



Washington DC Financial Services Operations

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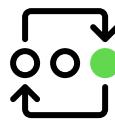
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Financial Services

The ServiceNow® Financial Services Operations solution helps financial services institutions to reduce costs through automation, improve customer satisfaction, and embed risk and compliance controls across workflows. Financial Services Operations is a cloud-based digital workflow platform that is purpose-built to solve the unique challenges that banks face.

Use these resources to learn about Financial Services features and plan your implementation.

Learn and Explore	Data model	Banking applications
 Get started with Financial Services concepts and features.	 Learn how the Financial Services data model provides a framework that is used in the application workflow.	 Set up and manage banking applications.
Insurance applications	Common applications	Integrate applications
 Set up and manage insurance applications.	 Set up and manage common capabilities.	 Set up and manage products that you can add on to Financial Services Operations.

See also

- [Analytics and Reporting Solutions for Financial Services Operations](#)
- [Process Mining for Financial Services Operations](#)
- [Developer Guide](#)

Learn about Financial Services Operations and Explore

Learn about Financial Services Operations (FSO) features to help create a seamless experience for your customers, agents, and managers while resolving issues and initiating and fulfilling requests.

Financial Services Operations Core data model

The FSO data model, which is available as the Financial Services Operations Core application, stores customer data and helps FSO applications handle service requests. In

In addition to the tables included with each FSO application, this data model extends and uses tables from the Now Platform® and the Customer Service Management application. Separate tables are available for business and consumer data.

Insurance Claims Core data model

The Insurance Claims Core application includes a framework that provides generic claims data model components and approval engine that your organization can use to create flexible data structures that meet your business needs.

Banking Applications

Financial Services Operations out-of-the-box applications help banks offer immediate, convenient banking experiences across onboarding, cards, payments, loans, treasury and deposit operations, and disputes management. Banks can further improve servicing across all client touch points, from when a client first onboards, to when they have questions or need support, to when they add products and services as their relationship with the bank grows. You can do all of these and unify your bank's architecture without replacing existing systems, thus saving time and money.

Insurance Applications

Financial Services Operations out-of-the-box applications help Policy holders expect a seamless journey and fierce protection of their financial data.

Workspaces

Relationship managers and back-office agents use the FSO workspace to work on all aspects of their cases. Workspace enables agents to do the following:

- Focus on high-priority items
- Easily navigate across tasks
- See all details related to a case in one place
- Monitor workload and performance

Designer flows for Financial Services Operations applications

Several predefined workflows for cases are available with each FSO application. When a customer requires a service, a relationship manager initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office agents. The agents work on these tasks to fulfill the treasury product request. The agents use the case playbook or case and task forms to work on them.

Playbooks for Financial Services Operations applications

Using the case playbook, relationship managers and agents review and work on their cases and tasks. The playbook provides step-by-step guidance to resolve processes and enable employees to easily manage the lifecycle of cases by guiding them through sequences of tasks.

Analytics and Reporting Solutions

Performance Analytics give business owners an insight into how the team and business is performing. Dashboards with pre-configured reports and customizable views are available with each FSO application.

Process Mining for Financial Services Operations

Preconfigured Process Mining models for Financial Services Operations processes help analysts and process owners analyze how effective their business processes are. They can quickly discover and visualize process flows from data in audit trails, to perform in-depth analysis, and to identify insights to improve business outcomes.

Workspaces in Financial Services Operations

The Financial Services Operations (FSO) workspace provides a single location for agents to process cases and tasks. Agents can use it to respond to all task types, view the full context of an issue, and get relevant recommendations to resolve issues.

FSO uses CSM Configurable Workspace that agents can use. To learn more about the features available in the CSM Configurable Workspace, see [CSM workspace features](#).

Workspace users

The following users can use the FSO workspace. The workspace is personalized for different roles.

Workspace users

User	Description
Contributor	Submits service requests, collects any inbound documents, and checks the status of cases.
Requester (Branch worker in the front office or a call center agent)	Submits service requests from interaction records and customer records.
Processor (Back-office agent)	Works on cases and tasks.
Application admin	Configures the workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .

Accessing the workspace

To open the workspace, navigate to **All > Financial Services Operations > Workspace**.

Landing page

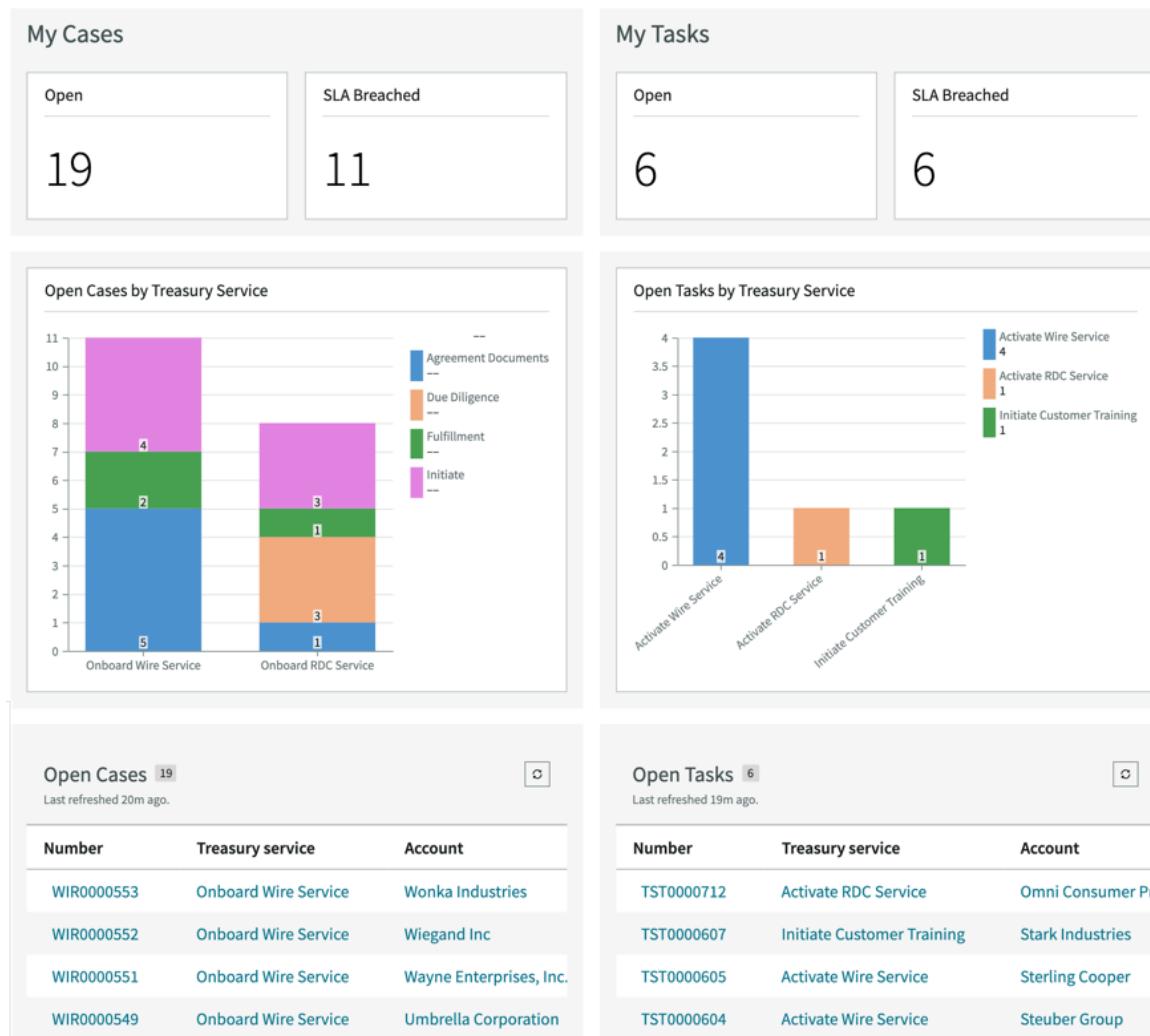
On the workspace landing page, get a quick overview of the cases and tasks that you and your team are working on. The widgets help you and your team to monitor your workload, focus on high-priority items, and easily navigate across your responsibilities.

Note: The widgets and the data that are displayed in the widgets depend on your role.

