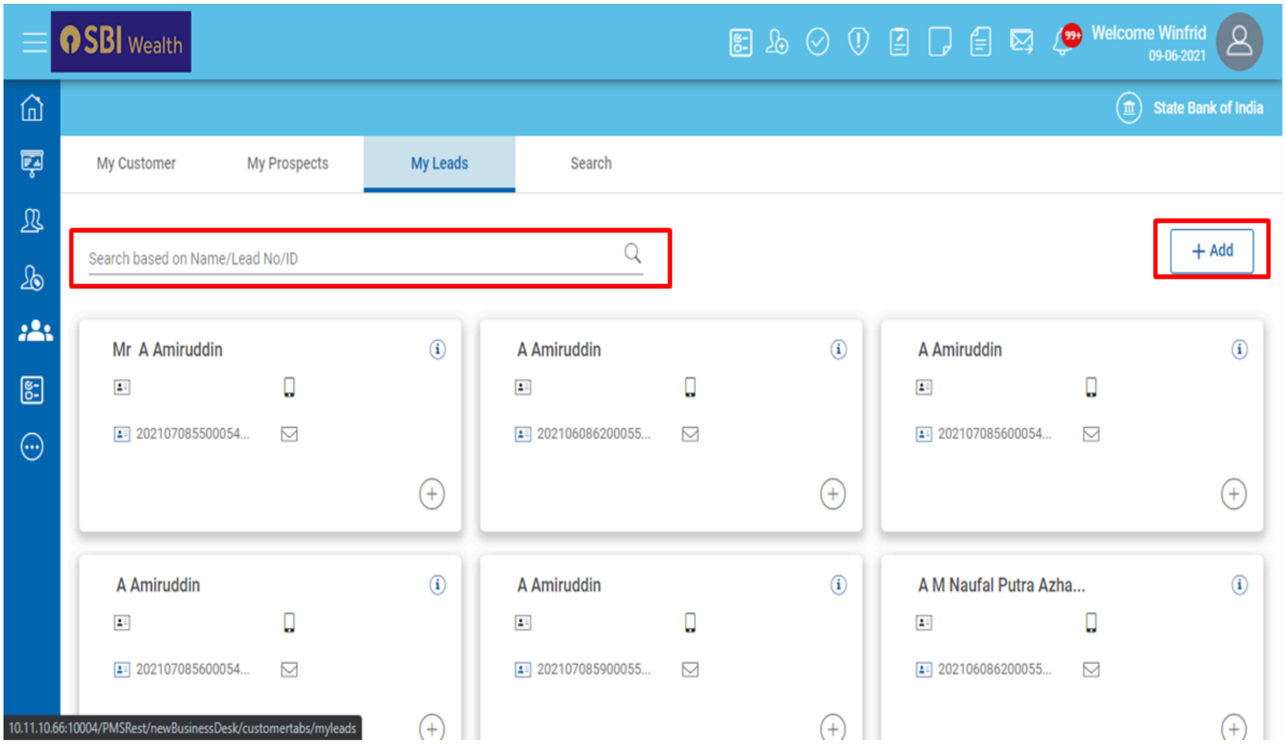
4.1.1. Lead Creation

1. After the application loads up, the User clicks on the icon to navigate to the Customer Workspace



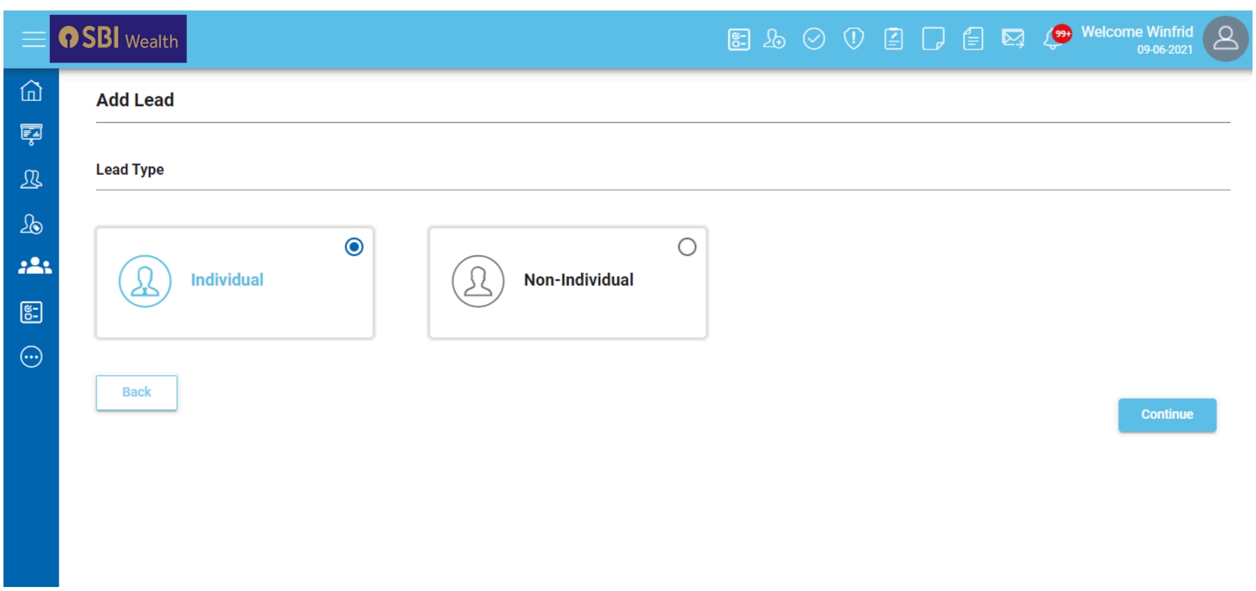
Screen: My Space

2. In the customer workspace ,the user clicks on the “My Leads” tab
3. This tab displays all the leads that are currently tagged to the User. The User has the provision for searching a lead based on Name or Lead Number or ID
4. To add a new lead, the User needs to click on the “Add” button



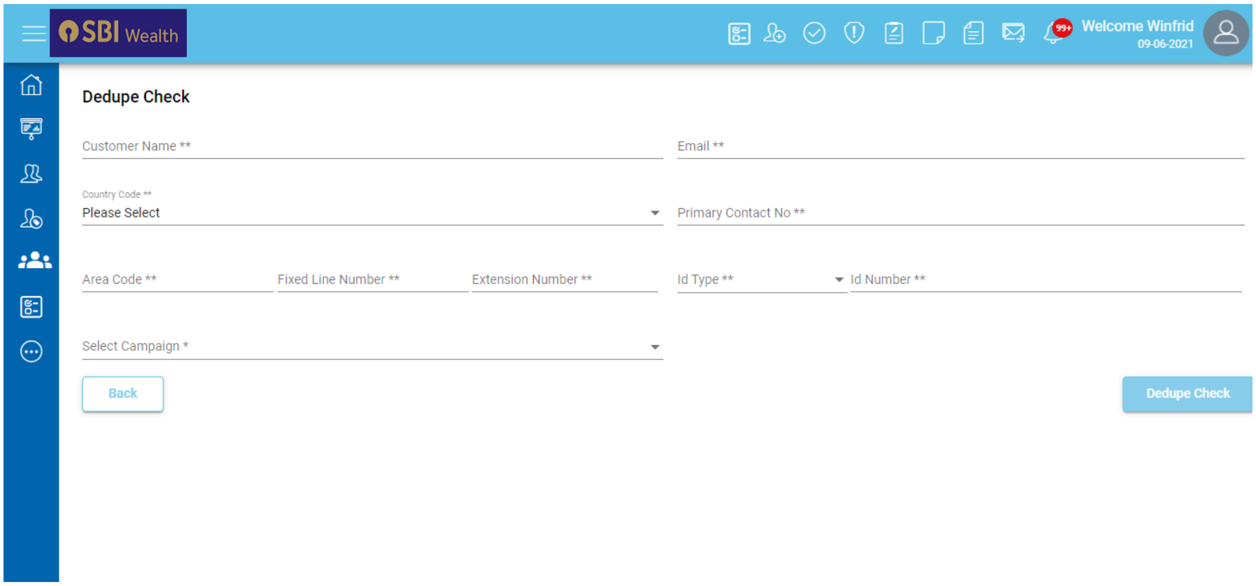
Screen: My Leads

5. After the user clicks on the Add button, the system prompts them to select the Lead type – Individual or Non-Individual



Screen: Lead Creation – selection of lead type

6. After selecting the Lead type, system navigates to the dedupe window. The dedupe checks validates the uniqueness of a lead in the system based on a set of predefined criterion



Screen: Lead Creation – Dedupe check

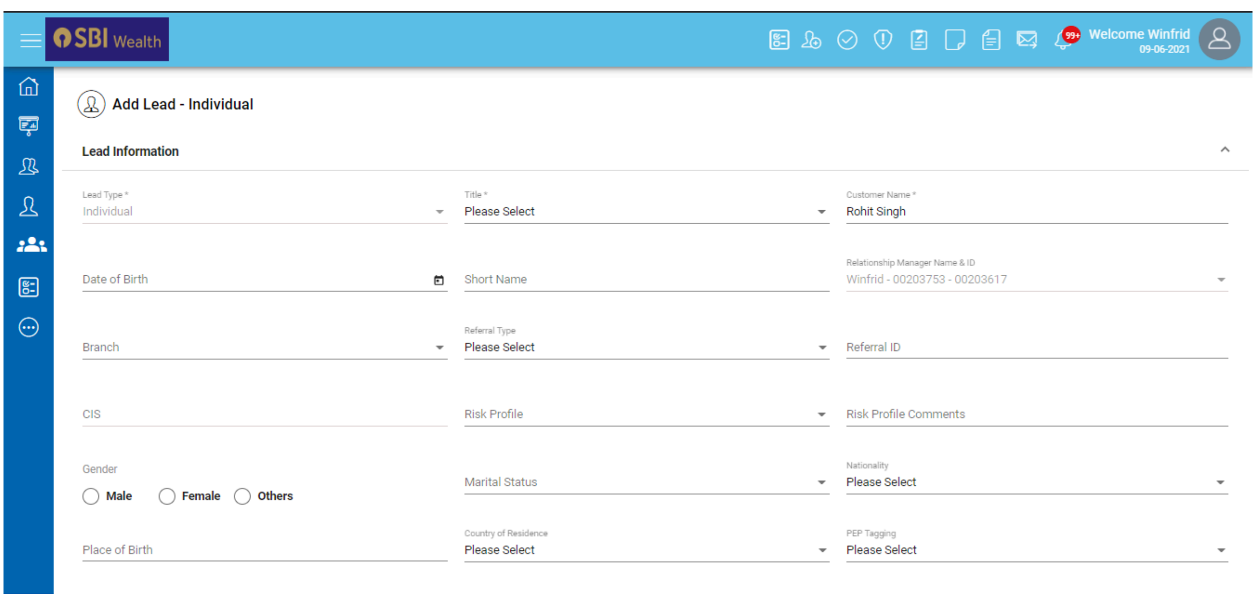
7. As per the dedupe criteria, there can be two type of dedupe validations
   - Soft Stop – System will display a warning. The User can acknowledge the message and proceed forward
   - Hard Stop – System will display an alert and stop the User from proceeding forward

De-Dupe Combination for Individual			
#	**Attributes**	**Soft Stop Combination**	**Hard Stop Combination**
1	Campaign ID + Customer Name+ Email ID	No	Yes
2	Campaign ID + Customer Name+ Primary Contact Number	No	Yes
3	Campaign ID + Customer Name+ Fixed Line Number	No	Yes
4	Campaign ID + Customer Name	Yes	No
5	Campaign ID + Primary Contact Number	Yes	No
6	Campaign ID + Fixed Line Number	Yes	No
7	Campaign ID + NRIC/PP	No	Yes
8	Campaign ID + Email ID	Yes	No

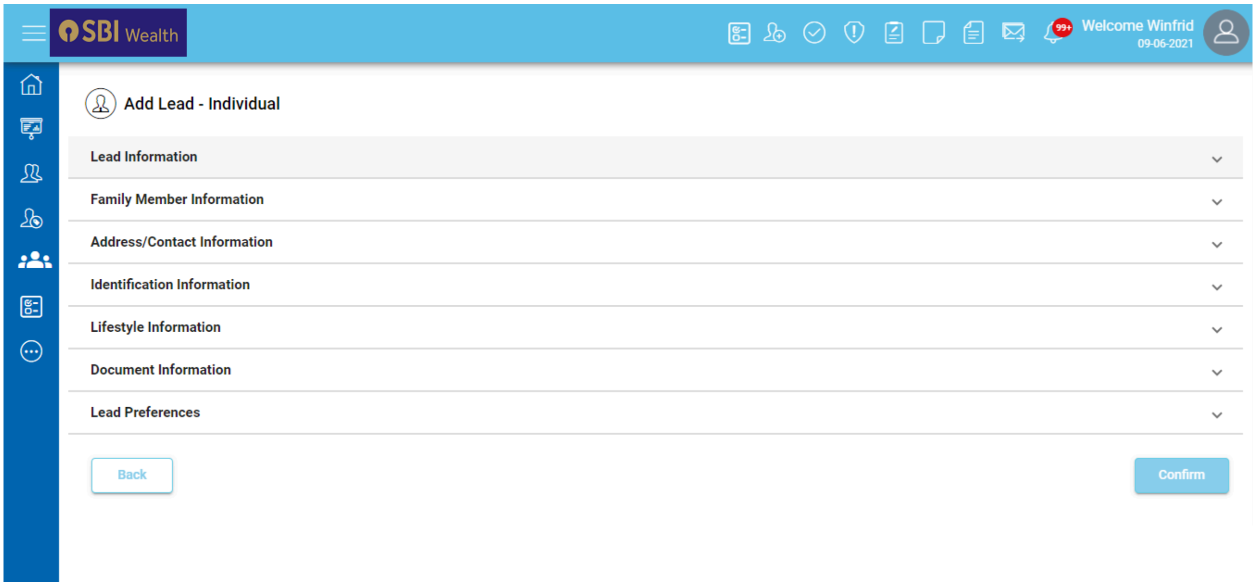
De-Dupe Combination for Non-Individual			
#	**Attributes**	**Soft Stop Combination**	**Hard Stop Combination**
1	Campaign ID + Entity Name	Yes	No
2	Campaign ID + Entity Name+ Primary Contact Number	No	Yes
3	Campaign ID + Entity Name+ Fixed Line Number	No	Yes
4	Campaign ID + Entity Name+ Email ID	No	Yes
5	Campaign ID + Primary Contact Number	Yes	No

6	Campaign ID + Fixed Line Number	Yes	No
7	Campaign ID + Email ID	Yes	No
8	Campaign ID + Business Registration Number	No	Yes

8. After successful dedupe validation, system navigates the User to the lead creation form
9. The lead creation form consists of 7 sections :
    a. Lead Information - The User can add personal details of the Lead such as Name, Date of Birth, Title etc.
    b. Family Member Information – The User can add Family member details of the Lead
    c. Address/Contact information – The User can add Address and Contact details for the Lead
    d. Identification Information – The User can add Identification details for the Lead such as Passport Number, National ID Number etc.
    e. Lifestyle Information – The User can capture the Lead's lifestyle information such as Hobbies/Interests, Zodiac etc.
    f. Document Information – The User can add document related information for the Lead in this section
    g. Lead Preferences – The User can capture the Lead's preferences in this section
10. The mandatory fields in the form are marked with *. After entering all the mandatory details, the User can click on the "Confirm" button to save the lead details in the system