The following is an example of the workspace landing page for the Financial Services Treasury Operations application.

Example of the landing page for treasury operations

My Workspace



List view

In the lists pane, you can quickly access cases and tasks by using the filtered lists under different categories. The lists that are displayed depend on your role.

The following is an example of the workspace list view for the Financial Services Treasury Operations application.

Example of the list view in workspace for treasury operations

The screenshot shows the ServiceNow interface for Treasury Operations. On the left, there's a sidebar with a dark background and a green header bar containing a house icon, a 'List' button, and a '+' button. Below this, there are two tabs: 'Lists' (which is selected) and 'My Lists'. The main content area has a light gray header with a back arrow, the word 'All', and the number '105'. It also includes a 'Last refreshed just now.' message and several icons for search, filter, export, new item creation, edit, and export. The main table has four columns: 'Number', 'Treasury service', 'Account', and 'Contact'. The data rows are as follows:

Number	Treasury service	Account	Contact
RDC0000506	Onboard RDC Service	Aperture Science	Cave Johnson
RDC0000507	Onboard RDC Service	Aviato	Erlich Bachman
RDC0000508	Onboard RDC Service	Bailey Building and Loan Association	George Bailey
RDC0000509	Onboard RDC Service	Burns Industries	Charles Montgomery Burns
RDC0000510	Onboard RDC Service	Central Perk	Gunther Creed
RDC0000511	Onboard RDC Service	Conroy LLC	Jonathan N. Shephard
RDC0000512	Onboard RDC Service	Cyberdyne Systems Corp.	Skynet Tylar
RDC0000513	Onboard RDC Service	Dunder Mifflin, Inc.	Dwight Schrute
RDC0000516	Onboard RDC Service	E Corp	Phillip Price
RDC0000517	Onboard RDC Service	Axe Capital	Bobby Axelrod
RDC0000518	Onboard RDC Service	Blue Sun Corporation	Kenneth Pace

Cases and tasks

In workspace, using the case playbook, you can review and work on your cases and tasks. You can also use case and task forms to work on them.

- Contributors and requesters can submit service cases and view the case status.
- Agents can investigate, triage, and respond to cases and tasks that are assigned to them.

The following is an example of a case playbook for the Financial Services Treasury Operations application.

Example of a treasury case in the workspace

Data model

Learn how we have developed the Financial Services data model that provides a framework that customers can use to create structured and flexible data models that represent their business needs.

Get Started



Financial Services Operations Core



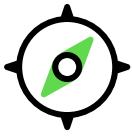
Insurance Claims Core

Financial Services Operations Core

The ServiceNow® Financial Services Operations Core application contains the data model that provides a framework to enable financial institutions to create flexible data structures that meet their business needs.

Get started

This application is automatically installed when you install any of the Financial Services Operations (FSO) applications. However, you can also install the Financial Services Operations Core application and use only its data model for a basic configuration.

<p>Explore</p>  <p>Learn about how financial institutions create flexible data structures using Financial Services Operations Core.</p>	<p>Install</p>  <p>Install Financial Services Operations and its associated apps.</p>
<p>Shared applications</p>  <p>View information about integration of other shared applications with Financial Services Operations Core</p>	<p>Reference</p>  <p>Get details about components like tables, roles, properties, and fields.</p>

Exploring Financial Services Operations Core data model

Whether you're starting or expanding the implementation of the Financial Services Operations Core application, consider learning more about the data model that is needed to make the applications in Financial Services Operations (FSO) work.

Overview

The Financial Services Operations Core contains the data model that provides a framework to enable financial institutions to create flexible data structures that meet their business needs.

This application is automatically installed with any of the#Financial Services Operations applications. However, it can also be installed as a stand-alone application to use only its data model for a basic configuration. The FSO data model includes financial accounts, financial product models, and financial transactions.

Note: The customer, financial, and product data model is part of FSO Standard. The operational workflow tables (FSO extensions of tasks and cases) are part of FSO Pro and FSO Enterprise.

The Financial Services Operations data model uses a combination of tables to store data:

- Tables that are included with the Financial Services Operations product.
- Tables sourced from the Customer Service Management (CSM) application.
- Now Platform tables.
- Tables from the Product Catalog Management Core application.

How to install Financial Services Operations Core

You can install the Financial Services Operations Core application (sn_bom) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Operations Core:

- Plugins
- Roles
- Business rules
- Tables

For more information, see [What are the components installed with Financial Services Operations Core data model?](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Operations Core application (sn_bom) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.
Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Operations Core.
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

What are the components installed with Financial Services Operations Core data model

Several types of components are installed with the installation of the Financial Services Operations Core application, including tables, user roles, and business rules.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

This application is automatically installed when you install specific Financial Services Operations applications. Financial Services Operations Core contains the customer data that is needed to make payment, card, complaints, loan, insurance policy, and claim requests. You can also install the Financial Services Operations Core as a stand-alone application to use its data model for a basic configuration.

The Financial Services Operations Core application has a dependency on the Customer Service Management (CSM) plugin (com.sn_customerservice).

Demo data is available for this application.

Roles installed

Roles installed with the Financial Services Operations Core application

Role title [name]	Description	Contains roles
FSO admin [sn_bom.admin]	<p>Application-specific system administrator role for the Financial Services Operations (FSO) applications.</p> <p>Users with this role have read, write, and create access to the FSO tables.</p>	<ul style="list-style-type: none"> • sn_bom.document.admin • sn_bom_credit_asmt.admin • model_manager
Financial services requester [sn_bom.fs_requestor]	<p>Universal role for financial services requester. This role enables users to create Financial Services Cases either for themselves or on behalf of a customer.</p>	<ul style="list-style-type: none"> • sn_bom.fs_viewer • sn_bom.b2c_requestor • sn_bom.b2b_requestor
Financial services consumer contributor [sn_bom.consumer_contributor]	<p>Universal role in the FSO Core application for financial services relationship contributor that enables users to create cases for any consumer. This role inherits all other b2c contributor roles in Financial Services Operations applications and the Customer service consumer contributor role.</p>	<ul style="list-style-type: none"> • sn_bom.contributor • sn_bom_payment.contributor • sn_bom_credit_asmt.b2c_contributor • sn_ins_indiv_life.contributor • sn_ins_policy_b2c.contributor • sn_customerservice.consumer • sn_bom_deposit_b2c.consumer • sn_bom_loan.contributor • sn_bom_compl.contributor • sn_bom_clo_b2c.contributor

Roles installed with the Financial Services Operations Core application (continued)

Role title [name]	Description	Contains roles
		<ul style="list-style-type: none"> • sn_ins_group_life.contributor • sn_bom_credit_card.contributor
Financial services account contributor [sn_bom.account_contributor]	<p>Universal role in the FSO Core application for financial services relationship contributor that enables users to create cases for any account. This role inherits all other b2b contributor roles in Financial Services Operations applications and the Customer service account contributor role.</p>	<ul style="list-style-type: none"> • sn_bom.contributor • sn_bom_payment.contributor • sn_bom_treasury.contributor • sn_ins_indiv_life.contributor • sn_bom_deposit_b2b.contributor • sn_ins_policy_b2b.contributor • sn_bom_credit_asmt.b2b.contributor • sn_bom_loan_b2b.contributor • sn_bom_compl.contributor • sn_ins_group_life.contributor • sn_customerservice.account • sn_bom_clo_b2b.contributor • sn_bom_credit_card.contributor
Financial services relationship contributor [sn_bom.relationship_contributor]	<p>Universal role in the FSO Core application for financial services relationship contributor that enables users to create cases for customers or accounts with whom they have established relationships. This role inherits all other contributor roles in Financial Services Operations applications and the Customer service relationship contributor role.</p>	<ul style="list-style-type: none"> • sn_bom.contributor • sn_bom_payment.contributor • sn_bom_treasury.contributor • sn_customerservice.relationship • sn_bom_credit_asmt.b2c.contributor • sn_ins_indiv_life.contributor • sn_ins_policy_b2c.contributor • sn_bom_deposit_b2b.contributor • sn_ins_policy_b2b.contributor • sn_bom_credit_asmt.b2b.contributor • sn_bom_loan.contributor • sn_bom_compl.contributor • sn_bom_clo_b2c.contributor • sn_ins_group_life.contributor • sn_bom_clo_b2b.contributor • sn_bom_credit_card.contributor
Financial services agent	<p>Universal role for financial services agent. All other agent roles in</p>	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom.credit_card_viewer

Roles installed with the Financial Services Operations Core application (continued)

Role title [name]	Description	Contains roles
[sn_bom.fs_agent]	Financial Services Operations applications inherit this role.	<ul style="list-style-type: none"> • sn_bom.line_of_credit_viewer • sn_bom.b2b_agent • sn_bom.deposit_account • sn_bom.b2c_agent
Location manager contributor [sn_bom.location_manager_contributor] i Note: The Business Location plugin must additionally be activated for this role to be enabled. For more information, see Activate business locations	User role for managing branch locations. This role can create a case for an account or consumer. Users with this role have read, write, and create access to the FSO tables for branches that they manage.	<ul style="list-style-type: none"> • sn_bom.contributor • sn_customerservice.svc_lo... • sn_bom_deposit_b2c.con... • sn_bom_deposit_b2b.con... • sn_bom_loan.contributor • sn_bom_compl.contribut... • sn_bom_clo_b2c.contribu... • sn_bom_clo_b2b.contribu...
Account viewer [sn_bom.account_viewer]	Consumer role for viewing and creating FSO cases.	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom.saving_account... • sn_bom.credit_card_acco... • sn_bom.deposit_account... • sn_bom.mortgage_viewer • sn_bom.checking_acco...
Auto loan viewer [sn_bom.auto_loan_viewer]	User role for viewing auto loan data. This role has read access to the Auto Loan [sn_bom_auto_loan] table.	sn_bom.customer_data_viewer
Checking account viewer [sn_bom.checking_account_viewer]	User role for viewing checking account data. This role has read access to the following tables: <ul style="list-style-type: none"> • Personal Checking Account [sn_bom_checking_account] • Business Checking Account [sn_bom_b2b_checking_account] 	sn_bom.customer_data_viewer
Credit card account viewer [sn_bom.credit_card_account_viewer]	User role for viewing credit card data. This role has read access to the following tables:	sn_bom.customer_data_viewer

Roles installed with the Financial Services Operations Core application (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> Credit Card [sn_bom_credit_card] Card Transaction [sn_bom_card_transaction] 	
Customer data viewer [sn_bom.customer_data_viewer]	User role for viewing customer data from FSO applications.	sn_customerservice.custom...
Deposit account viewer [sn_bom.deposit_account_viewer]	User role for viewing deposit data. This role has read access to the following tables: <ul style="list-style-type: none"> Deposit Account [sn_bom_deposit_account] Deposit Transaction [sn_bom_deposit_transaction] 	• sn_bom.saving_account_... • sn_bom.checking_acco... • sn_bom.customer_data_v...
Loan account viewer [sn_bom.loan_account_viewer]	User role for viewing loan data. This role has read access to the following tables: <ul style="list-style-type: none"> Loan Account [sn_bom_loan_account] Loan Transaction [sn_bom_loan_transaction] 	• sn_bom.customer_data_v... • sn_bom.auto_loan_viewe... • sn_bom.mortgage_viewe... • sn_bom.personal_loan_v...
Mortgage account viewer [sn_bom.mortgage_viewer]	User role for viewing mortgage data. This role has read access to the following tables: Mortgage Account [sn_bom_mortgage_account]	sn_bom.customer_data_vie...
Personal loan viewer [sn_bom.personal_loan_viewer]	User role for viewing personal loan data. This role has read access to the Personal Loan [sn_bom_personal_loan] table.	sn_bom.customer_data_vie...
Reference viewer [sn_bom.ref_data_viewer]	User role for viewing reference data for financial institutions. This role has read access to the Financial Institution [sn_bom_financial_institution] table.	This role does not contain o...
Saving account viewer [sn_bom.saving_account_viewer]	User role for viewing savings data. This role has read access to the following tables:	sn_bom.customer_data_vie...

Roles installed with the Financial Services Operations Core application (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> Business Checking Account [sn_bom_b2b_checking_account] Personal Saving Account [sn_bom_saving_account] 	
Investment account viewer [sn_bom.investment_account_viewer]	This role gives read-only access to investment data entities.	<ul style="list-style-type: none"> sn_bom.account_viewer sn_bom.security_viewer
Security viewer [sn_bom.security_viewer]	This role gives read-only access to security data entities.	This role does not contain other roles.
FSO consumer [sn_bom.consumer]	Consumer role for FSO customers.	This role does not contain other roles.

Business rules installed

Business rules installed with the Financial Services Operations Core application

Business rule	Table	Description
Limit account number to 4 char	Financial Account [sn_bom_financial_account]	Business rule that prevents storing more than four characters in an Account number field to help with security.

Tables installed

Note: Business customers' data is separated from consumers' data in separate tables.

Tables installed with the Financial Services Operations Core application

Table	Description
Auto Loan [sn_bom_auto_loan]	Stores all auto loans records. This table extends the Loan Account [sn_bom_loan_account] table.
Auto Insurance Product Model [sn_bom_auto_ins_product_model]	Stores all auto insurance models. This table extends the Product Model [cmdb_model] table.
Auto Insurance Policy [sn_bom_auto_ins_policy]	Stores all auto insurance policy records. Extends the Insurance Policy [sn_bom_ins_policy] table.
Homeowner Insurance Policy [sn_bom_homeowner_ins_policy]	Stores all homeowner insurance policy records. Extends the Insurance Policy [sn_bom_ins_policy] table.

Tables installed with the Financial Services Operations Core application (continued)

Table	Description
Bond [sn_bom_bond]	Stores all bond information. Extends the Security [sn_bom_security] table.
Business Checking Account [sn_bom_b2b_checking_account]	Stores all checking account records for business customers. Extends the Deposit Account [sn_bom_deposit_account] table.
Personal Checking Account [sn_bom_checking_account]	Stores all checking account records for consumers. Extends the Deposit Account [sn_bom_deposit_account] table.
Business Line of Credit [sn_bom_b2b_line_of_credit]	Stores all line of credit records for business loan customers.
Personal Line of Credit [sn_bom_b2c_line_of_credit]	Stores all line of credit records for consumers.
Business Saving Account [sn_bom_b2b_saving_account]	Stores all saving account records for business customers. Extends the Deposit Account [sn_bom_deposit_account] table.
Personal Saving Account [sn_bom_saving_account]	Stores all saving account records for consumers. Extends the Deposit Account [sn_bom_deposit_account] table.
Card Model [sn_bom_card_model]	Stores all card models. This table extends the Product Model [cmdb_model] table.
Card Transaction [sn_bom_card_transaction]	Stores all transactions for credit card accounts. Extends the Financial Transaction [sn_bom_transaction] table.
Commercial Real Estate Loan [sn_bom_commercial_real_estate_loan]	Stores all commercial real estate loan records. Extends the Loan Account [sn_bom_loan_account] table.
Commercial Vehicle Loan [sn_bom_commercial_vehicle_loan]	Stores all commercial vehicle loan records. Extends the Loan Account [sn_bom_loan_account] table.
Covenant [sn_bom_b2b_covenant]	Stores all covenant records for business customers.
Covenant [sn_bom_covenant]	Stores all covenant records for consumers.
Covenant Base [sn_bom_covenant_base]	[sn_bom_b2b_covenant] and [sn_bom_covenant_base] tables extend the Covenant Base table.