Screen: Lead creation form

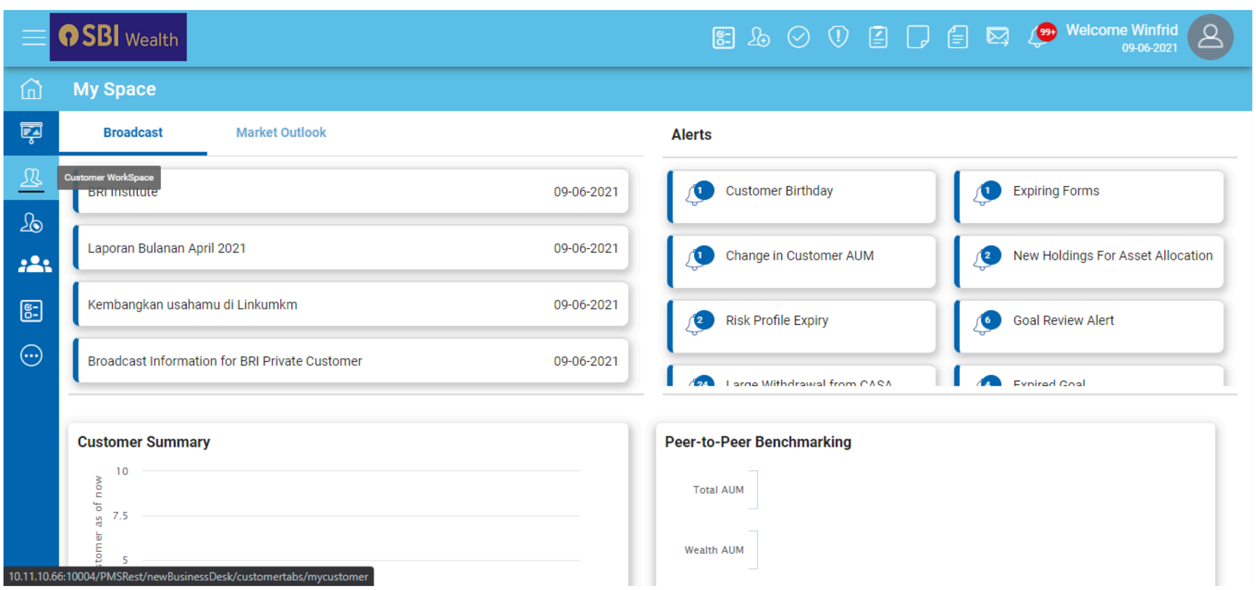


Screen: Sections of lead creation form

11. After saving the lead in the system, the same can be accessed from the My Leads tab

4.2.Prospect Creation

1. The User clicks on the icon to navigate to the Customer Workspace



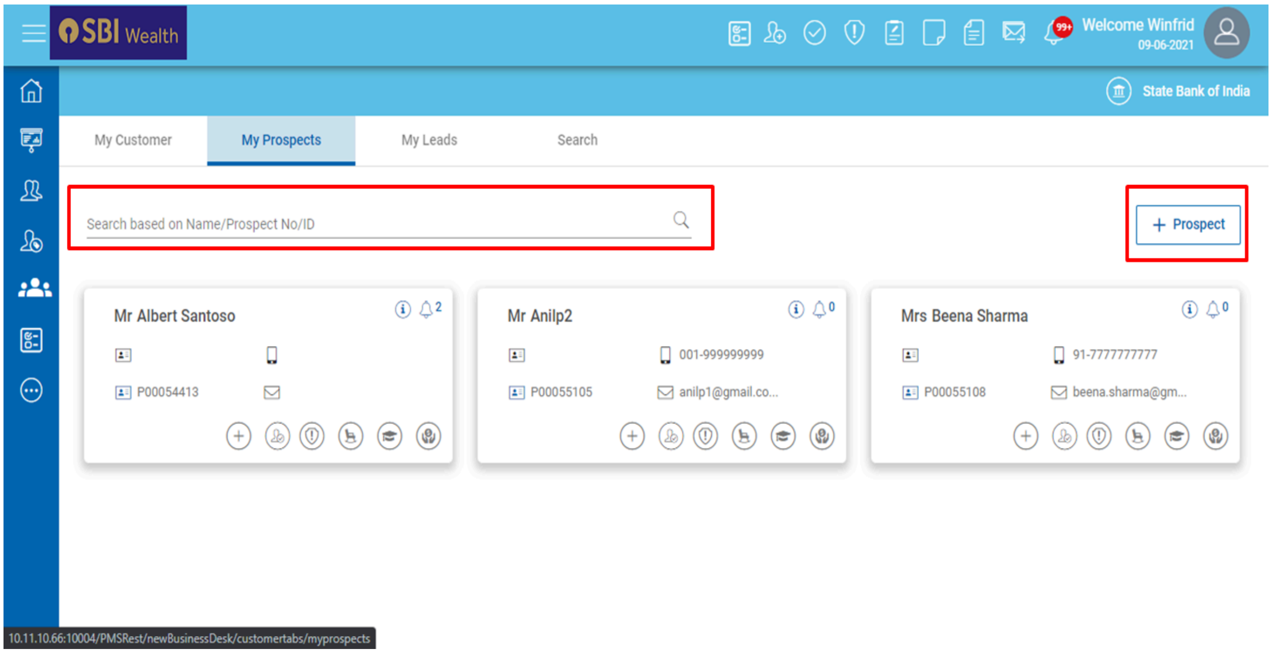
Screen: My Space

2. In the Customer Workspace, the User clicks on the “My Prospects” tab

3. This tab displays all the prospects that are currently tagged to the User. The User has the provision for searching a

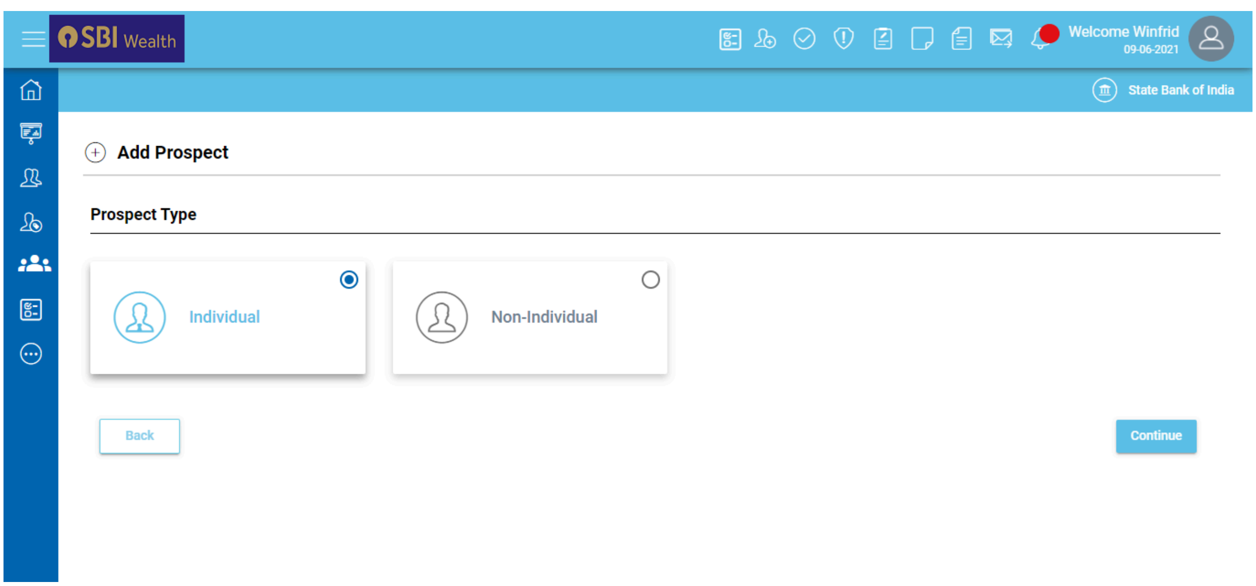
prospect based on Name or Prospect Number or ID

4. To add a new prospect, the User clicks on the "+ Prospect" button



Screen: My Prospects

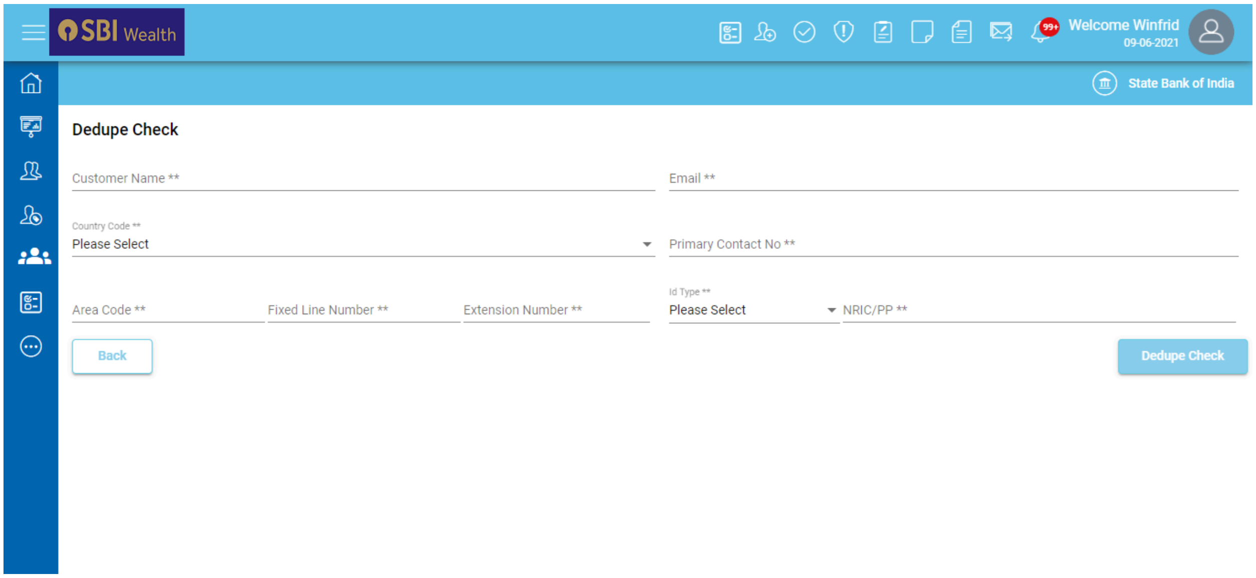
5. After the User clicks on the Add button, the system prompts them to select the Prospect type – Individual or Non-Individual



Screen: Prospect Creation – selection of prospect type

6. After selecting the prospect type, system navigates to the dedupe window. The dedupe checks on the uniqueness of a

prospect in the system based on a set of predefined criteria



Screen: Prospect Creation – Dedupe check

7. As per the dedupe criteria, there can be two type of dedupe validation
   - Soft Stop – System will display a warning. User can acknowledge the message and proceed forward
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De-Dupe Combination for Individual			
#	**Attributes**	**Soft Stop Combination**	**Hard Stop Combination**
1	Customer Name + Email ID	No	Yes
2	Customer Name + Primary Contact Number	No	Yes
3	Customer Name + Fixed Line Number	No	Yes
4	Customer Name	Yes	No
5	NRIC/PP	No	Yes

De-Dupe Combination for Non Individual			
#	**Attributes**	**Soft Stop Combination**	**Hard Stop Combination**
1	Entity Name	Yes	No
2	Entity Name + Primary Contact No	No	Yes
3	Entity Name + Fixed Line Number	No	Yes
4	Entity Name + Email ID	No	Yes
5	Business Registration Number	No	Yes

8. After successful dedupe validation, the system navigates to the prospect creation form

9. The prospect creation form consists of 7 sections:
    a. Prospect Information - The User can add personal details of the Prospect such as Name, Date of Birth, Title etc.
    b. Family Member Information – The User can add Family member details of the Prospect
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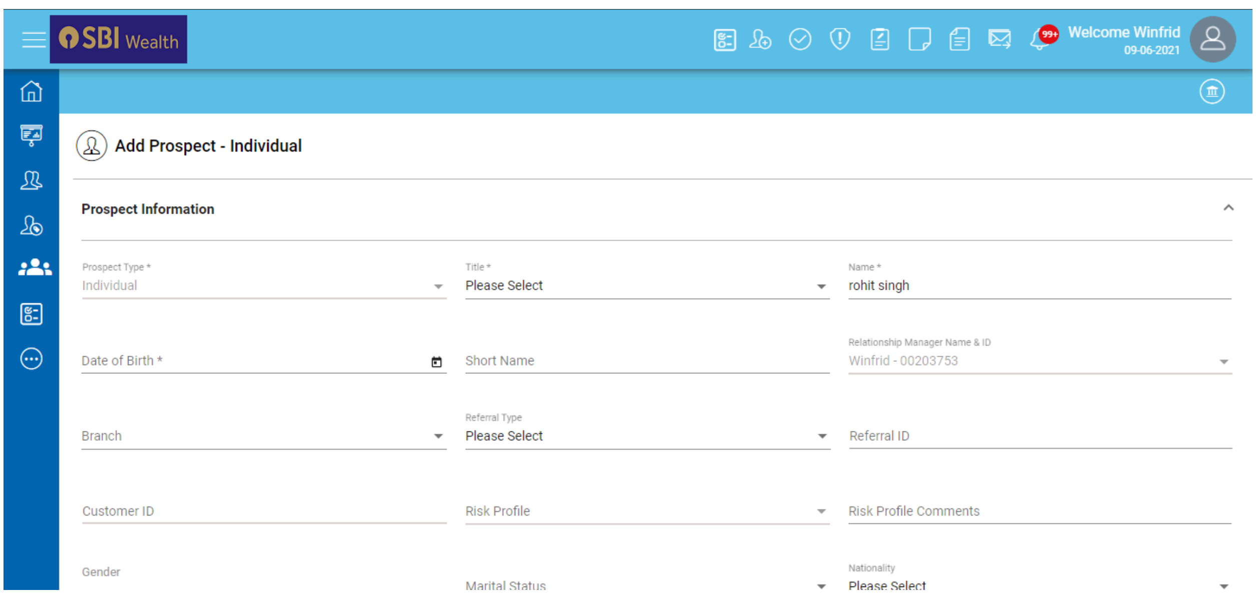
    d. Identification Information – The User can add Identification details for the Prospect such as Passport Number, National ID Number etc.
    e. Lifestyle Information – The User can capture the Prospect’s lifestyle information such as Hobbies/Interests, Zodiac etc.
    f. Document Information – The User can add document related information for the Prospect in this section
    g. Client Preferences – The User can capture the Prospect’s preferences in this section
10. The mandatory fields in the form are marked with *. After entering all the mandatory details, the User can click on the Confirm button to save the prospect details in the system



Screen: Prospect Creation Screen

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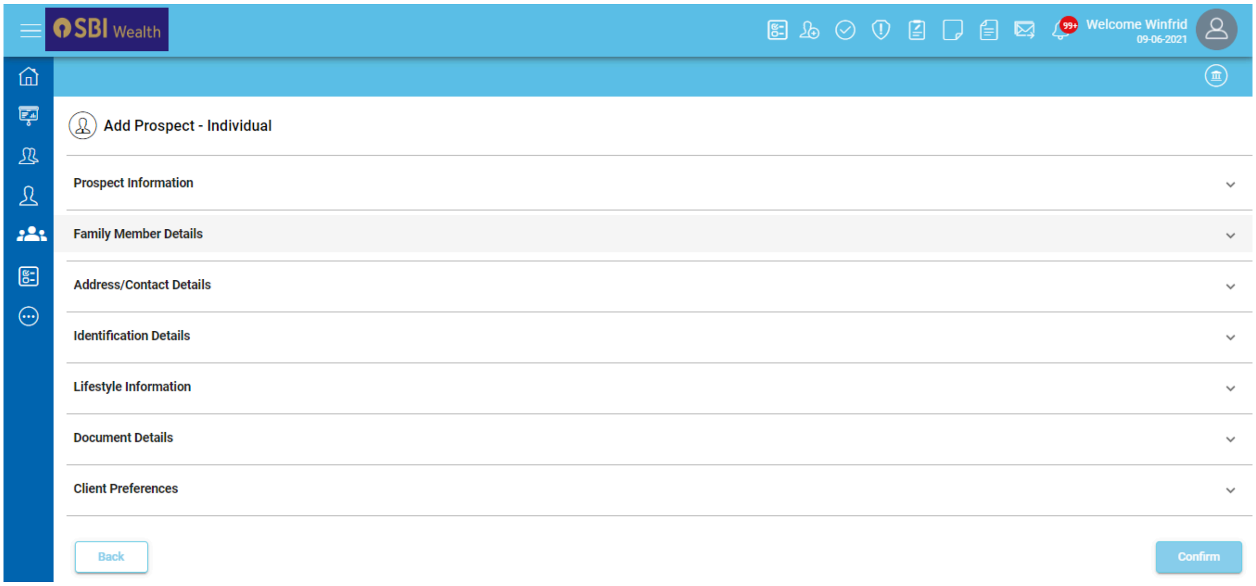
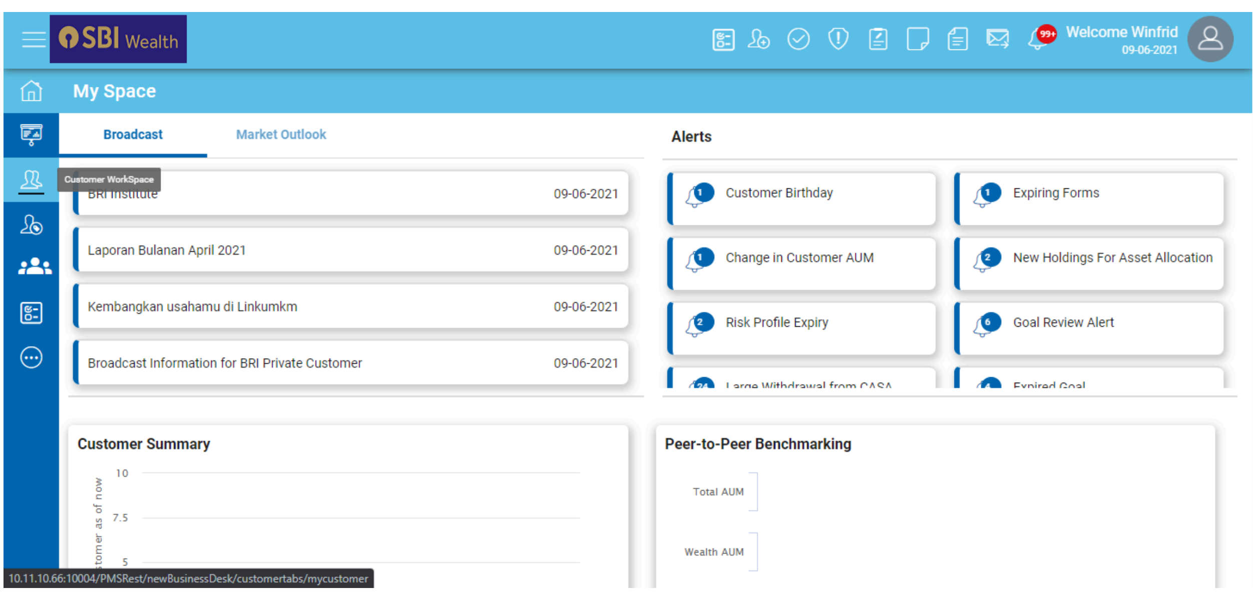