Tables installed with the Financial Services Operations Core application (continued)

Table	Description
Credit Card [sn_bom_credit_card]	Stores all credit card records. Extends the Financial Account [sn_bom_financial_account] table.
Deposit Account [sn_bom_deposit_account]	Stores all deposit accounts – Checking and Saving records. Extends the Financial Account [sn_bom_financial_account] table.
Deposit Model [sn_bom_deposit_account_model]	Stores all deposit model records. Extends the Product Model [cmdb_model] table.
Deposit Transaction [sn_bom_deposit_transaction]	Stores all transactions for deposit accounts – checking and saving. Extends the Financial Transaction [sn_bom_transaction] table.
Equipment Loan [sn_bom_equipment_loan]	Stores all equipment loan records. This table extends the Loan Account [sn_bom_loan_account] table.
ETF [sn_bom_etf]	Stores all ETF information. This table extends the Security [sn_bom_security] table.
Financial Account [sn_bom_financial_account]	Stores all financial accounts – deposit accounts, loan accounts, credit card account, line of credit accounts, and insurance policy accounts. Extends the Sold Product [sn_install_base_sold_product] table.
Financial Institution [sn_bom_financial_institution]	Stores all financial institution records. Extends the Company [core_company] table.
Financial Services Case [sn_bom_financial_service]	Stores all financial services cases. Extends the financial services base Case [sn_bom_case] table.
Financial Services Task [sn_bom_financial_task]	Stores all financial services tasks. Extends the Financial Task [sn_bom_task] table.
Financial Service Model [sn_bom_service_model]	Stores all financial service models. This table extends the Product Model [cmdb_model] table.
Financial Service [sn_bom_service]	Stores all financial services – RDC service and wire transfer service. Extends the Sold Product [sn_install_base_sold_product] table.
Financial Task [sn_bom_task]	Stores all financial tasks such as inquiry tasks, claim tasks, credit tasks and loan tasks. Extends the Industry Task [sn_ind_task] table.

Tables installed with the Financial Services Operations Core application (continued)

Table	Description
Financial Transaction [sn_bom_transaction]	Stores all financial transactions for deposit, loan, and credit card accounts. Extends the Industry Data Entity [sn_ind_data_entity] table.
Homeowner Insurance Product Model [sn_bom_homeowner_ins_product_model]	Stores all home insurance models. This table extends the Product Model [cmdb_model] table.
Holding [sn_bom_holding]	Stores holding information.
Holding Lot [sn_bom_holding_lot]	Stores holding lot information.
Insurance Policy [sn_bom_ins_policy]	Stores all insurance policy account records. Extends the Financial Account [sn_bom_financial_account] table.
Investment Account [sn_bom_investment_account]	Stores all investment account records. Extends the Financial Account [sn_bom_financial_account] table.
Investment Model [sn_bom_investment_model]	Stores all investment product records. Extends the Product Model [cmdb_model] table.
Line of Credit [sn_bom_line_of_credit]	Stores all line of credit account records. Extends the Financial Account [sn_bom_financial_account] table.
Line of Credit Model [sn_bom_line_of_credit_model]	Stores all line of credit model records. Extends the Product Model [cmdb_model] table.
Line of Credit Transaction [sn_bom_line_of_credit_transaction]	Stores all transactions for all credit lines. Extends the Financial Transaction [sn_bom_transaction] table.
Loan Account [sn_bom_loan_account]	Stores all loan account records. Extends the Financial Account [sn_bom_financial_account] table.
Loan Model [sn_bom_loan_account_model]	Stores all loan model records. Extends the Product Model [cmdb_model] table.
Loan Transaction [sn_bom_loan_transaction]	Stores all transactions for loan accounts, such as mortgages, auto loans, and personal loans. Extends the Financial Transaction [sn_bom_transaction] table.
Mortgage	Stores all mortgage account records. Extends the Loan Account [sn_bom_loan_account] table.

Tables installed with the Financial Services Operations Core application (continued)

Table	Description
sn_bom_mortgage	
Option [sn_bom_option]	Stores all options information. Extends the Security [sn_bom_security] table.
Personal Loan [sn_bom_personal_loan]	Stores all personal loan account records. Extends the Loan Account [sn_bom_loan_account] table.
RDC Service [sn_bom_rdc]	Stores all RDC treasury service records. Extends the Financial Service [sn_bom_service] table.
SBA Loan [sn_bom_sba_loan]	Stores all SBA (Small Business Administration) loan account records. Extends the Loan Account [sn_bom_loan_account] table.
Security [sn_bom_security]	Stores all security information. Extends the Security [sn_bom_security] table.
Service Definition [sn_bom_service_definition]	Stores all service definitions configured for all workflows across Financial Services Operations applications.
Stock [sn_bom_stock]	Stores all stock information.
Student Loan [sn_bom_student_loan]	Stores all student loan account records. Extends the Loan Account [sn_bom_loan_account] table.
Term Loan [sn_bom_term_loan]	Stores all term loan account records. Extends the Loan Account [sn_bom_loan_account] table.
Transaction [sn_bom_investment_transaction]	Stores all investment transaction records. Extends the Financial Transaction [sn_bom_transaction] table.
Wire Transfer Service [sn_bom_wire_transfer]	Stores all wire transfer treasury service records. Extends the Financial Service [sn_bom_service] table.

Insurance Claims Core

The Insurance Claims Core application includes a framework that provides generic claims data model components and approval engine that your organization can use to create flexible data structures that meet your business needs.

Overview

The Insurance Claims Core application includes all the required common entities in an insurance claim process for your different lines of business. A financial institution can use these common entities for all the other applications that relate to insurance claims. The main components in the Insurance Claims Core application are the data model such as the claim property, claim participant, claim coverage, claim reserve, and claim payment, approval engine and validations.

The claim reserve and claim payment components have a claims approval engine for approval process. This approval engine consists of decision tables and flows along with Now Platform `sysapproval_approver` table to ensure that the requests are accurate and monitored as per your company guidelines. For more information about the process, see [Components installed with Insurance Claims Core data model](#)

Components installed with Insurance Claims Core data model

Several types of components are installed with the Insurance Claims Core application, including tables, properties, and user roles.

Note: The Insurance Claims Core application is automatically installed when you install either the Financial Services Operations Core application, or the Commercial Lines Claims application, or the Personal Lines Claims application.

Roles installed

The Insurance Claims Core includes access control lists (ACLs) and read-write user roles to restrict access to different tables.

Roles installed with the Insurance Claims Core application

Role title [name]	Description
Insurance Claims Core admin [sn_ins_claim.admin]	Create, read, write, and delete access to all tables including the core data.
Insurance Claims Core reserve writer [sn_ins_claim.reserve_writer]	Write access to the Claim Reserve table.
Insurance Claims Core reserve reader [sn_ins_claim.reserve_reader]	Read access to the Claim Reserve table.
Insurance Claims Core property writer [sn_ins_claim.property_writer]	Write access to the Claim Incident table.
Insurance Claims Core property reader [sn_ins_claim.property_reader]	Read access to the Claim Incident table.
Insurance Claims Core payment writer	Write access to the Claim Payment table.

Roles installed with the Insurance Claims Core application (continued)

Role title [name]	Description
[sn_ins_claim.payment_writer]	
Insurance Claims Core payment reader [sn_ins_claim.payment_reader]	Read access to the Claim Payment table.
Insurance Claims Core participant writer [sn_ins_claim.participant_writer]	Write access to the Participant Role table.
Insurance Claims Core participant reader [sn_ins_claim.participant_reader]	Read access to the Participant Role table.
Insurance Claims Core coverage writer [sn_ins_claim.coverage_writer]	Write access to the Claim Coverage table.
Insurance Claims Core coverage reader [sn_ins_claim.coverage_reader]	Read access to the Claim Coverage table.
Insurance Claims Core claim injury writer [sn_ins_claim.injury_reader]	Write access to the Claim Injury table.
Insurance Claims Core claim injury reader [sn_ins_claim.injury_writer]	Read access to the Claim Injury table.
Insurance Claims Core profile reader [sn_ins_claim.profile_reader]	Read access to the Claim Participant (Profile) table.
Insurance Claims Core profile writer [sn_ins_claim.profile_writer]	Write access to the Claim Participant (Profile) table.
Policy Snapshot reader [sn_ins_claim.policy_snapshot_reader]	Read access to the Policy Snapshot table.
Policy Snapshot writer [sn_ins_claim.policy_snapshot_writer]	Write access to the Policy Snapshot table.

Tables installed

The Insurance Claims Core data model references information from the following tables to store data:

- Financial Services Operations tables that are installed when Commercial Lines Claims and Personal Lines Claims applications are installed.
- Tables from Customer Service Management (CSM) application.
- Now Platform tables.

Insurance Claims Core tables

Table	Description
Claim Coverage [sn_ins_claim_coverage]	Stores coverage of an insurance policy for a claim.
Claim Incident [sn_ins_claim_property]	Stores details about the insured properties or details about the other properties that are involved in the loss incident that is reported in the claim.
Claim Participant [sn_ins_claim_profile]	Stores details about all the participants involved in the claim process. It can be a person or company. For example, the insured driver, the driver of another vehicle, or any external experts involved in the evaluation and so on. These details can be used as an involved entity to make a claim against a coverage or as a payee to whom a payment is made.
Participant Role [sn_ins_claim_participant]	Stores responsibility relevant details such as whether the participant is the injured, the insured, or the reporting party.
Claim Reserve [sn_ins_claim_reserve]	Stores the reserve amounts that are created against a coverage and entity combination.
Claim Payment [sn_ins_claim_payment]	Stores details about the payment amount that is created against a reserve for settling a claim. i Note: For both claim reserve and payment, depending on the system properties, the claims approval engine for approval process might be invoked for a reserve record or payment.
Injury Incident [sn_ins_claim_injury]	Stores participant injury details for a claim.
Policy Snapshot	Stores policy information specific to the time of an incident date, including Policy

Insurance Claims Core tables (continued)

Table	Description
[sn_ins_claim_policy_snapshot]	Number, Effective Date, Expiry Date, and other details.

Properties installed

To update the claims system properties, navigate to **Insurance claim operations > Properties**. The following properties are available:

Claims system properties

Property	Name	Description
Approval process required for claim reserves?	sn_ins_claim.reserve_approval	Determines if you want an approval process for claim reserve.
Hierarchical approval required for claim reserves?	sn_ins_claim.reserve_approval_is_sequential	<p>When enabled, the manager receives a notification that the adjuster has submitted a claim reserve request for review. Even if the manager doesn't have the approval authority, the claim reserve approval request will always move a sequential order to all the next level manager for approval.</p> <p>When disabled, the approval request goes directly to a manager who has the approval authority for the amount.</p>
Approval process required for claim payments?	sn_ins_claim.payment_approval	Determines if you want an approval process for claim payment.
Hierarchical approval required for claim payments?	sn_ins_claim.payment_approval_is_sequential	<p>When enabled, the manager receives a notification that the adjuster has submitted a claim payment request for review. Even if the manager doesn't have the approval authority, the claim payment approval request will always move in a sequential order to all the next level manager for approval.</p>

Claims system properties (continued)

Property	Name	Description
		When disabled, the approval request goes directly to a manager who has the approval authority for the amount.

Customer Central for FSO

Customer Central provides agents or contributors with all the information about the customer in one central place. It enables them to focus on the customer issue and provide efficient and supportive services to their customers.

As an agent or contributor, you can view Customer Central on customer records in the Financial Services Operations (FSO) workspace on the **Customer Information** tab.

Activate Customer Central for FSO

To use Customer Central in FSO applications, activate the Customer Central plugin. For more information, see [Activate Customer Central](#).

Agents or contributors can view Customer Central on the interaction, case, account, contact, or consumer records in the FSO workspace on the **Customer Information** tab.

Customer Information tab

The **Customer Information** tab displays key information about the customer and a view of all recent customer touchpoints with the service organization. It contains various predefined lists, records, reports, and report groups that are highly configurable, or you can create your own. You can also configure the number of days to display the data.

Customer Information tab

Rick Porter

[Create case](#) [Create Case](#) [Save](#) [Create Case](#) [Create Policy Request](#)

Details [Customer Information](#) [Customer Activity](#) [Financial Accounts](#) [Insurance Policies \(2\)](#) [Vehicles \(1\)](#) [Locations](#) [Customer Documents](#) [Cases \(10\)](#)

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Policy overview

Yearly total premium

£317.10

Premium breakdown by policy

California auto insurance	£224.5
GA homeowners insurance	£90.6

Insurance policies

AP109876019	
Premium	
£674.2546	
Policy number	109876019
Product	California auto insurance
Effective date	2022-01-08 18:21:02
Expiration date	2022-07-07 18:21:14
Premium frequency	Monthly

Coverage type	Type	Coverage value	Premium amount
Medical payments	Limit	\$5000	£70.4445
Property damage liability	Limit	\$100K/Person	£201.2701
Bodily injury liability	Limit	\$250K/Person, \$500K/Accident	£301.905
Collision	Deductible	\$2000	£10.0635
Uninsured motorist & underinsured motorist	Limit	\$50,000/\$100,000	£70.4445
Comprehensive	Deductible	\$1000	£20.127

Showing 1-6 of 6

10 ▾ rows per page

Cases overview

Open cases	3
Unassigned cases	0
SLA breached cases	2

Recent phone calls 0

Last refreshed 13m ago.

Number	Short description	Created
0 records		

Case overview

Closed	3
Closed Rejected	3
New	1
Work in Progress	1
Cancelled	1
Awaiting Acceptance	1

Recent chat interactions 0

Last refreshed 13m ago.

Number	Short description	Created
0 records		

Recent cases 3

Last refreshed 13m ago.

Number	Short description	Created
HPC00000521	Request for updating the coverages on the policy.	2022-03-02 20:44:36
HPC00000519	Request for updating the coverages on the policy.	2022-03-02 20:44:10
APC00000504	Request for updating the coverages on the policy.	2022-03-02 05:33:49

Showing 1-3 of 3

Configure Customer Central

For more information, see [Configure Customer Central](#).

Access Customer Central

Access Customer Central to get a quick overview of key customer information. This information helps you learn more about a customer who contacts support.

Before you begin

Roles required: sn_customerservice_agent, sn_bom.agent, and sn_bom.agent
sn_bom.contributor

About this task

Use Customer Central to get a quick insight into key customer information. You can filter the customer information by financial accounts to access the information that you require.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.



2. Select the lists icon ().

3. On the **Lists** tab, select **Customer** or **Interaction**.

4. On the Interaction, Contact, Account, or Consumer record, select the **Customer Information** tab to view key customer information.

Using agent connector and contributor roles in Financial Services Operations

Financial Services Operations (FSO) applications install agent connector and contributor roles. You must combine these roles with various roles in the CSM Industry data model and Contributor users to adjust and monitor user privileges and provide the perfect level of access for your team.

The base system roles installed with FSO applications provide these capabilities:

- Agent connector: Fulfiller who can create, update, and close cases and tasks
- Contributor: Requester who can create, update (limited until the Initiate stage), and read cases

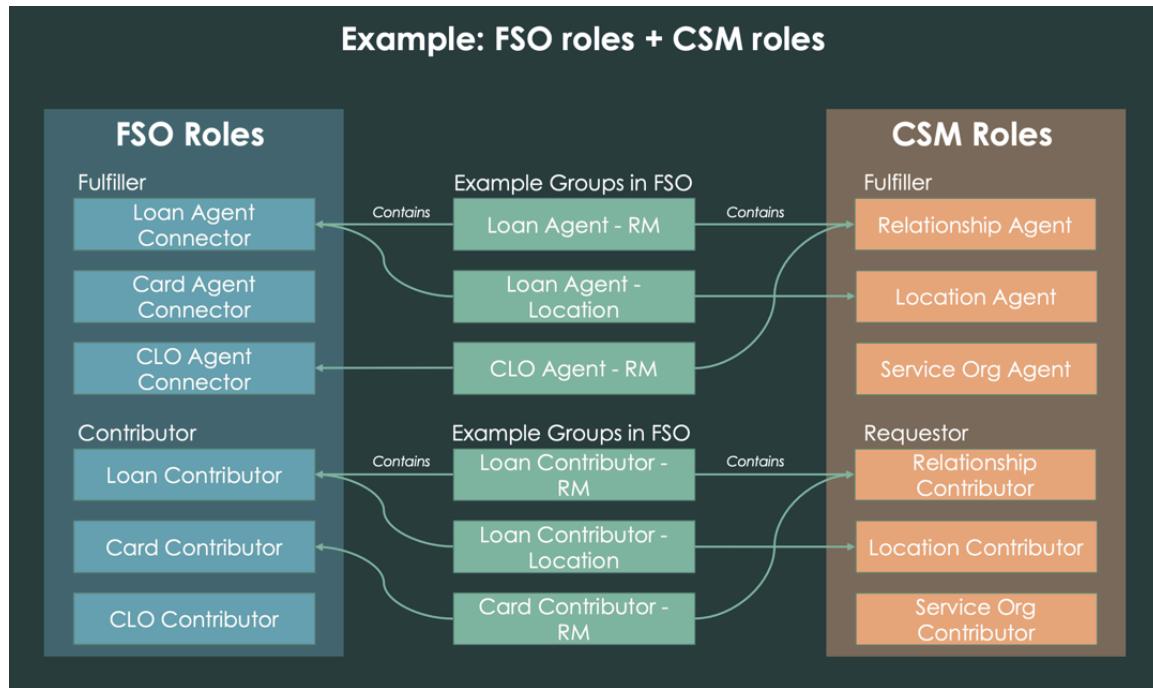
For an agent connector role in an FSO application to work, it must be combined with an appropriate role in the CSM industry data model such as relationship agent or location agent. Likewise, for a contributor role in an FSO application to work, it must be combined with one of the CSM contributor user roles.