Screen: Section of prospect creation screen

11. After saving the prospect in the system, the same can be accessed from the My Prospects tab
12. Prospects can also be uploaded in the system in the RM pipeline (refer to section 8 Annexure for more details)

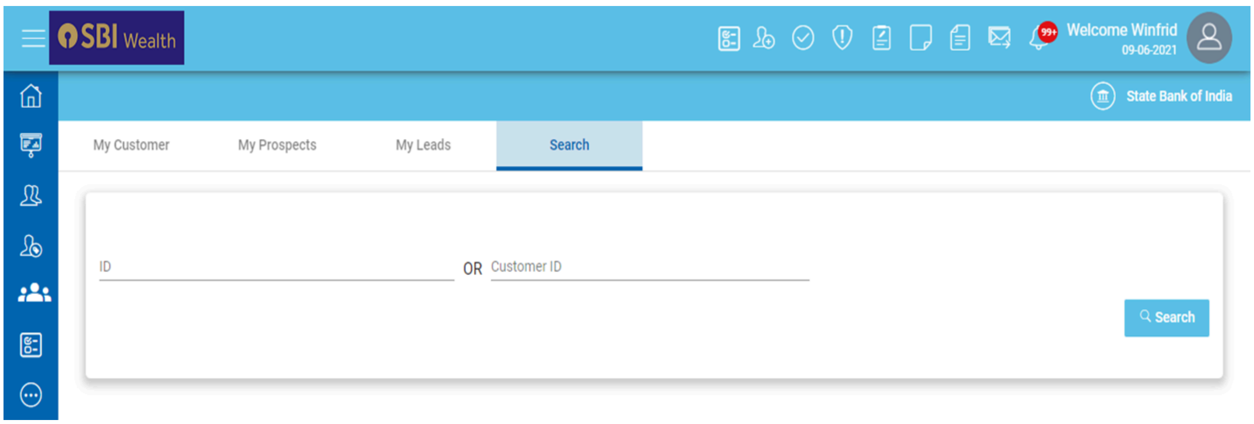
4.3.Customer Onboarding

1. A customer can be on boarded through daily end of the day batch process or manually on boarded from the PMS application
2. To onboard a customer from manually through PMS, the User needs to launch the application and enter the login details (illustrated in the Login to PMS section)



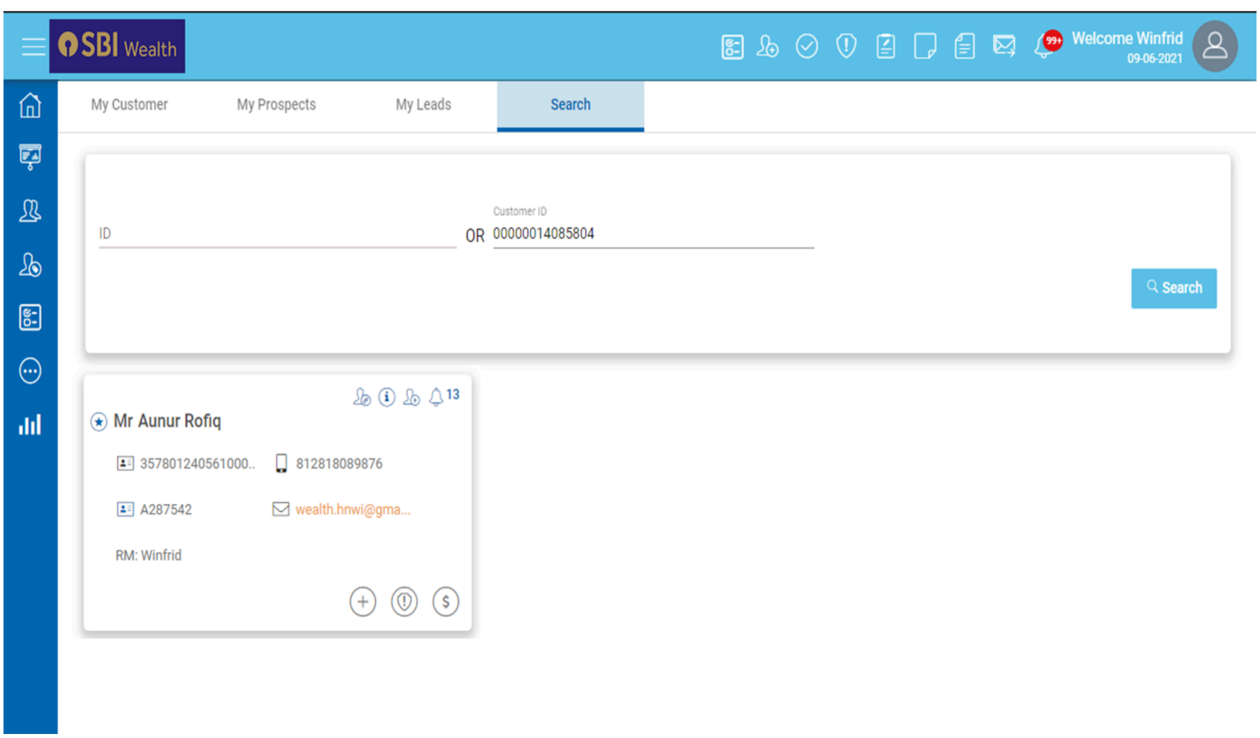
Screen: PMS application – My Space

3. The User clicks on the icon to navigate to the Customer Workspace
4. In the Customer Workspace the User selects the Search tab
5. To onboard a customer, the User can either enter the ID number or CIS number



Screen: Search tab

6. After entering the ID number or CIS number, the clicks on the "Search" button. The System will then search for the matching customer first in the Wealth Qube and then in the core banking system as well. In case a customer isn't on boarded in Wealth Qube, they can now be on boarded. If the customer corresponding to the ID number or CIS number is available in either Wealth Qube or Core Bank, it would be fetched and displayed as a card

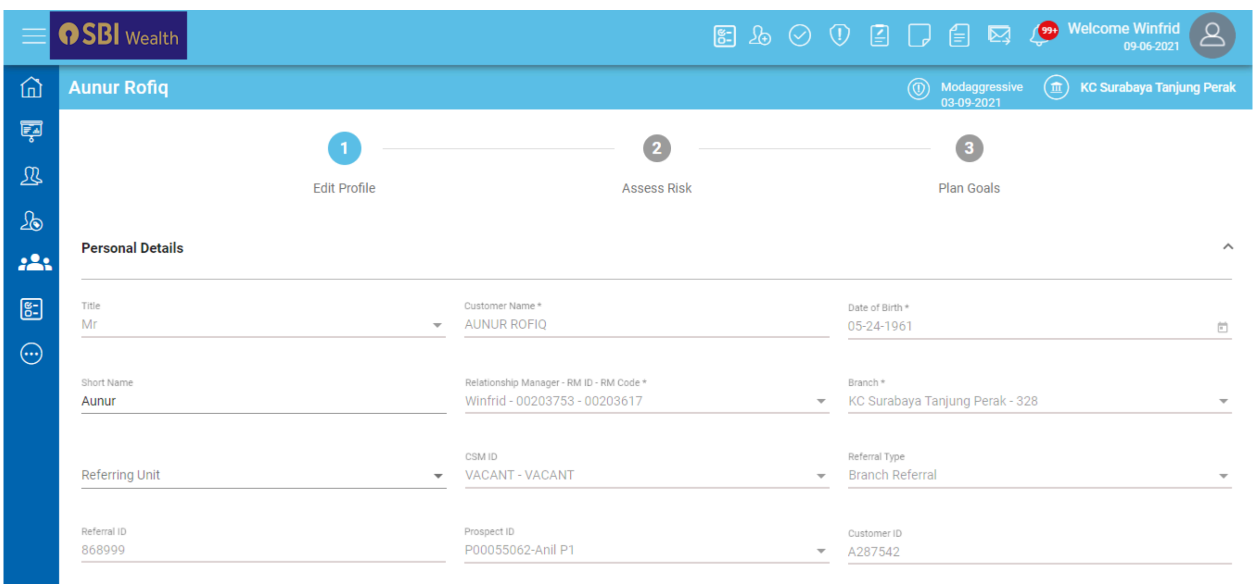


Screen: Search using Customer ID or ID Number

7. The User can then click on the "+" button on the Customer card to view the customer details

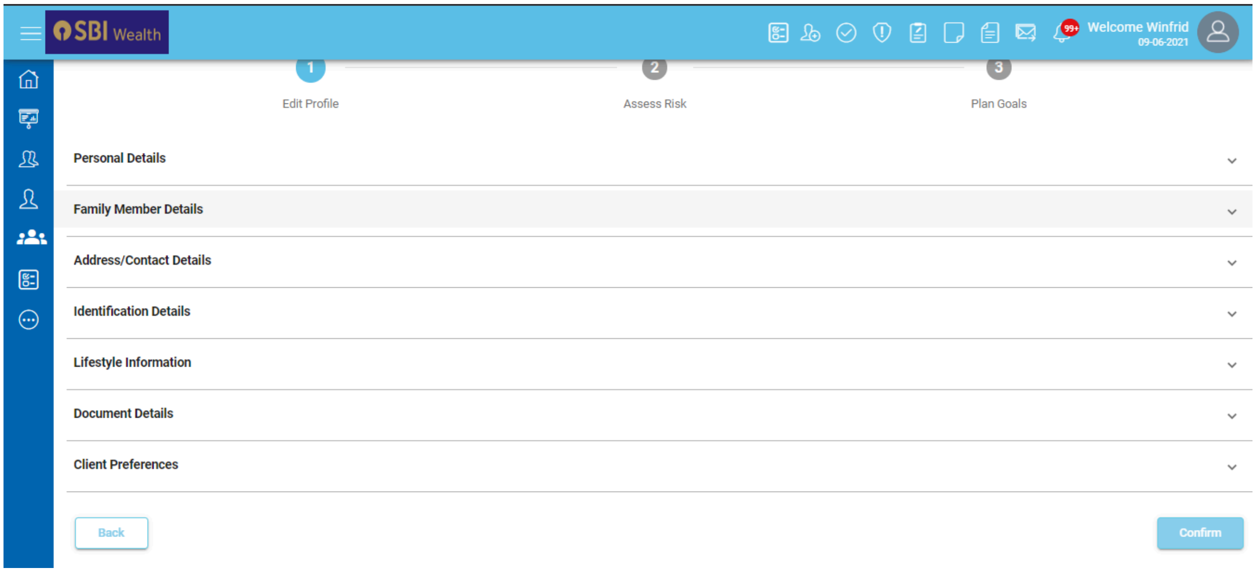
Screen: Click on the "+" button to view customer details

8. The customer data fetched will be populated in the customer details form and displayed to the User



Screen: Review Customer Details

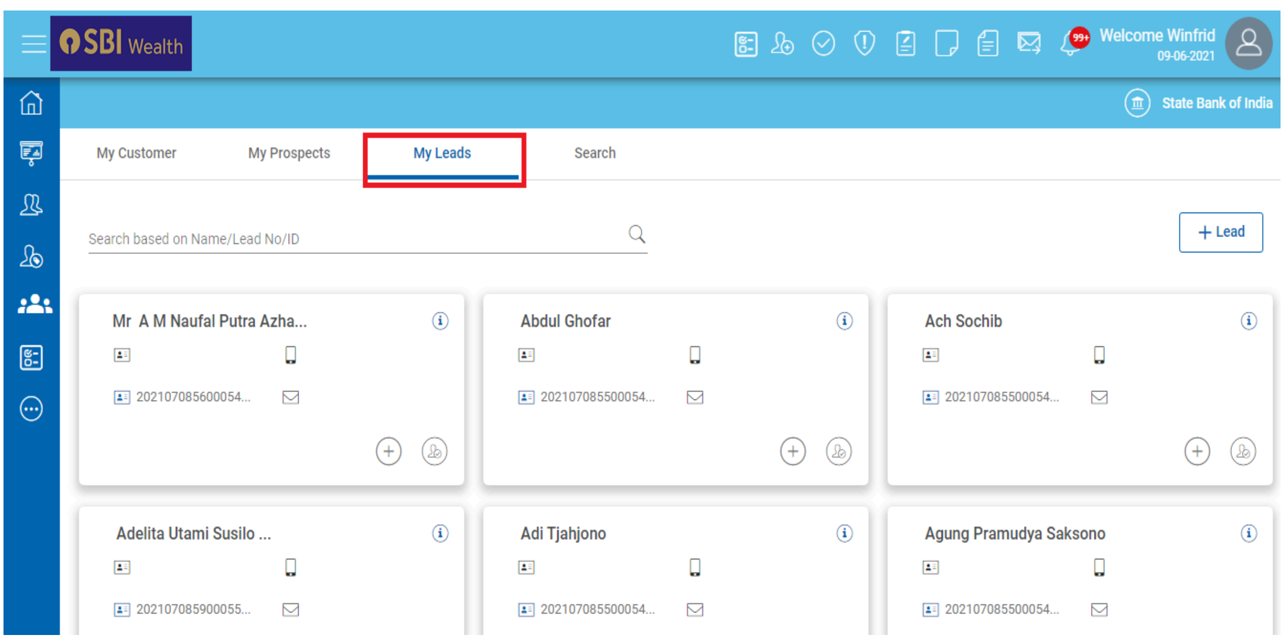
9. After reviewing the customer profile details, the User can click on the "Confirm" button to successfully onboard the customer onto the Wealth Qube system