Based on your business needs, you can assign CSM industry data model roles or contributor user roles to your users with FSO roles to get the desired level of access for a given user, such as to control access to cases, case tasks, and other case-related information.

For more information, see [Industry data model roles](#) and [Contributor user roles](#) .

The following diagram shows examples how you can combine various FSO roles with the CSM roles and assign them to appropriate FSO user groups.

Example of FSO roles combined with roles in CSM industry data model and Contributor users



Examples of combining roles in Financial Services Loan Operations

The following are a few examples of how you can assign roles to users in Loan Operations:

- A loan relationship manager must be assigned one of the following:
 - Loan Contributor [sn_bom_loan_b2b.contributor] and CSM Relationship Contributor [sn_customerservice.relationship_contributor] roles
 - Financial services relationship contributor [sn_bom.relationship_contributor], which contains both the Loan Contributor [sn_bom_loan.contributor] and CSM Relationship Contributor [sn_customerservice.relationship_contributor] roles
- A branch worker for a business location must be assigned Loan Contributor [sn_bom_loan_b2b.contributor] and CSM Service Organization Contributor [sn_customerservice.service_organization_contributor] roles.
- A loan relationship agent must be assigned Loan Agent Connector [sn_bom_loan_b2b.agent_connector] and CSM Relationship Agent [sn_customerservice.relationship_agent] roles.
- A loan location agent for a business location must be assigned Loan Agent Connector [sn_bom_loan_b2b.agent_connector] and CSM Location Agent [sn_customerservice.svc_location_agent] roles.

Examples of loan operations roles combined with CSM roles

Relationship manager  Loan Contributor + CSM Relationship Contributor	Branch worker  Loan Contributor + CSM Service Org Contributor
Relationship agent  Loan Agent Connector + CSM Relationship Agent	Location agent  Loan Agent Connector + CSM Location Agent

Configuring Financial Services Operations

Set up your Financial Services Operations application by importing financial services data and reviewing and configuring the components installed with the application. You can configure record producers, Flow Designer flows, assignment groups and rules, workspace, playbooks, and service level agreement definitions for Financial Services Operations applications. These settings enable creating and managing requests and tasks for banking operations.

Import your financial data using import sets

Import your financial accounts, financial products, financial institutions, and financial transactions into ServiceNow Financial Services Operations Core tables. You need this foundation data to make the Financial Services Operations applications work.

Before you begin

Ensure that the application scope is set to the Financial Services Operations Core. For more information, see [Application picker](#).

Role required: sn_bom.admin

Procedure

1. Navigate to **All > System Import Sets > Load Data**.
 2. Select **Create table** and enter a label for the new table in the **Label** field.
 3. In the **Source of the import** field, select a source so that you can upload data from an external data source into an import set.
 4. Click **Submit**.
- The imported data is now available in the new Import Set table.

For more information, see [Import sets key concepts](#).

5. Create a transform map to define the field mapping between columns of the import set and columns of the target table.
For information on target tables, see the Tables installed section in [Components installed with Financial Services Operations Core](#).
6. Transform the data from the import set table to the target table.
For more information, see [Run an import](#).
7. Optional: Verify that the data records are imported into the target tables by navigating to the target tables.
 - For financial accounts, navigate to *Financial Services Operations*>**Financial Accounts** and click the account to which you imported the financial accounts. For example, to view imported records for checking accounts, click **Checking Accounts**.
 - For financial transactions, navigate to *Financial Services Operations*>**Financial Accounts** and perform the following steps:
 - a. Click the account for which you imported the financial transactions, for example, **Checking Account**.
 - b. Open an account from the list and click the Transactions related list.
 - For financial products, navigate to *Financial Services Operations*>**Financial Products** and click the product to which you imported the financial products. For example, to view imported records for deposit model, click **Deposit Model**.
 - For financial institutions, navigate to *Financial Services Operations*>**Financial Institutions**.

Enable branch operations

You can enable a set of branch operations features so that managers can gain views into operational performance and cases across the branches they manage.

Branch banking enables banks to provide banking services through a wide network of branch offices, and provides customers the option to conveniently bank with a branch in their vicinity. Using branch operations features for FSO, Location managers responsible for managing operations can view performance metrics, and view and create cases, for the branches that they manage.

Branch operations for FSO includes these components:

- Location manager contributor role (sn_bom.location_manager_contributor)
- Branch location support
- Branch location field on case tables and records
- Location manager workspace with landing page, case list, and metrics dashboard
- Demo data

FSO Applications that support branch operations

These FSO applications support branch operations by installing the branch location field and demo data components.

- Financial Services Card Operations
- Financial Services Complaint Management
- Financial Services Credit Operations

- Financial Services Business Lifecycle
- Financial Services Client Lifecycle
- Financial Services Business Deposit Operations
- Financial Services Personal Deposit Operations
- Financial Services Business Loan Operations
- Financial Services Personal Loan Operations
- Financial Services Payment Operations
- Financial Services Treasury Operations

The following additional plugins must be installed to fully enable branch operations.

Required plugins to enable branch operations

The following plugins install the Location manager contributor role and workspace, location table field, branch location support, and demo data components that comprise branch operations.

- Financial Services Operations (FSO) application plugin - Applicable FSO application plugins install branch operations demo data and add the branch location field on case tables and records.
- Financial Services Operations Core application plugin - The Financial Services Operations Core application plugin (sn_bom) is automatically installed when you install an applicable FSO application. The sn_bom plugin installs the Location manager contributor role (sn_bom.location_manager_contributor). The Location manager contributor role enables a personalized Workspace with dashboard for viewing metrics and managing cases. The role can collect and submit case documents, and add staff members to a branch location.

i Note: The Business Location plugin must be activated for the sn_bom.location_manager_contributor role to be enabled. For more information, see <https://docs.servicenow.com/bundle/tokyo-customer-service-management/page/product/customer-service-management/task/activate-business-location.html>.

- Business Location plugin (com.snc.business_location) - The com.snc.business_location plugin enables support for banks that interact with customers through branches. The com.snc.business_location plugin automatically activates the Service Organization plugin (com.snc.service_organization), which enables support for internal branches. For information on activating the Business Location plugin, see [Activate business locations](#).

Location manager contributor workspace

The Location manager contributor workspace contains these pages.

- Customized landing page under the business location associated with the role. The landing page shows an overview of open cases, breakdown of open cases by application, and quick links to each installed application that enable Location managers to initiate creating cases for customers.
- List view of cases assigned to branches managed by the role. The Location manager contributor role can open a case form record to edit the branch location field. The branch location field is editable until a case is closed.
- Branch Performance Metrics dashboard page

The Location manager contributor role can select metric numbers from the landing or Branch Performance Metrics dashboard pages to drill down to a breakdown list or KPI Details performance analytics view.

For more information about analytics and reporting for Financial Services Operations, see [Analytics and Reporting Solutions](#) and [KPI Details](#).

For more information on workspaces in Financial Services Operations, see [Workspaces](#).

Branch Performance Metrics dashboard

The Branch Performance Metrics dashboard enables Location managers to get a operational and trend insights into how their team and businesses are performing across branches they manage. The dashboard shows the following metrics.

Branch Performance Metrics dashboard indicators - Overall metrics for the last 30 days

Indicator	Description
Closed cases	Number of cases closed in the last 30 days for the branch. The number and percentage change in the current period appears under the total percentage.
SLA met	Number and percentage of SLAs met across all FSO cases in the last 30 days for the branch location. The number and percentage change in the current period appears under the total percentage.
SLA breached	Number of SLAs breached across all FSO cases in the last 30 days for the branch location.
CSAT score	Percentage average customer satisfaction across all FSO cases based on surveys completed for the branch location in the last 30 days. The number and percentage change in the current period appears under the total percentage. For more information about CSAT, see Customer service satisfaction surveys .
Trend of SLA met and breached closed cases	Trend of closed cases with SLAs breached vs closed cases with SLAs not breached in last 30 days for the branch, trended weekly.
Trend of closed, open and created cases	Trend of closed cases, open cases, and cases created in the last 30 days for the branch location, trended weekly.

Branch Performance Metrics dashboard indicators - Application metrics for the last 30 days

Indicator	Description
Customers onboarded	Number of customers onboarded in last 30 days for the branch location, trended by week.
Closed cases	Number of closed cases with SLAs breached vs. closed cases with SLAs not breached in last 30 days for the branch location, trended by week.
SLA met	Percentage of SLAs met across all FSO cases in the last 30 days for the branch location.
SLA breached	Percentage of SLAs breached across all FSO cases in the last 30 days for the branch location.
Average time to close	Average time to close cases in the last 30 days for the branch location.
Trend of [application] cases created	Trend of application cases created in the last 30 days for the branch location, trended by week.
Initial deposit received	Initial deposit amount received from checking and savings deposit accounts opened in the last 30 days for the branch location.
Write offs	Number of write-offs from cases closed in the last 30 days for the branch location.

Configure service definitions

Configure service definitions for the services in Financial Services Operations applications. You can review and modify the predefined service definitions installed with the application or add new ones.

Before you begin

Ensure that the scope is selected for the application that you are configuring a service definition for. For more information, see [Application picker](#).

Role required: Based on the application that you are configuring, you need the following roles.

Application roles required for configuring service definitions

Application	Role required
Financial Services Payment Operations	sn_bom_payment.admin and admin
Financial Services Card Operations	sn_bom_credit_card.admin and admin
Financial Services Complaint Management	sn_bom_compl.admin and admin
Financial Services Business Deposit Operations	sn_bom_deposit_b2b.admin and admin

Application roles required for configuring service definitions (continued)

Application	Role required
Financial Services Personal Deposit Operations	sn_bom_deposit_b2c.admin and admin
Financial Services Business Loan Operations	sn_bom_loan_b2b.admin and admin
Financial Services Personal Loan Operations	sn_bom_loan.b2c_admin and admin
Financial Services Business Lifecycle	sn_bom_clo_b2b.admin and admin
Financial Services Client Lifecycle	sn_bom_clo_b2c.admin and admin
Personal Lines Servicing	sn_ins_policy_b2c.admin and admin
Personal Lines Underwriting	sn_ins_underwrite.admin and admin
Commercial Lines Servicing	sn_ins_policy_b2b.admin and admin
Commercial Lines Underwriting	sn_ins_uw_b2b.admin and admin
Individual Life Servicing	sn_ins_indiv_life.admin and admin
Individual Life Underwriting	sn_ins_indiv_uw.admin and admin
Group Life Servicing	sn_ins_group_life.admin and admin
Group Life Underwriting	sn_ins_group_uw.admin and admin
Commercial Lines Claims	sn_ins_claim_cml.admin and admin
Financial Services Treasury Operations	sn_bom_treasury.admin and admin
Financial Services Document Management	sn_bom_document.admin and admin
Financial Services Credit Operations	sn_bom_credit_asmt.admin and admin
Financial Services Operations integration with Socure	Refer to the role requirements based on the application that you are configuring or using along with this integration

About this task

Service definitions are configured for both cases and tasks for each service in the application and enable a unique flow and view for each service.

You can add new case types and configure service definitions for each type. You can map the new or modified service definitions with CSDM business services.

Procedure

- In the application navigation filter, navigate to [*<Application name>*] > **Administration** > **Service Definitions** list, where *<Application name>* is the name of the application that you are configuring.

Example

For example for Financial Services Payment Operations application, the navigation sequence is **Payment Operations** > **Administration** > **Service Definitions**.

- Create a service definition or modify an existing one.
 - To create a service definition, click **New**.
 - To configure a predefined one, open the service definition that you want to modify.
- On the form, fill in the fields.

Service definition form

Field	Description
Name	Name of the service definition.
ID	System-generated unique identifier for the service definition.
Task type	Table associated with the service definition. Select a case or task table based on the service.
View	View to load for the selected service.
Template	Field values that should be defaulted on the form when a case or task is created.
Category	Service definition category for a product.

4. Click **Submit** or **Update**.
5. Map the new or modified service definition with CSDM business services.
6. Optional: In the Agent criteria related list, add agent criteria to restrict availability of service definitions for agents.
 - Click **Edit** to add an existing user criteria, or click **New** to create a new one. For more information, see [Create agent criteria](#).
7. Optional: In the Customer condition related list, add customer conditions to restrict the service definitions based on defined conditions.
 - Click **Edit** to add an existing customer condition, or click **New** to create a new one. For more information, see [Create customer conditions](#).

Create agent criteria

Create an agent criteria and associate it with a service definition to restrict the visibility of the service for agents.

Before you begin

Ensure that the scope is selected for the application that you are configuring a service definition and customer conditions for. For more information, see [Application picker](#).

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and user_criteria_admin
- For Financial Services Card Operations: sn_bom_credit_card.admin and user_criteria_admin
- For Financial Services Complaint Management: sn_bom_compl.admin and user_criteria_admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and user_criteria_admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and user_criteria_admin

- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and user_criteria_admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and user_criteria_admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and user_criteria_admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and user_criteria_admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and user_criteria_admin
- For Financial Services Document Management: sn_bom_document.admin and user_criteria_admin
- For Financial Services Credit Operations: sn_bom_credit_asmt.admin and user_criteria_admin

About this task

You can apply several user criteria records to a single service definition. In this situation, agents match only one of these criteria records to have access.

Procedure

1. Navigate to **All > Service Catalog > Catalog Definitions > User Criteria**.
2. Create a user criteria or modify an existing one.
 - To create a user criteria, click **New**.
 - To review an existing user criteria, filter the list to show the user criteria for your application and open a user criteria.
3. On the form, fill in the fields.
For detailed instructions and field descriptions, see [Create a user criteria record](#).
4. Click **Submit** or **Update**.

What to do next

Associate the user criteria with a service definition to restrict it for the agents that satisfy the criteria. For more information, see [Configure service definitions](#).

Create customer conditions

Create a customer condition and associate it with a service definition to restrict it based on defined customer conditions. A customer condition, therefore, restricts the visibility of a service for customers.

Before you begin

Ensure that the scope is selected for the application that you are configuring a service definition and customer conditions for. For more information, see [Application picker](#).

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and sn_req_criteria.admin
- For Financial Services Card Operations: sn_bom_credit_card.admin and sn_req_criteria.admin
- For Financial Services Complaint Management: sn_bom_compl.admin and sn_req_criteria.admin

- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and sn_req_criteria.admin
- Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and sn_req_criteria.admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and sn_req_criteria.admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and sn_req_criteria.admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and sn_req_criteria.admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and sn_req_criteria.admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and sn_req_criteria.admin
- For Financial Services Document Management: sn_bom_document.admin and sn_req_criteria.admin
- For Financial Services Credit Operations: sn_bom_credit_asmt.admin and sn_req_criteria.admin

About this task

You can apply several customer conditions to a single service definition. In this situation, customers match only one of these conditions records to have access.

Procedure

1. Navigate to **All > Service request operations > Customer conditions**.
2. Create a customer condition or modify an existing one.
 - To create a customer condition, click **New**.
 - To modify an existing customer condition, filter the list to show the customer conditions for the application tables and open a customer condition.
3. On the form, fill in the fields.

Customer Condition form

Field	Description
Name	Name of the customer condition.
Condition for	Type of the customer. <ul style="list-style-type: none"> ◦ For business customers, select Account. ◦ For retail customers, select Consumer.
Condition on	Table on which the conditions in the condition builder apply. For example, Business Saving Account [sn_bom_b2b_saving_account]. The selected table determines the available elements in Customer field .
Condition	Set of filters for the Customer condition.
Customer field	Field for which the condition is evaluated.

Field	Description
	Select a field based on the value in the Condition for field. For example, if Condition for is set as Account and the selected table in the Condition on field is Business Saving Account [sn_bom_b2b_saving_account], then in this field, you can select an account, which is a reference of value in the Condition for field, such as Account. Similarly, if Condition for is set as Consumer and the selected table in the Condition on field is Personal Saving Account, then in this field, select a field such as Joint Account holder or Primary Account holder.