Screen: Click on Confirm to onboard the Customer

4.4.Lead to Prospect Conversion

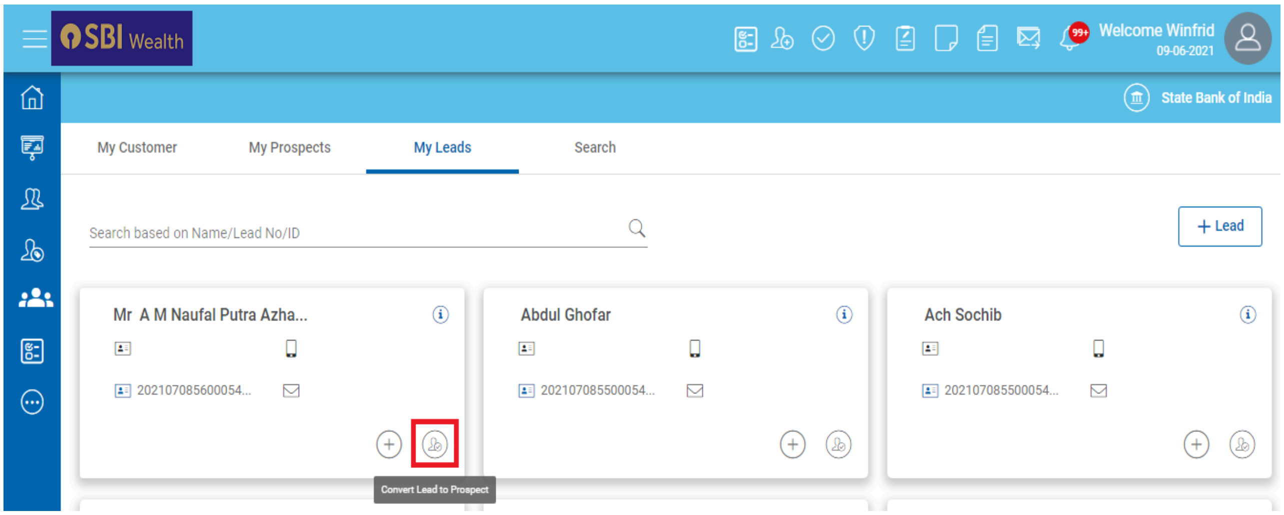
1. The user will launch the RM Office application after entering their login details
2. After the application loads up, the User needs to hover over the “Customer workspace” left panel menu and click on “My Leads” Tab on the screen. This will load the grid where all the existing leads record will be displayed



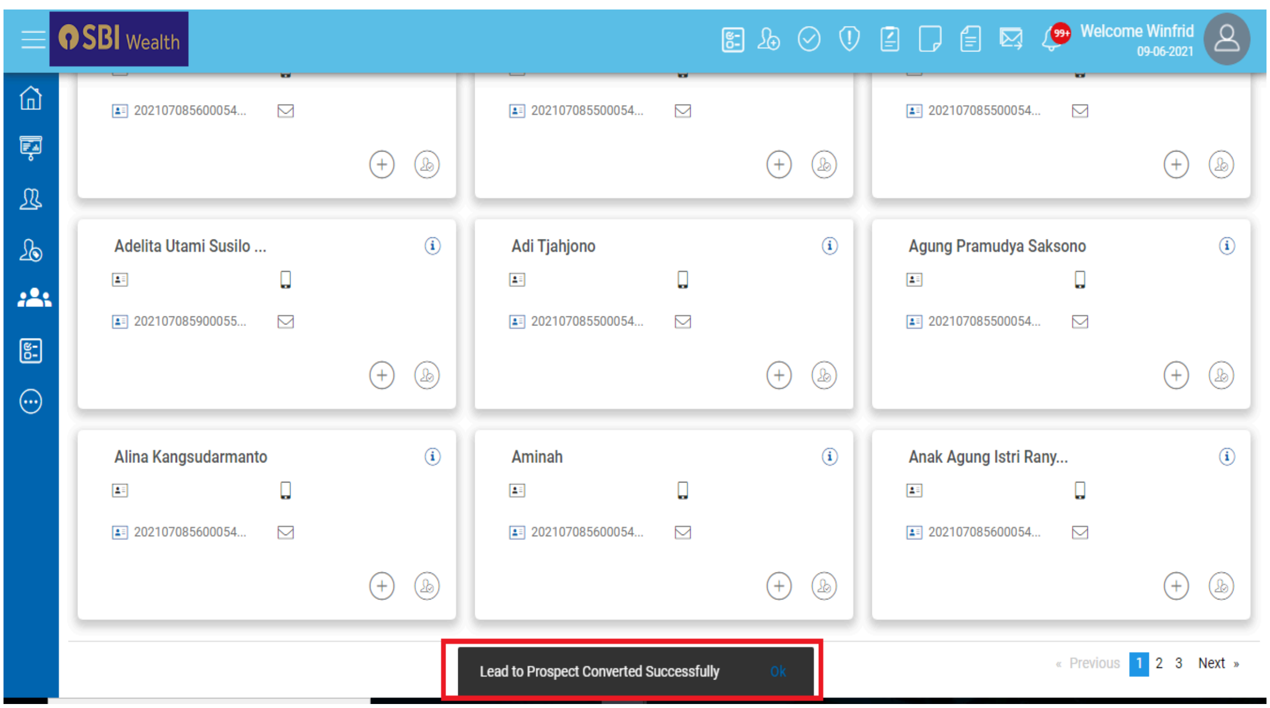
Screen: Click on My Leads

3. To recommend a lead as a prospect, the User needs to click on “Convert Lead to Prospect” button on the mentioned lead

card. A lead can only be recommended as a prospect if the lead status is “Client Accepted”

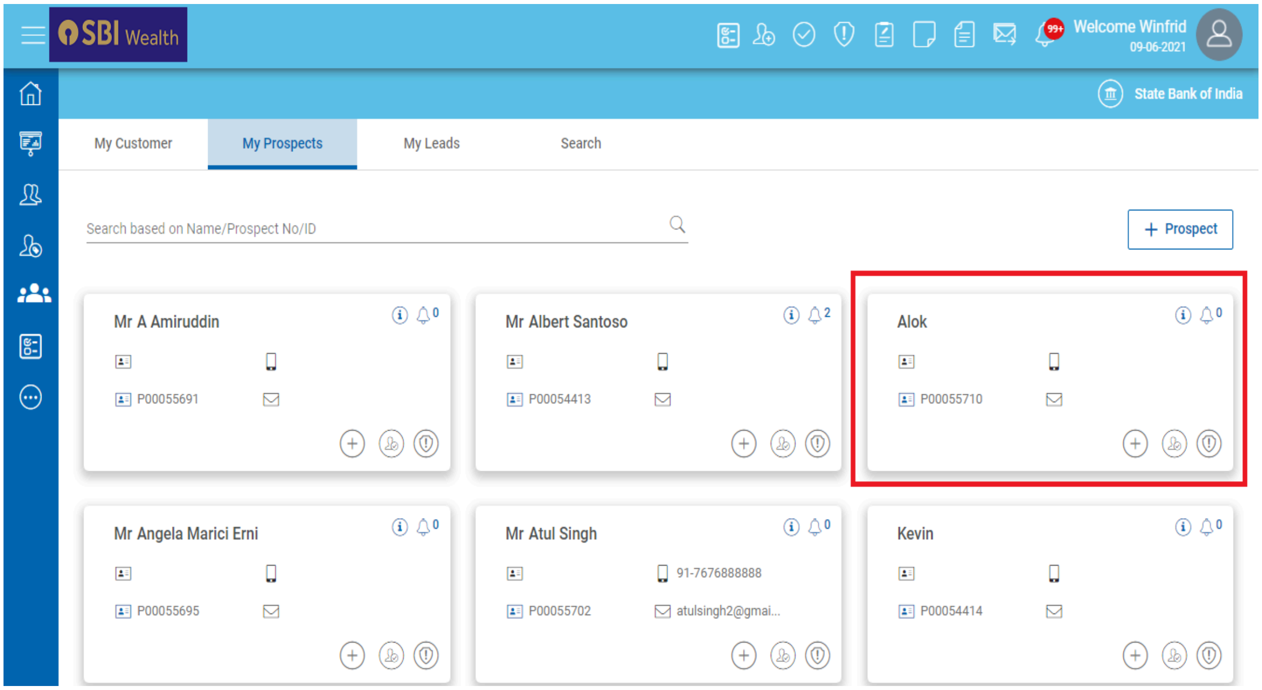


Screen: Recommend Lead as a Prospect



Screen: Lead Recommended Successfully

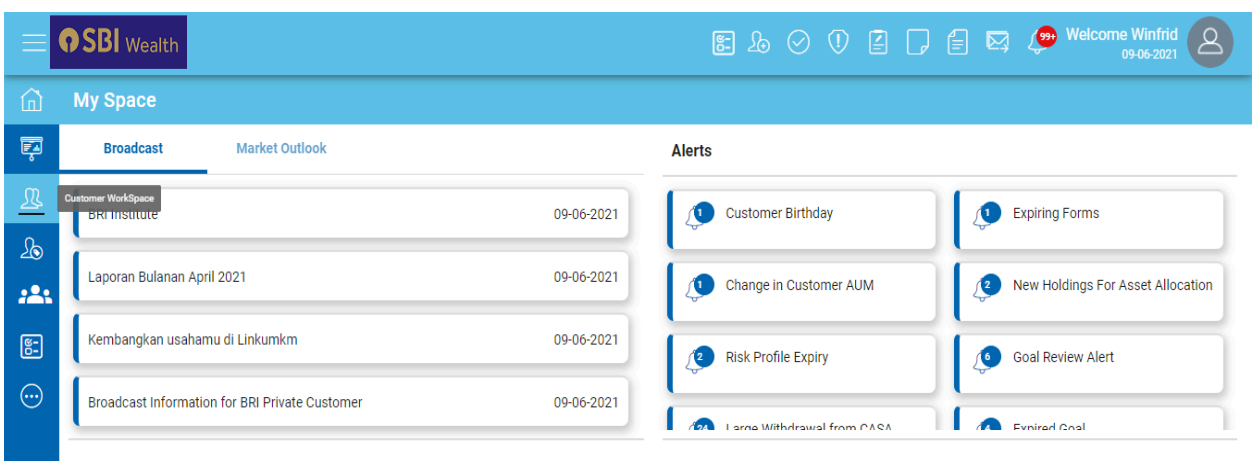
4. Once a lead is recommended, the same will be available as a prospect in the system



Screen: Visible in My Prospects after recommendation

4.5.Prospect to Customer mapping

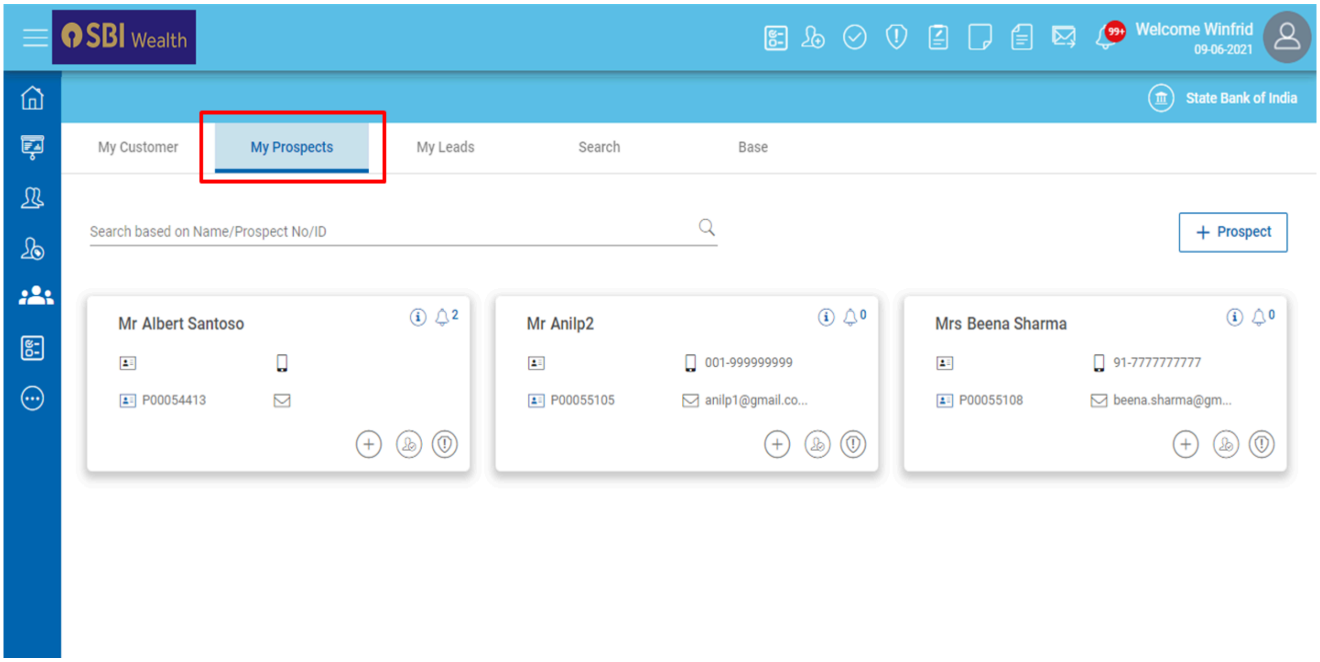
1. Mapping a prospect to a customer happens in the PMS application



Screen: My Space

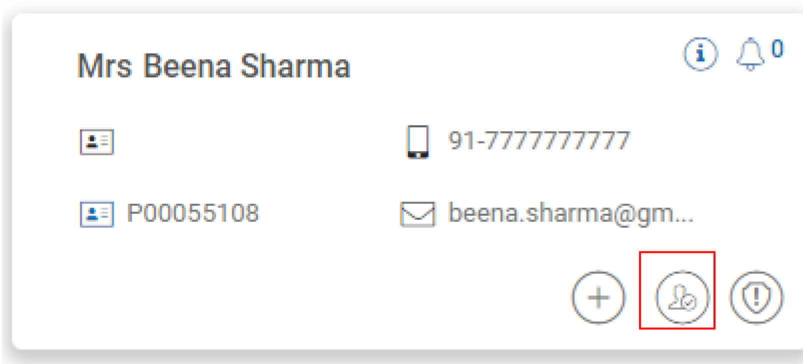
2. Once the PMS application Loads up, the User needs to click on the icon in the left panel to navigate to the Customer Workspace

3. The User then needs to click on the “My Prospects” tab and identify the desired prospect card which they want to map to a Customer



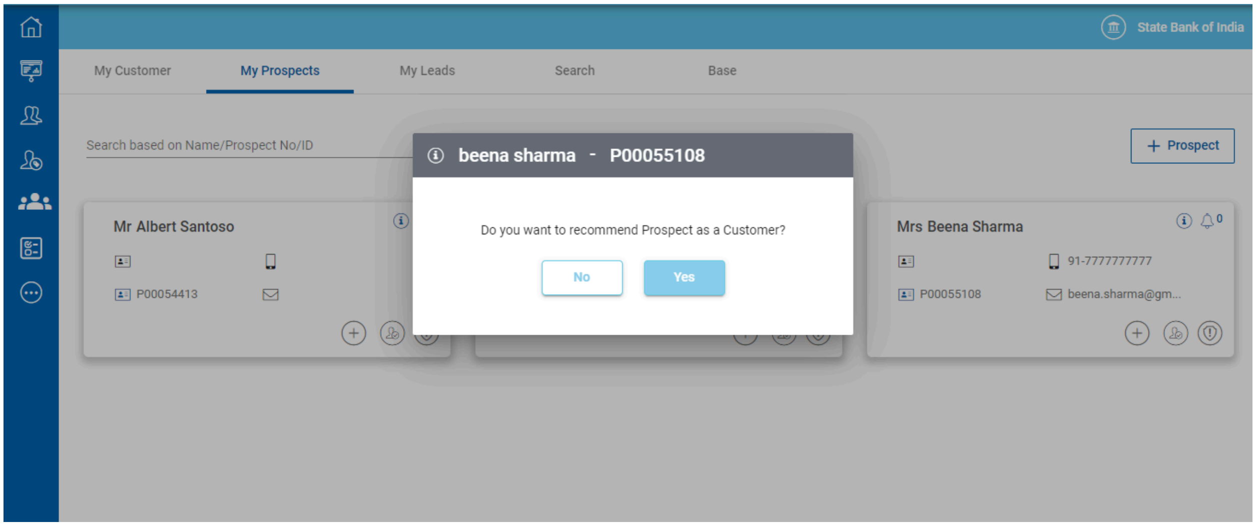
Screen: Customer Workspace – My Prospects

4. The User can then click on the icon to on the prospect card to recommend the prospect



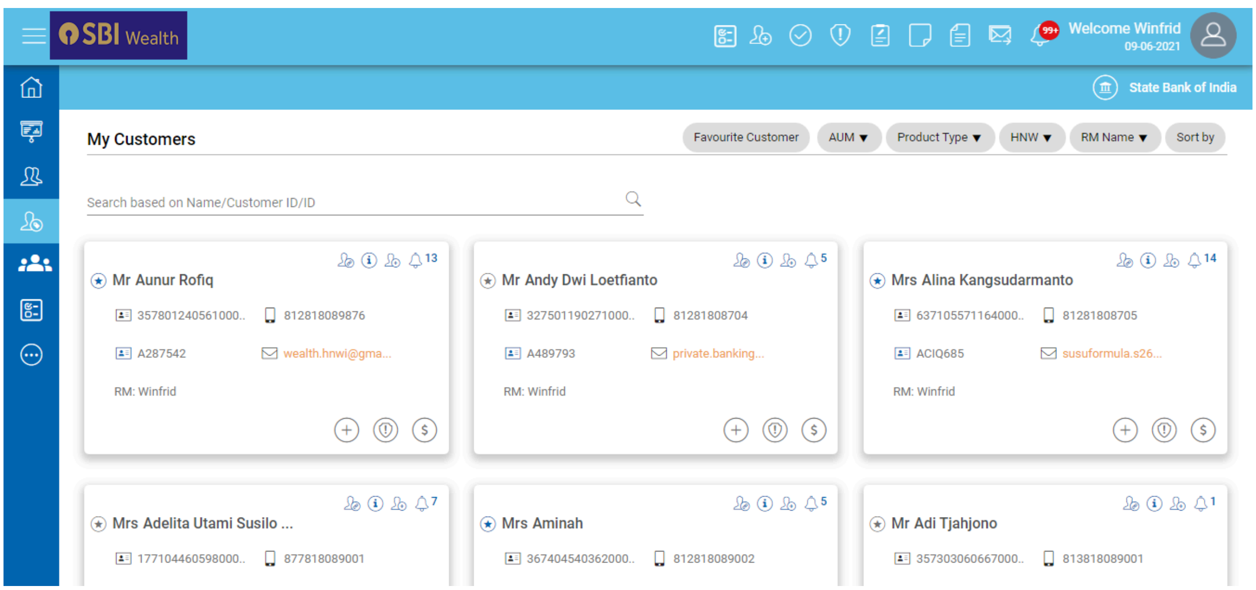
Screen: Prospect Card

5. The system will then prompt the User to confirm on the action. Once they confirm, the prospect will be recommended in the system



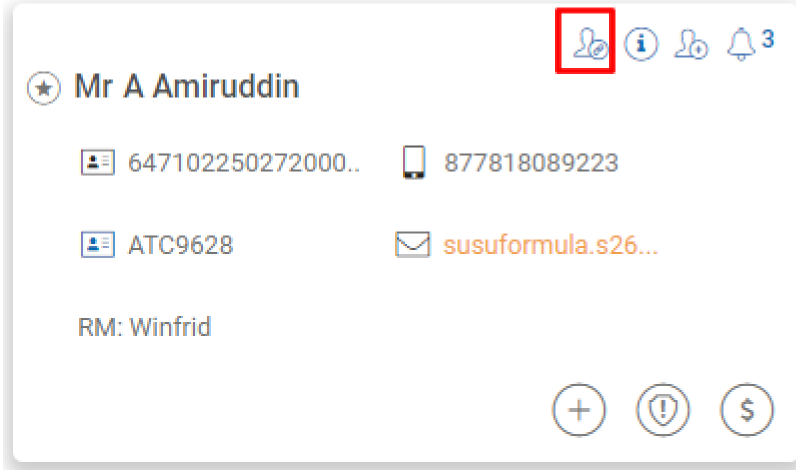
Screen: Confirm Recommendation

6. The User will then click on widget on the left panel to navigate to My Customers page



Screen: My Customers

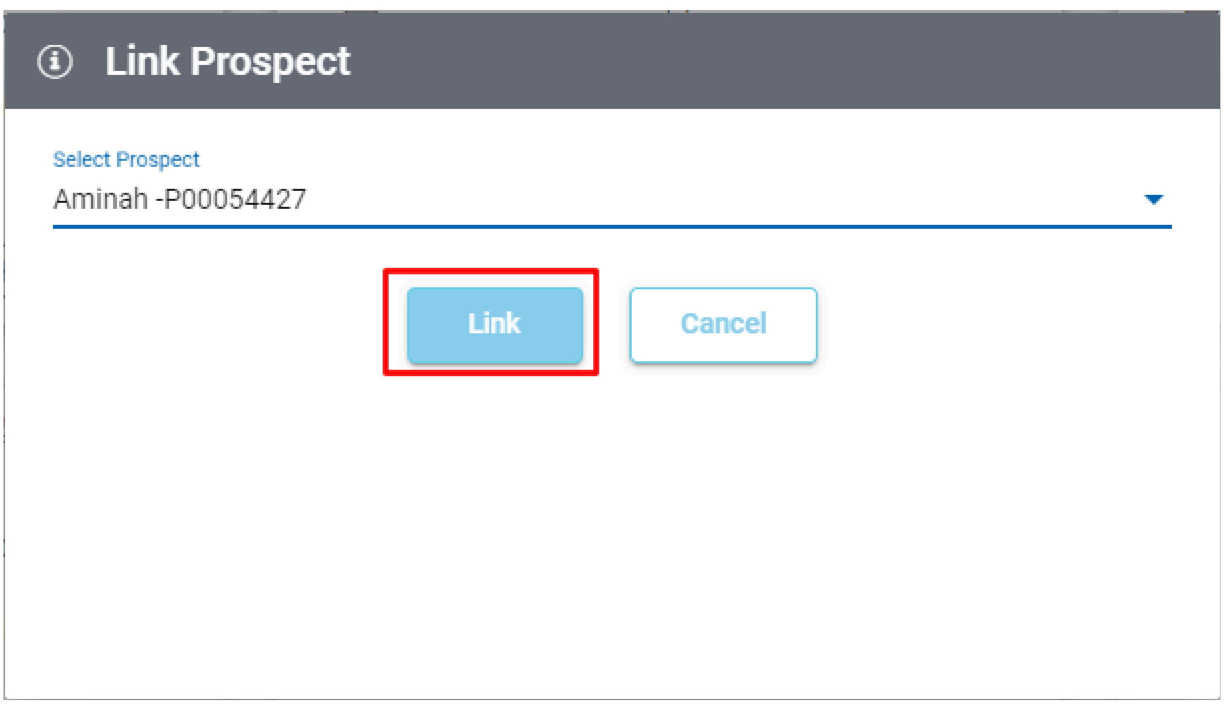
7. User will then identify the desired customer card and click on icon to link prospect.



Screen: Customer card

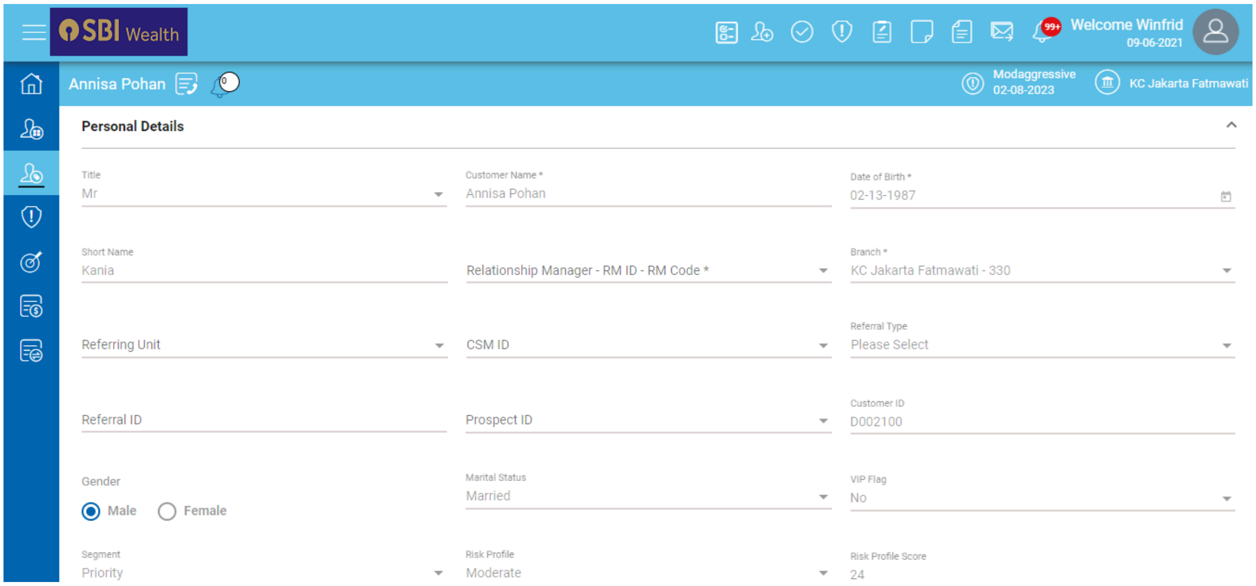
8. In the Link Prospect window, user can click on the “Select Prospect” dropdown to search for the recommended prospect. User has the provision to search for the prospect which needs to be linked. Once user starts typing, system will filter and display the matching prospect list

9. After selecting the desired prospect, the User will click on the “Link” button



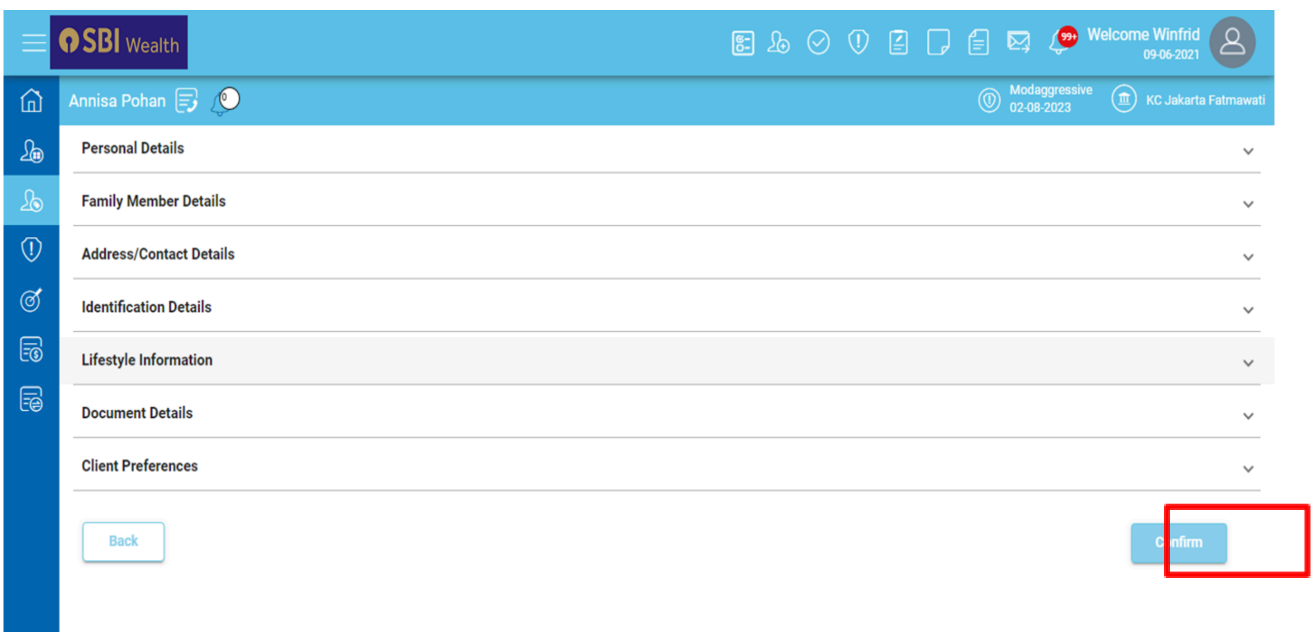
Screen: Link prospect to customer overlay

10. The System will then display the customer profile information. The prospect details will be copied to the customer profile. However, if for any fields, customer data is already present, the prospect data will not overwrite it



Screen: Review Customer details after mapping prospect information

11. After reviewing the profile details, the User can click on the "Confirm" button to successfully link the prospect to the customer



Screen: User to click the Confirm button to map the prospect to the customer

5. Field Level Details

a. Lead Details

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
De-Dupe Information								
1	Customer Name	Inputs the Name of the Lead	Input	Yes	String	Yes	Not Applicable	
2	Email	Inputs the Email ID of the Lead	Input	Yes	String	Yes	Not Applicable	
3	Country Code	Selects the Country Code for Primary Contact Number	Select	Yes	String	Yes	List of All Country Codes	
4	Primary Contact No	Inputs the Primary Contact Number of the Lead	Input	Yes	Numeric	Yes	Not Applicable	
5	Area Code	Inputs the Area Code of the Landline Number	Input	Yes	Numeric	Yes	Not Applicable	
6	Fixed Line Number	Inputs the Fixed Line Number of the Lead	Input	Yes	Numeric	Yes	Not Applicable	
7	Extension Number	Inputs the Extension the Number for the Fixed Line	Input	Yes	Numeric	Yes	Not Applicable	
8	Id Type	Selects the ID Type of the Lead	Select	Yes	String	Yes	1. NRIC 2. Passport	
9	Id	Input the NRIC/Passport Number of the Lead	Input	Yes	String	Yes	Not Applicable	
10	Select Campaign	Selects the Campaign linked to the Lead	Select	Yes	String	Yes	List of all Campaigns	
Lead Information								

1	Lead Type	Displays the Lead Type	Display	No	Character	Yes	1. Individual	
2	Title	Selects the title of the lead	Select	Yes	String	Yes	Refer to common List of Values sheet	
3	Customer Name	Inputs the name of the lead	Input	Yes	String	Yes	Not Applicable	
4	Date of Birth	Inputs the date of birth of the lead	Input	Yes	String	No	Not Applicable	
5	Short Name	Inputs the short name of the lead	Input	Yes	String	No	Not Applicable	
6	Relationship Manager Name & ID	Selects the relationship manager for the lead	Select	No	String	Yes	List of all the relationship managers	
7	Branch	Selects the branch of the lead	Select	Yes	String	No	List of all the branches	
8	Referral Type	Selects the referral type of the lead	Select	Yes	String	No	1. Branch Referral 2. MGM Referral 3. Others 4. SGM Referral 5. Senior Management/ BOD/ Subsidiary Referral 6. Agent/Vendor Referral	
9	Referral ID	Inputs the referral ID of the lead	Input	Yes	String	No	Not Applicable	
10	CIS	Displays the CIS number of the lead	Display	No	Numeric	No	Not Applicable	
11	Risk Profile	Selects the risk profile of the lead	Select	No	Character	No	List of Risk Profiles	
12	Risk Profile Comments	Inputs the risk profile comments for the lead	Input	No	String	No	Not Applicable	
13	Gender	Selects the gender of the lead	Select	Yes	Character	No	1. Male 2. Female	
14	Marital Status	Selects the marital status of the lead	Select	Yes	Character	No	1. Divorced 2. Separated 3. Married 4. Others 5. Single 6. Widowed	

15	Nationality	Selects the nationality of the lead	Select	Yes	Character	No	Refer to common List of Values sheet	
16	Place of Birth	Inputs the place of the birth of the lead	Input	Yes	String	No	Not Applicable	
17	Country of Residence	Selects the country of residence for the lead	Select	Yes	Character	No	Refer to common List of Values sheet	
18	PEP Tagging	Selects the Politically Exposed Person tagging for the lead	Select	Yes	Character	No	1. Yes 2. No	
19	Position	Selects the position of the lead	Select	Yes	Character	No	Refer to common List of Values sheet	
20	Occupation	Selects the occupation of the lead	Select	Yes	String	No	Refer to common List of Values sheet	
21	Industry	Selects the industry of the lead	Select	Yes	Character	No	Refer to common List of Values sheet	
22	Employment Type	Selects the employment type of the lead	Select	Yes	String	No	1. Employer 2. Government Employee 3. Private Employee 4. Self Employed/Own Account Worker 5. Unpaid Family Worker 6. Unemployed 7. Outside Labor Force	
23	Monthly Income	Inputs the monthly income of the lead	Select	Yes	Numeric	No	Not Applicable	
24	Customer Segment	Selects the Customer segment of the lead	Select	Yes	String	Yes	1. Private 2. Priority 3. Retail	
25	AUM	Inputs the AUM of the lead	Select	Yes	Numeric	No	Not Applicable	
26	Total Liabilities	Inputs the total Liabilities of the lead	Select	Yes	Numeric	No	Not Applicable	
27	Lead Status	Selects the status of the lead	Select	Yes	Character	No	1. Converted 2. Follow Up in Future 3. Interested 4. Not Interested	

							5. Yet to contact 6. Hot Pursuit	
28	Preferred Member ID	Inputs the preferred member ID of the prospect	Input	Yes	String	No	Not Applicable	
29	Campaign Name - Campaign ID	Selects the Campaign Name - Campaign ID of the prospect	Display/Select	Yes	String	No	List of all active campaigns	
Family Member Information								
1	Relationship	Selects the relationship with the Lead	Select	Yes	String	Conditional	1. Brother 2. Daughter 3. Father 4. Father-In-Law 5. Guardian 6. Grandchild 7. Grand Father 8. Grand Mother 9. Mother 10. Mother-In-Law 11. Niece 12. Nephew 13. Other 14. Sister 15. Son 16. Spouse	
2	Existing CIS	Selects existing CIS	Select	No	String	No	List of all customers	Greyed Out
3	Title	Selects the Title of the Family member	Select	Yes	String	Conditional	Refer to common List of Values sheet	
4	Name	Inputs the Name of the Family member	Input	Yes	String	Conditional	Not Applicable	
5	Date of Birth	Inputs the Date of Birth of the Family member	Input	Yes	String	No	Not Applicable	
6	Wedding Anniversary	Inputs the Wedding Anniversary of the Family member	Input	Yes	String	No	Not Applicable	
7	Age	Displays the Age of the Family member	Computed	No	Numeric	Conditional	Not Applicable	

8	Dependent	Selects if the Family member is a dependent	Select	Yes	Character	No	1. No 2. Yes	
Address/Contact Information								
1	Address Type	Selects the Address Type	Select	Yes	Character	Conditional	1. Mailing Address 2. Office Address 3. Permanent Home Address	
2	Address 1	Inputs the Address details	Input	Yes	String	Conditional	Not Applicable	
3	Address 2	Inputs the Address details	Input	Yes	String	Conditional	Not Applicable	
4	Address 3	Inputs the Address details	Input	Yes	String	No	Not Applicable	
5	City/Town	Input the City/Town	Input	Yes	String	Conditional	Not Applicable	
6	State	Input the State	Input	Yes	String	No	Not Applicable	
7	Postcode	Inputs the Postcode	Input	Yes	Numeric	No	Not Applicable	
8	Country	Inputs the Country	Input	Yes	Character	Conditional	Refer to common List of Values sheet	
9	Preferred Correspondence Address	Selects if address is the preferred correspondence address	Input	Yes	Character	Conditional	1. No 2. Yes	
10	Contact Type	Selects the Contact Type	Select	Yes	Character	Conditional	1. Email 2. Mobile 3. Office 4. Residence	
11	Country Code	Selects the Country Code	Select	Yes	String	Conditional	Refer to common List of Values sheet	
12	Area Code	Input the Area code	Input	Yes	Numeric	Conditional	Not Applicable	
13	Value	Input the contact value	Input	Yes	Numeric	Conditional	Not Applicable	
14	Extension No	Input the Extension Number	Input	Yes	Numeric	No	Not Applicable	
Identification Information								
1	ID Type	Selects the Identification Document of the Lead	Select	Yes	String	Conditional	Refer to common List of Values sheet	
2	Doc ID No	Inputs the Document ID Number of the Lead	Input	Yes	String	Conditional	Not Applicable	

3	Document Name	Inputs the Document name	Input	Yes	String	No	Not Applicable	
4	Place of Issue	Input the Place of Issue of the document	Input	Yes	String	No	Not Applicable	
5	Doc Issue Date	Inputs the date of issue for the document	Input	Yes	String	No	Not Applicable	
6	Doc Expiry Date	Inputs the date of expiry for the document	Input	Yes	String	No	Not Applicable	
Lifestyle Information								
1	Hobbies/Interests	Inputs the Hobbies/Interests	Input	Yes	String	No	Not Applicable	
2	Life Style Preferences	Inputs the Life Style Preferences	Input	Yes	String	No	Not Applicable	
3	Other Banks	Inputs the Other Banks	Input	Yes	String	No	Not Applicable	
4	Other Bank Products	Inputs the Other Bank Products	Input	Yes	String	No	Not Applicable	
5	Additional Remarks	Inputs the Additional Remarks	Input	Yes	String	No	Not Applicable	
6	Languages Known	Inputs the Languages Known	Input	Yes	String	No	Not Applicable	
Document Information								
1	Document Group	Selects the Document Group	Select	Yes	String	Conditional	Identity Proof Document	
2	Document Name	Inputs the Document Name	Input	Yes	String	Conditional	1. KTP 2. Passport	
3	Status	Selects the Status of the Document	Select	Yes	Character	No	1. Pending 2. Not Applicable 3. Submitted	
4	Submission/Later Submission Date	Inputs the Submission/Later submission date	Input	Yes	String	No	Not Applicable	
5	Expiry Date	Inputs the expiry date	Input	Yes	String	No	Not Applicable	
6	Remarks	Inputs Remarks if any	Input	Yes	String	No	Not Applicable	
Lead Preferences								

1	Preferred Communication Channel	Selects the preferred communication channels	Select	Yes	String	No	1. E-mail 2. Mailing - Home 3. Mailing - Office 4. SMS/Line/Whatsapp	This is a multi select
2	Preferred Contact Times	Selects the preferred days for communication	Select	Yes	Character	No	1. Sunday 2. Monday 3. Tuesday 4. Wednesday 5. Thursday 6. Friday 7. Saturday	This is a multi select
3	From	Inputs the from time	Input	Yes	String	No	Not Applicable	
4	To	Inputs the to time	Input	Yes	String	No	Not Applicable	
5	Customer Language Preference	Selects the customer language preference	Select	Yes	Character	No	List of applicable Languages	
6	Preferred Location	Selects the preferred location	Select	Yes	Character	No	1. Any 2. Office 3. Residence	
7	Hold Mail	Selects the Hold Mail (Yes/No)	Select	Yes	Character	No	1. Yes 2. No	
8	Hold Mail Period From	Selects the Hold Mail Period From	Input	Yes	String	Conditional	Not Applicable	
9	Hold Mail Period To	Selects the Hold Mail Period To	Input	Yes	String	Conditional	Not Applicable	
10	Hold Call	Selects the Hold Call (Yes/No)	Select	Yes	Character	No	1. Yes 2. No	
11	Hold Call Period From	Selects the Hold Call Period From	Input	Yes	String	Conditional	Not Applicable	
12	Hold Call Period To	Selects the Hold Call Period To	Input	Yes	String	Conditional	Not Applicable	
Reporting Preferences								
1	Report Name	Selects the Report Type	Select	Yes	String	Conditional	List of applicable reports	
2	Reporting Date	Input the Reporting Date	Input	Yes	String	Conditional	Not Applicable	
3	Reporting Frequency	Selects the Report Frequency	Select	Yes	String	Conditional	1. Half-Yearly 2. Monthly 3. Quarterly 4. Weekly 5. Yearly	
4	Dispatch Mode	Selects the Dispatch Mode	Select	Yes	String	Conditional	1. Collect-Branch 2. Hold-Head	

							3. Mail 4. Via Email	

b. Prospect Details

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
				De-Dupe Information				
1	Customer Name	Inputs the Name of the Prospect	Input	Yes	String	Yes	Not Applicable	
2	Email	Inputs the Email ID of the Prospect	Input	Yes	String	Yes	Not Applicable	
3	Country Code	Selects the Country Code for Primary Contact Number	Select	Yes	String	Yes	List of All Country Codes	
4	Primary Contact No	Inputs the Primary Contact Number of the Prospect	Input	Yes	Numeri c	Yes	Not Applicable	
5	Area Code	Inputs the Area Code of the Landline Number	Input	Yes	Numeri c	Yes	Not Applicable	
6	Fixed Line Number	Inputs the Fixed Line Number of the Prospect	Input	Yes	Numeri c	Yes	Not Applicable	
7	Extension Number	Inputs the Extension the Number for the Fixed Line	Input	Yes	Numeri c	Yes	Not Applicable	
8	Id Type	Selects the ID Type of the Prospect	Select	Yes	String	Yes	1. NRIC 2. Passport	
9	Id	Inputs the NRIC/Passport Number of the Prospect	Input	Yes	String	Yes	Not Applicable	
				Prospect Information				
1	Prospect Type	Displays the prospect Type	Display	No	Character	Yes	1. Individual	
2	Title	Selects the title of the prospect	Select	Yes	String	Yes	Refer to common List of Values sheet	
3	Name	Inputs the name of the prospect	Input	Yes	String	Yes	Not Applicable	

4	Date of Birth	Inputs the date of birth of the prospect	Input	Yes	String	Yes	Not Applicable	
5	Short Name	Inputs the short name of the prospect	Input	Yes	String	No	Not Applicable	
6	Relationship Manager Name & ID	Selects the relationship manager for the prospect	Select	No	String	Not Applicable	List of all the relationship managers	
7	Branch	Selects the branch of the prospect	Select	Yes	String	No	List of all the branches	
8	Referral Type	Selects the referral type of the prospect	Select	Yes	String	No	1. Branch Referral 2. MGM Referral 3. Others 4. SGM Referral 5. Senior Management/BOD/Subsidiary Referral 6. Agent/Vendor Referral	
9	Referral ID	Inputs the referral ID of the prospect	Input	Yes	String	No	Not Applicable	
10	CIS	Displays the CIS number of the prospect	Display	No	Numeric	No	Not Applicable	
11	Risk Profile	Selects the risk profile of the prospect	Select	No	Character	No	List of Risk Profiles	
12	Risk Profile Comments	Inputs the risk profile comments for the prospect	Input	No	String	No	Not Applicable	
13	Gender	Selects the gender of the prospect	Select	Yes	Character	No	1. Male 2. Female 3. Others	
14	Marital Status	Selects the marital status of the prospect	Select	Yes	Character	No	1. Divorced 2. Separated 3. Married 4. Others 5. Single 6. Widowed	
15	Nationality	Selects the nationality of the prospect	Select	Yes	Character	No	Refer to common List of Values sheet	
16	Place of Birth	Inputs the place of the birth of the prospect	Input	Yes	String	No	Not Applicable	

17	Country of Residence	Selects the country of residence for the prospect	Select	Yes	Character	No	Refer to common List of Values sheet	
18	PEP Tagging	Selects the Politically Exposed Person tagging for the prospect	Select	Yes	Character	No	1. Yes 2. No	
19	Position	Selects the position of the prospect	Select	Yes	Character	No	Refer to common List of Values sheet	
20	Occupation	Selects the occupation of the prospect	Select	Yes	Character	No	Refer to common List of Values sheet	
21	Industry	Selects the industry of the prospect	Select	Yes	Character	No	Refer to common List of Values sheet	
22	Employment Type	Selects the employment type of the prospect	Select	Yes	Character	No	1. Employer 2. Government Employee 3. Private Employee 4. Self Employed/Own Account Worker 5. Unpaid Family Worker 6. Unemployed 7. Outside Labour Force	
23	Monthly Income	Inputs the monthly income of the prospect	Select	Yes	Numeric	No	Not Applicable	
24	Segment	Selects the customer segment of the prospect	Select	Yes	String	No	1. Private 2. Priority 3. Retail	
25	AUM	Inputs the AUM of the prospect	Select	Yes	Numeric	No	Not Applicable	
26	Total Liabilities	Inputs the total Liabilities of the prospect	Select	Yes	Numeric	No	Not Applicable	
27	Status	Selects the status of the prospect	Select	Yes	Character	No	1. Converted 2. Follow Up in Future 3. Interested 4. Not Interested 5. Yet to contact 6. Hot Pursuit	
Family Member Information								
1	Relationship	Selects the relationship with the prospect	Select	Yes	String	Conditional	1. Brother 2. Daughter 3. Father 4. Father-In-Law	

							5. Guardian 6. Grandchild 7. Grand Father 8. Grand Mother 9. Mother 10. Mother-In-Law 11. Niece 12. Nephew 13. Other 14. Sister 15. Son 16. Spouse	
2	Existing CIS	Selects existing CIS	Select	No	String	No	List of all customers	Greyed Out
3	Title	Selects the Title of the Family member	Select	Yes	String	Conditional	Refer to common List of Values sheet	
4	Name	Inputs the Name of the Family member	Input	Yes	String	Conditional	Not Applicable	
5	Date of Birth	Inputs the Date of Birth of the Family member	Input	Yes	String	No	Not Applicable	
6	Wedding Anniversary	Inputs the Wedding Anniversary of the Family member	Input	Yes	String	No	Not Applicable	
7	Age	Displays the Age of the Family member	Computed	No	Numeric	Conditional	Not Applicable	
8	Dependent	Selects if the Family member is a dependent	Select	Yes	Character	No	1. No 2. Yes	
Address/Contact Information								
1	Address Type	Selects the Address Type	Select	Yes	Character	Conditional	1. Mailing Address 2. Office Address 3. Permanent Home Address	
2	Address 1	Inputs the Address details	Input	Yes	String	Conditional	Not Applicable	
3	Address 2	Inputs the Address details	Input	Yes	String	Conditional	Not Applicable	
4	Address 3	Inputs the Address details	Input	Yes	String	No	Not Applicable	
5	City/Town	Inputs the City/Town	Input	Yes	String	Conditional	Not Applicable	
6	State	Inputs the State	Input	Yes	String	No	Not Applicable	
7	Postcode	Inputs the Postcode	Input	Yes	Numeric	No	Not Applicable	

8	Country	Inputs the Country	Input	Yes	Character	Conditional	Refer to common List of Values sheet	
9	Preferred Correspondence Address	Selects if address is the preferred correspondence address	Input	Yes	Character	Conditional	1. No 2. Yes	
10	Contact Type	Selects the Contact Type	Select	Yes	Character	Conditional	1. Email 2. Mobile 3. Office 4. Residence	
11	Country Code	Selects the Country Code	Select	Yes	String	Conditional	Refer to common List of Values sheet	
12	Area Code	Inputs the Area code	Input	Yes	Numeric	Conditional	Not Applicable	
13	Value	Inputs the contact value	Input	Yes	Numeric	Conditional	Not Applicable	
14	Extension No	Inputs the Extension Number	Input	Yes	Numeric	No	Not Applicable	
Identification Information								
1	Doc ID Type	Selects the Identification Document of the prospect	Select	Yes	String	Conditional	Refer to common List of Values sheet	
2	Doc ID No	Inputs the Document ID Number of the prospect	Input	Yes	String	Conditional	Not Applicable	
3	Document Name	Inputs the Document name	Input	Yes	String	No	Not Applicable	
4	Place of Issue	Input the Place of Issue of the document	Input	Yes	String	No	Not Applicable	
5	Doc Issue Date	Inputs the date of issue for the document	Input	Yes	String	No	Not Applicable	
6	Doc Expiry Date	Inputs the date of expiry for the document	Input	Yes	String	No	Not Applicable	
Lifestyle Information								
1	Hobbies/Interests	Inputs the Hobbies/Interests	Input	Yes	String	No	Not Applicable	
2	Life Style Preferences	Inputs the Life Style Preferences	Input	Yes	String	No	Not Applicable	
3	Other Banks	Inputs the Other Banks	Input	Yes	String	No	Not Applicable	
4	Other Bank Products	Inputs the Other Bank Products	Input	Yes	String	No	Not Applicable	

5	Additional Remarks	Inputs the Additional Remarks	Input	Yes	String	No	Not Applicable	
6	Languages Known	Inputs the Languages Known	Input	Yes	String	No	Not Applicable	
Document Information								
1	Document Group	Selects the Document Group	Select	Yes	String	Yes	Identity Proof Document	
2	Document Name	Input the Document Name	Input	Yes	String	Yes	1. KTP 2. Passport	
3	Status	Selects the Status of the Document	Select	Yes	Character	No	1. Pending 2. Not Applicable 3. Submitted	
4	Submission/Later Submission Date	Input the Submission/Later submission date	Input	Yes	String	No	Not Applicable	
5	Expiry Date	Inputs the expiry date	Input	Yes	String	No	Not Applicable	
6	Remarks	Inputs Remarks if any	Input	Yes	String	No	Not Applicable	
Client Preferences								
1	Preferred Communication Channel	Selects the preferred communication channels	Select	Yes	String	No	1. E-mail 2. Mailing - Home 3. Mailing - Office 4. SMS/Line/Whatsapp	This is a multi select
2	Preferred Contact Time	Selects the preferred contact times	Select	Yes	Character	No	1. Sunday 2. Monday 3. Tuesday 4. Wednesday 5. Thursday 6. Friday 7. Saturday	This is a multi select
3	From	Inputs the from time	Input	Yes	String	No	Not Applicable	
4	To	Inputs the to time	Input	Yes	String	No	Not Applicable	
5	Customer Language Preference	Selects the customer language preference	Select	Yes	Character	No	List of applicable Languages	
6	Preferred Location	Selects the preferred location	Select	Yes	Character	No	1. Any 2. Office 3. Residence	
7	Hold Mail	Selects the Hold Mail (Yes/No)	Select	Yes	Character	No	1. Yes 2. No	
8	Hold Mail Period From	Selects the Hold Mail Period From	Input	Yes	String	Conditional	Not Applicable	

9	Hold Mail Period To	Selects the Hold Mail Period To	Input	Yes	String	Conditional	Not Applicable	
10	Hold Call	Selects the Hold Call (Yes/No)	Select	Yes	Character	No	1. Yes 2. No	
11	Hold Call Period From	Selects the Hold Call Period From	Input	Yes	String	Conditional	Not Applicable	
12	Hold Call Period To	Selects the Hold Call Period To	Input	Yes	String	Conditional	Not Applicable	
Reporting Preferences								
1	Report Name	Selects the Report Type	Select	Yes	String	Conditional	List of applicable reports	
2	Reporting Date	Input the Reporting Date	Input	Yes	String	Conditional	Not Applicable	
3	Reporting Frequency	Selects the Report Frequency	Select	Yes	String	Conditional	1. Half-Yearly 2. Monthly 3. Quarterly 4. Weekly 5. Yearly	
4	Dispatch Mode	Select the Dispatch Mode	Select	Yes	String	Conditional	1. Collect-Branch 2. Hold-Head 3. Mail 4. Via Email	

c. Customer Details

S No	Field Name	Field Description	Field Type	Editable	Data Type	Mandatory	List of Values	Remarks
Personal Details								
1	Title	Displays the title of the customer	Display	No	String	No	Refer to common List of Values sheet	
2	Customer Name	Displays the name of the customer	Display	No	String	Yes	Not Applicable	
3	Date of Birth	Displays the date of birth of the customer	Display	No	String	Yes	Not Applicable	
4	Short Name	Inputs the short name of the customer	Input	Yes	String	No	Not Applicable	
5	Relationship Manager Name & ID	Displays the relationship manager for the customer	Display	No	String	Yes	List of all the relationship managers	
6	Branch	Displays the branch of the customer	Display	No	String	Yes	List of all the branches	
7	Referring Unit	Selects the referring unit for the customer	Select	Yes	String	No	List of all referring units	

8	Backup Officer/RM	Displays the backup officer/RM for the customer	Display	No	String	No	List of all the relationship managers	
9	Referral Type	Displays the referral type of the customer	Display	No	String	No	1. Branch Referral 2. MGM Referral 3. Others 4. SGM Referral 5. Senior Management/BOD/Subsidiary Referral 6. Agent/Vendor Referral	
10	Referral ID	Displays the referral ID of the customer	Display	No	String	No	Not Applicable	
11	Prospect ID	Displays the prospect ID of the customer	Display	No	String	No	Not Applicable	
12	CIS	Displays the CIS number of the customer	Display	No	Numeric	No	Not Applicable	
13	Gender	Displays the gender of the customer	Display	No	Character	No	1. Male 2. Female	
14	Marital Status	Displays the marital status of the customer	Display	No	Character	No	1. Divorced 2. Separated 3. Married 4. Others 5. Single 6. Widowed	
15	VIP Flag	Displays the VIP flag of the customer	Display	No	Character	No	1. Yes 2. No	
16	Segment	Displays the segment of the customer	Display	No	String	No	1. Private 2. Priority 3. Retail	
17	Risk Profile	Displays the risk profile of the customer	Display	No	Character	No	List of Risk Profiles	
18	Risk Profile Score	Displays the risk profile score of the customer	Display	No	Numeric	No	Not Applicable	
19	Risk Profile Score after deviation	Displays the risk profile score after deviation of the customer	Display	No	Numeric	No	Not Applicable	
20	PEP Tagging	Displays the Politically Exposed Person	Display	No	Character	No	1. Yes 2. No	

		tagging for the customer						
21	Industry	Displays the industry of the customer	Display	No	Character	No	Refer to common List of Values sheet	
22	Estimated Investment Amt	Inputs the estimated investment amount of the customer	Input	Yes	Numeric	No	Not Applicable	
23	Reference Currency	Displays the reference currency for the customer	Display	No	String	Yes	Refer to common List of Values sheet	
24	Monthly Income	Displays the monthly income of the customer	Display	No	Numeric	No	Not Applicable	
25	Position	Selects the position of the customer	Select	Yes	Character	No	Refer to common List of Values sheet	
26	Occupation	Displays the occupation of the customer	Display	No	String	No	Refer to common List of Values sheet	
27	Employment Type	Displays the employment type of the customer	Display	No	String	No	1. Employer 2. Government Employee 3. Private Employee 4. Self Employed/Own Account Worker 5. Unpaid Family Worker 6. Unemployed 7. Outside Labor Force	
28	Employer Name	Displays the employer name of the customer	Display	No	String	No	Not Applicable	
29	Nationality	Selects the nationality of the customer	Select	No	Character	Yes	Refer to common List of Values sheet	
30	Birth Country	Selects the birth country of the customer	Select	Yes	String	Yes	Refer to common List of Values sheet	
31	FATCA Indica	Displays the FATCA indicator of the customer	Display	No	Character	Yes	1. Yes 2. No	
32	Place of Birth	Inputs the place of the birth of the customer	Input	Yes	String	No	Not Applicable	
33	Country of Residence	Displays the country of	Display	No	Character	No	Refer to common List of Values sheet	

		residence for the customer						
34	Resident Status	Displays the resident status for the customer	Display	No	String	No	List of Resident Status	
35	Last Contacted	Inputs the last contacted of the customer	Input	Yes	String	No	Not Applicable	
36	Vulnerable Customer	Displays the Vulnerable Status (Yes/No) of the customer	Display	No	Character	No	1. Yes 2. No	
37	Risk Level	Displays the risk level of the customer	Display	No	Numeric	No	1 2 3 4 5 6	
38	Status	Displays the status of the customer	Display	No	Character	Yes	1. Active 2. Closed	
39	Last Review Date	Displays the last review date of the customer	Display	No	String	No	Not Applicable	
				Family Member Details				
1	Relationship	Selects the relationship with the Lead	Select	Yes	String	Conditional	1. Brother 2. Daughter 3. Father 4. Father-In-Law 5. Guardian 6. Grandchild 7. Grand Father 8. Grand Mother 9. Mother 10. Mother-In-Law 11. Niece 12. Nephew 13. Other 14. Sister 15. Son 16. Spouse	
2	Existing CIS	Selects existing CIS	Select	No	String	No	List of all customers	Greyed Out
3	Title	Selects the Title of the Family member	Select	Yes	String	No	Refer to common List of Values sheet	
4	Name	Inputs the Name of the Family member	Input	Yes	String	Conditional	Not Applicable	

5	Date of Birth	Inputs the Date of Birth of the Family member	Input	Yes	String	No	Not Applicable	
6	Wedding Anniversary	Inputs the Wedding Anniversary of the Family member	Input	Yes	String	No	Not Applicable	
7	Age	Displays the Age of the Family member	Computed	No	Numeric	Conditional	Not Applicable	
8	Dependent	Selects if the Family member is a dependent	Select	Yes	Character	No	1. No 2. Yes	
Address/Contact Details								
1	Address Type	Selects the Address Type	Select	Yes	Character	Conditional	1. Mailing Address 2. Office Address 3. Permanent Home Address	
2	Address 1	Inputs the Address details	Input	Yes	String	Conditional	Not Applicable	
3	Address 2	Inputs the Address details	Input	Yes	String	No	Not Applicable	
4	Address 3	Inputs the Address details	Input	Yes	String	No	Not Applicable	
5	City/Town	Inputs the City/Town	Input	Yes	String	Conditional	Not Applicable	
6	State	Inputs the State	Input	Yes	String	No	Not Applicable	
7	Postcode	Inputs the Postcode	Input	Yes	Numeric	No	Not Applicable	
8	Country	Inputs the Country	Input	Yes	Character	Conditional	Refer to common List of Values sheet	
9	Preferred Correspondence Address	Selects if address is the preferred correspondence address	Input	Yes	Character	Conditional	1. No 2. Yes	
10	Contact Type	Selects the Contact Type	Select	Yes	Character	Conditional	1. Email 2. Mobile 3. Office 4. Residence	
11	Country Code	Selects the Country Code	Select	Yes	String	Conditional	Refer to common List of Values sheet	
12	Area Code	Inputs the Area code	Input	Yes	Numeric	Conditional	Not Applicable	
13	Value	Inputs the contact value	Input	Yes	Numeric	Conditional	Not Applicable	
14	Extension No	Inputs the Extension Number	Input	Yes	Numeric	No	Not Applicable	

Identification Details								
1	ID Type	Selects the Identification Document of the Lead	Select	Yes	String	Conditional	Refer to common List of Values sheet	
2	Doc ID No	Inputs the Document ID Number of the Lead	Input	Yes	String	Conditional	Not Applicable	
3	Document Name	Inputs the Document name	Input	Yes	String	No	Not Applicable	
4	Place of Issue	Inputs the Place of Issue of the document	Input	Yes	String	No	Not Applicable	
5	Doc Issue Date	Inputs the date of issue for the document	Input	Yes	String	Conditional	Not Applicable	
6	Doc Expiry Date	Inputs the date of expiry for the document	Input	Yes	String	Conditional	Not Applicable	
Lifestyle Information								
1	Hobbies/Interests	Inputs the Hobbies/Interests	Input	Yes	String	No	Not Applicable	
2	Life Style Preferences	Inputs the Life Style Preferences	Input	Yes	String	No	Not Applicable	
3	Languages Known	Inputs the Languages Known	Input	Yes	String	No	Not Applicable	
4	Other Bank Products	Inputs the Other Bank Products	Input	Yes	String	No	Not Applicable	
5	Additional Remarks	Inputs the Additional Remarks	Input	Yes	String	No	Not Applicable	
6	Other Banks	Inputs the Other Banks	Input	Yes	String	No	Not Applicable	
7	Dislikes	Inputs the Dislikes	Input	Yes	String	No	Not Applicable	
8	Allergies	Inputs the Allergies	Input	Yes	String	No	Not Applicable	
Document Details								
1	Document Group	Selects the Document Group	Select	Yes	String	Conditional	Identity Proof Document	
2	Document Name	Inputs the Document Name	Input	Yes	String	Conditional	1. KTP 2. Passport	
3	Status		Select	Yes	Character	Conditional	1. Pending 2. Not Applicable 3. Submitted	

4	Submission/Later Submission Date	Inputs the Submission/Later submission date	Input	Yes	String	No	Not Applicable	
5	Expiry Date	Inputs the expiry date	Input	Yes	String	No	Not Applicable	
6	Remarks	Inputs Remarks if any	Input	Yes	String	No	Not Applicable	
Lead Preferences								
1	Preferred Communication Channel	Selects the preferred communication channels	Select	Yes	String	No	1. E-mail 2. Mailing - Home 3. Mailing - Office 4. SMS/Line/Whatsapp	This is a multi select
2	Preferred Contact Times	Selects the preferred contact times	Select	Yes	Character	No	1. Sunday 2. Monday 3. Tuesday 4. Wednesday 5. Thursday 6. Friday 7. Saturday	This is a multi select
3	From	Inputs the from time	Input	Yes	String	No	Not Applicable	
4	To	Inputs the to time	Input	Yes	String	No	Not Applicable	
5	Customer Language Preference	Selects the customer language preference	Select	Yes	Character	No	List of applicable Languages	
6	Preferred Location	Selects the preferred location	Select	Yes	Character	No	1. Any 2. Office 3. Residence	
7	Hold Mail	Selects the Hold Mail (Yes/No)	Select	Yes	Character	No	1. Yes 2. No	
8	Hold Mail Period From	Selects the Hold Mail Period From	Input	Yes	String	Conditional	Not Applicable	
9	Hold Mail Period To	Selects the Hold Mail Period To	Input	Yes	String	Conditional	Not Applicable	
10	Hold Call	Selects the Hold Call (Yes/No)	Select	Yes	Character	No	1. Yes 2. No	
11	Hold Call Period From	Selects the Hold Call Period From	Input	Yes	String	Conditional	Not Applicable	
12	Hold Call Period To	Selects the Hold Call Period To	Input	Yes	String	Conditional	Not Applicable	
Reporting Preferences								
1	Report Name	Selects the Report Type	Select	Yes	String	Conditional	List of applicable reports	
2	Reporting Date	Input the Reporting Date	Input	Yes	String	Conditional	Not Applicable	

3	Reporting Frequency	Select the Report Frequency	Select	Yes	String	Conditional	1. Half-Yearly 2. Monthly 3. Quarterly 4. Weekly 5. Yearly	
4	Dispatch Mode	Selects the Dispatch Mode	Select	Yes	String	Conditional	1. Collect-Branch 2. Hold-Head 3. Mail 4. Via Email	

6. Validations

1. Mandatory Field Verification - The system will validate whether all the mandatory fields with * mark are filled in by the user or not
2. Customer Prospect Mapping cannot be done if Customer status is not active

7. Actor/Entitlements

1. Relationship Manager
2. Supervisor

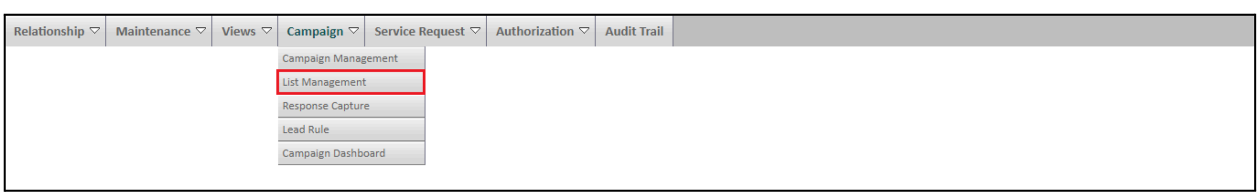
8. Annexure

8.1. Prospect Upload

The user can upload the prospect list collected from the third party system or core banking to add prospects in the RM pipeline

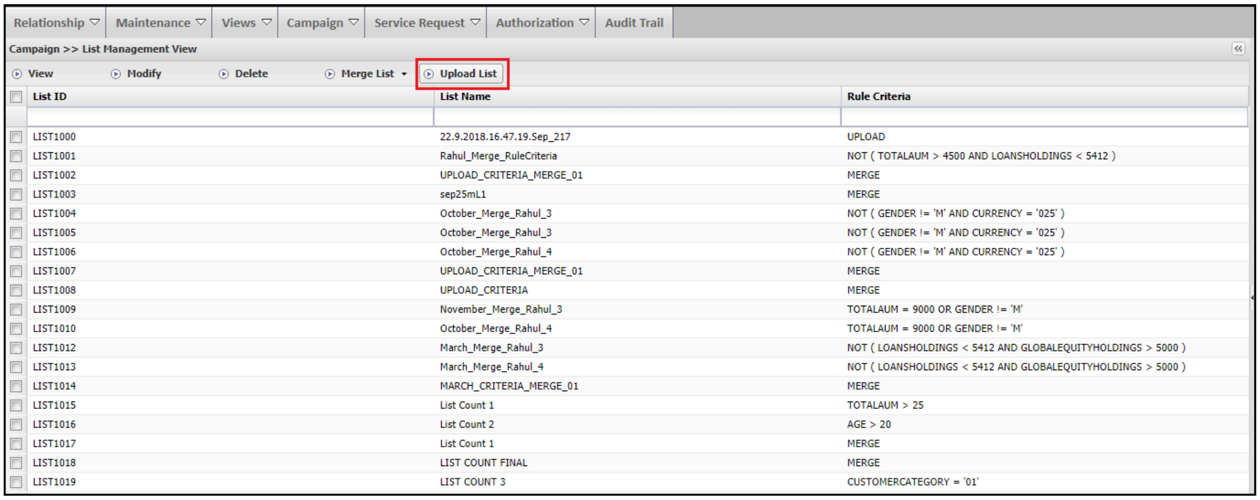
8.1.1. Upload Prospect List

1. User hovers on the “Campaign” menu and selects the “List Management” sub menu



Screen: Upload Prospect Navigation

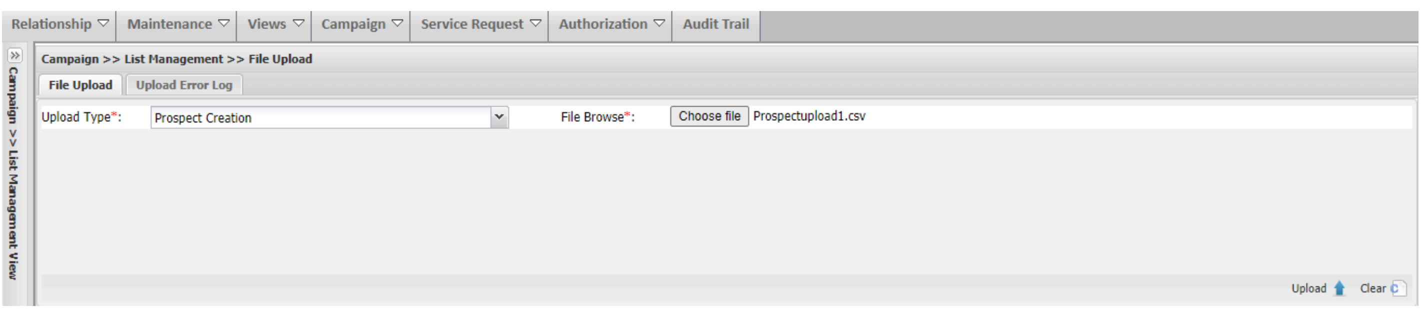
2. User clicks on the “Upload List” button. The file upload menu loads up



Screen: Upload Prospect Navigation - Upload Prospect

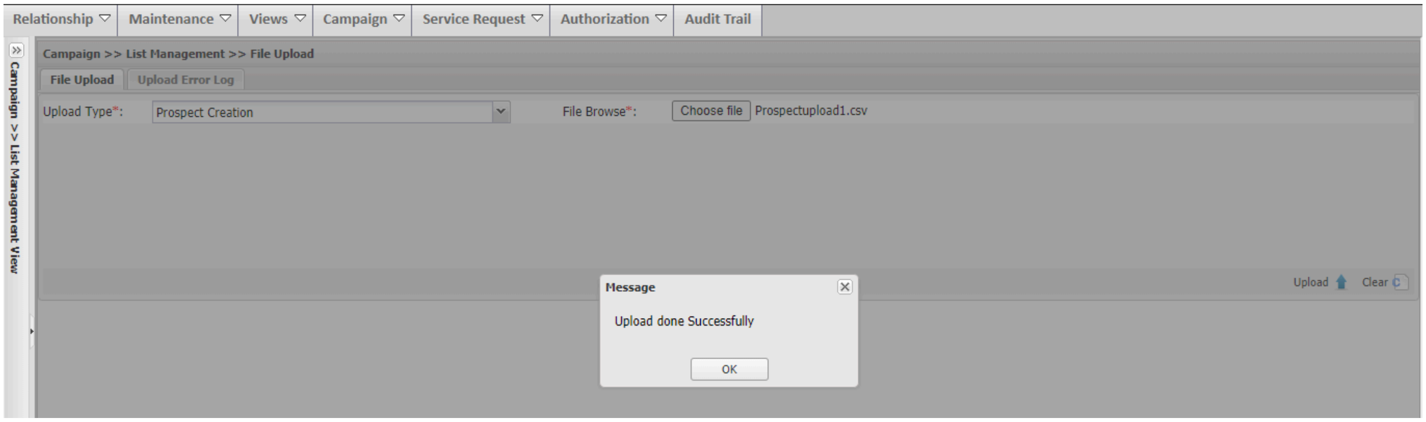
3. User selects the “Prospect Creation” dropdown in the Upload Type field and clicks on “Choose File” to select the prospect list file (.xls or .csv) to be uploaded

Prospect_Upload.xls



Screen: Choose Prospect List for Upload

4. User clicks on the “Upload” button to upload the list

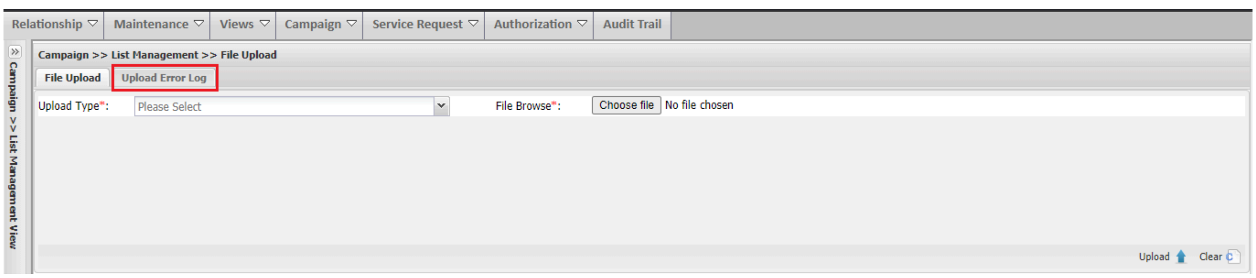


Screen: Prospect List –Uploaded

8.1.2. Review Upload Result - View All Error Log Records

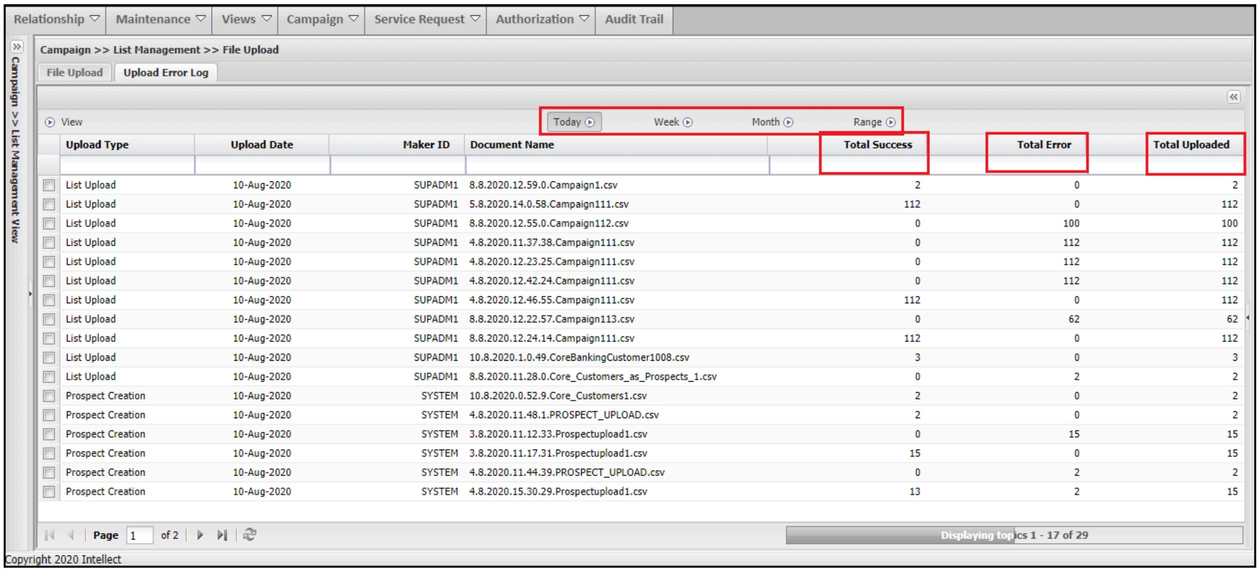
After the upload, the system displays the result of the same in Upload Log

1. User clicks on “Upload Error Log” for viewing the result of the upload



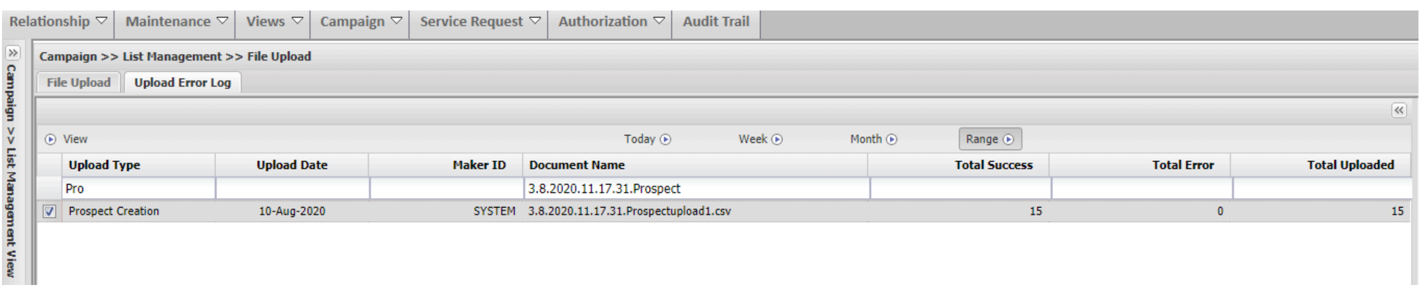
Screen: Upload Error Log Navigation

2. User views the list of all - files uploaded successfully. The user can check the Total Success, Total Error and Total Uploaded records information for the file uploaded. System allows to filter the records based on uploads done today, week, month and date range



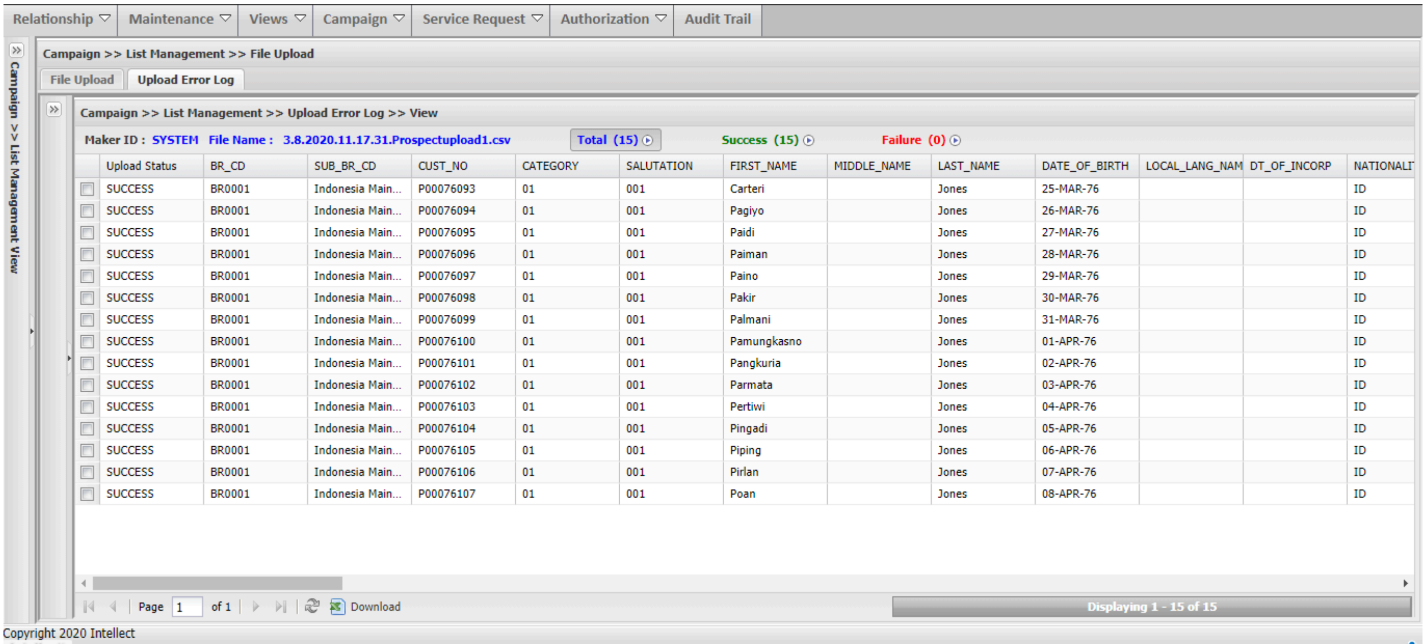
Screen: Upload Error Log Summary

3. The user can search the file name, selects the record and clicks on "View" to view the detailed summary of the upload result



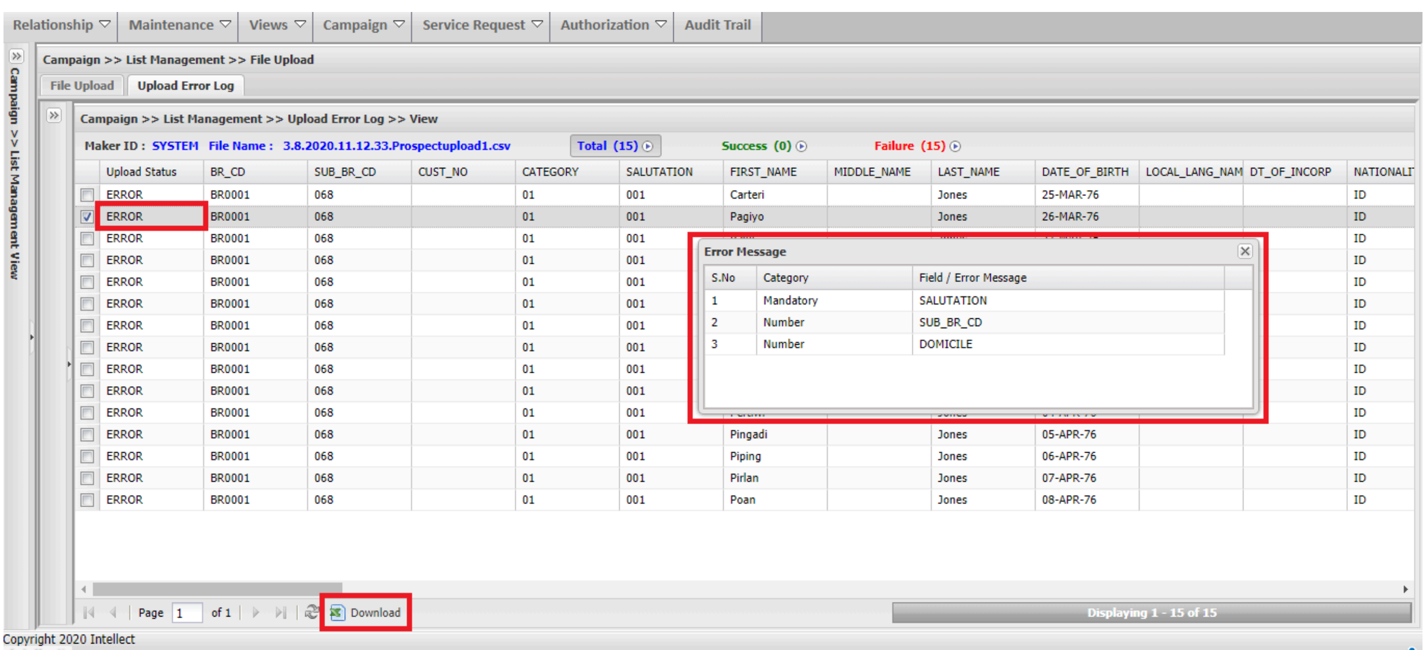
Screen: Select Error Log Record for View

4. User views the detailed log summary of the prospect list file uploaded. The user can further drill down to the record level and check the status (Success/Error) displayed against each record



Screen: View Error Log Detailed Summary

5. The user can check the reason for error records by clicking on the “Error” status against the error record. All the records can be downloaded in an excel file by clicking on the “Download” button



Screen: View Error Record with Error Details

5. The user can re-upload the error records again after fixing the error. This will be created as prospects in the system. All the prospects successfully uploaded can be viewed in the “My Prospects” screen (refer to section 4.3 Prospect Creation)

9. Glossary

1. For the Flow Diagram

    a. L1 - This depicts the information exchange with the external systems to achieve the intent

    b. L2 - This diagram depicts the positive flow through the various processing stations

    c. L3 - This diagram depicts the positive flow through the various processing stations along with the capability buttons

    d. L4 - This diagram depicts the positive and negative flow through the various processing stations along with the capability buttons and back button flows

2. A Lead can be a potential buyer of a product or recipient of communication for marketing programs

3. A Prospect is a qualified lead or has a relatively high potential to be a wealth customer

4. A Customer is an entity who needs services from the bank for their financial and investment needs

5. The terms RM Office and PMS refer to the same application and have been used interchangeably throughout this document