4. Click **Submit** or **Update**.

Result

The customer condition is created for the table that you specified.

What to do next

Associate the defined customer condition with a service definition to restrict it for the customers that satisfy the condition. For more information, see [Configure service definitions](#).

Create or modify record producers

Review the record producers that are installed with Financial Services Operations applications. You can modify the predefined record producers or add new ones to define how the request forms appear in the Banking Service catalog or Consumer Service portal, or both.

Before you begin

Ensure that the scope is selected for the application for which you are creating a record producer. For more information, see [Application picker](#).

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin

About this task

A record producer enables users to submit banking requests from the Banking Service catalog and Consumer Service portal and stores the requested information as a record in the associated table.

For information on record producers that are available with Financial Services Operations, see [Record producers for Financial Services Operations applications](#).

Procedure

1. Navigate to **All > Service Catalog > Catalog Definition > Record Producers**.
 2. Create a record producer or modify an existing one.
 - To create a record producer, click **New**.
 - To customize a predefined record producer, open the record producer that you want to customize.
- For information about the record producer form fields, see [Create a record producer](#).
3. On the form, fill in the fields.

Record producer form

Field	Description
Name	Name of the record producer.
Table name	<p>Table that the record producer is associated with. These tables store the request form data.</p> <ul style="list-style-type: none"> ◦ Select Credit Card Service [sn_bom_credit_card_service] table for credit card requests. ◦ Select Payment Inquiry Case [sn_bom_payment_inquiry] table for payment inquiry requests. ◦ Select Claim [sn_bom_payment_claim] table for payment claim requests. ◦ Select Loan Service Case [sn_bom_loan_b2b_service] table for business loan requests. ◦ Select Loan Service Case [sn_bom_loan_service] table for personal loan requests. ◦ Select Complaint Case [sn_bom_compl_service] table for complaint service requests.
Application	Application to which the record producer form belongs. This field is automatically set when you select the application scope in which the record producer should be created.
Active	Option to activate the record producer for use.
What it will contain tab	
Short description	Brief description of the record producer.
Description	Full description of the record producer.

Field	Description
Script	Script that dynamically assigns values to specific fields on the created record.
Accessibility tab	
Catalogs	Name of the catalog to which the record producer belongs. Select Banking Services or Consumer Service .
Category	Name of the catalog category in which the record producer should appear.

4. Click **Submit** or **Update**.
5. In the Variables or Variable Sets related lists, configure variables as appropriate. Variables collect information from the user when the user submits a request through the record producer. Variables also map predefined answers to the fields. You can add as many variables as you need to the record producer. For more information, see [Create a service catalog variable](#).
6. In the Available For and Not Available For related lists, configure the user criteria to grant or deny users access to the record producer. For more information, see [Set up the user criteria](#).
7. Click **Update**.

Record producers for Financial Services Operations applications

A record producer enables your users to submit banking requests from the Banking Service catalog and Consumer Service portal and stores the requested information as a record in the associated table.

The following table lists the record producers that are available with Financial Services Operations applications. The record producers are available in the Record Producer [sc_cat_item_producer] table.

Application	Record producer	Associated Table name
Financial Services Payment Operations	Beneficiary Claim Non-Receipt	Payment Inquiry Case [sn_bom_payment_inquiry]
	Payment made In Error	Payment Inquiry Case [sn_bom_payment_inquiry]
	Internal Claim	Claim [sn_bom_payment_claim]
	Create Claim Case	Claim [sn_bom_payment_claim]
Financial Services Card Operations	Apply for a new credit card	Credit Card Service [sn_bom_credit_card_service]

Application	Record producer	Associated Table name
	<p>Note: This record producer is available with the demo data. However, as an admin, you can use it to create credit card record producers for each of your credit card product models.</p>	
	Increase Credit Limit Request	Credit Card Service [sn_bom_credit_card_service]
	Temporary Increase Credit Limit Request	Credit Card Service [sn_bom_credit_card_service]
	Decrease Credit Limit Request	Credit Card Service [sn_bom_credit_card_service]
	Block Credit Card Request	Credit Card Service [sn_bom_credit_card_service]
	Unblock Credit Card Request	Credit Card Service [sn_bom_credit_card_service]
	Close Credit Card Request	Credit Card Service [sn_bom_credit_card_service]

Configure request types

You can review the available request types and configure the ones that you need so that your agents can create cases for these request types from both the Platform and Workspace UI.

When an agent creates a case for a request type, the Financial Services Operations applications use:

- Interceptors for creating a case from the Platform UI.

An interceptor provides multiple request types that an agent can select to create a case in the Platform UI. After an agent selects a type, the interceptor opens the correct form view for that request type. The agent's selection appears on a form in the request type field. For example, an agent's selection appears in the **Inquiry type** field for a payment inquiry case.

The following image shows payment inquiry request types that are configured for the



Payment Inquiry Case

[Payment in Error](#)

[Beneficiary Claim Non-Receipt - Internal](#)

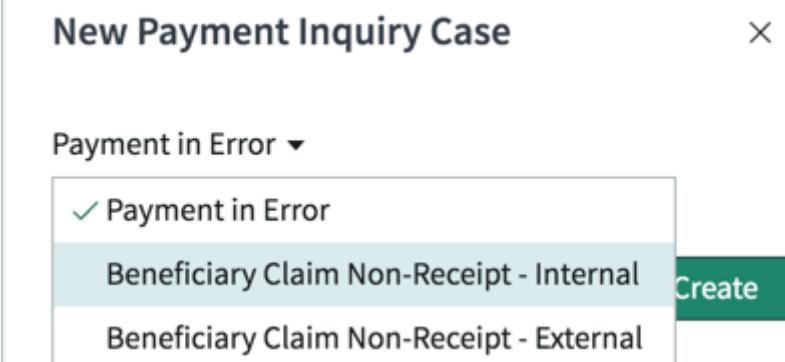
[Beneficiary Claim Non-Receipt - External](#)

Payment Inquiry Case interceptor.

- Workspace record types selectors for creating a case from the Workspace UI.

The Workspace record type selectors provide multiple request types so that an agent can create a case in the Workspace UI.

The following image shows Workspace record type selectors that are configured for the



payment inquiry case.

The interceptors and Workspace record types selectors enable an application to use the same case type to support various request types. This eliminates the need to create a separate case type for each request type.

Note: If you create additional request types for an application, make sure that you add them to both the interceptor and Workspace record type selector so that these new options are available in both the Platform and Workspace UIs.

- [Configure request types for the Platform UI.](#)
- [Configure request types for the Workspace UI.](#)

Modify a request type for the Platform UI

Review and modify the case interceptors that are available with Financial Services Operations applications as needed. These interceptors enable your agents to create cases for various request types from the Platform UI.

Before you begin

Ensure that the scope is selected for the application for which you are configuring an interceptor.

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin

About this task

Note: If you create additional request types for an application, make sure that you add them to both the case interceptor and Workspace record type selector so that the request type selections are available in both the Platform and Workspace UIs.

Procedure

1. Navigate to **All > System Definition > Interceptors**.
2. Filter the list to show the interceptors for the application and then select an interceptor.

The following interceptors are installed with Financial Services Operations applications:

Interceptors installed with Financial Services Operations applications

Application	Interceptor
Financial Services Payment Operations	<ul style="list-style-type: none"> ◦ Payment Inquiry Case ◦ Claim
Financial Services Card Operations	Credit Card Service

The Answers related list specifies what choices are presented and where the agent is redirected after a choice is selected.

3. Modify the Answers related list.

For example, to add a new request type to an interceptor, follow these steps:

- a. Click **New** in the Answers related list.
- b. On the form, fill in the required fields.
- c. Click **Submit**.

4. Test the interceptor by clicking **Try It**.

Result

The interceptor is updated with the configured request types. When an agent clicks the **New** button on a case list in Platform UI, it launches the interceptor with these request types. The agent can select one of the request types to create the case.

Modify a request type for the Workspace UI

Review and modify the Workspace record type selectors that are available with Financial Services Operations applications as needed. These record type selectors enable your agents to create cases for various request types from the Workspace UI.

Before you begin

Ensure that the application scope is set to the Financial Services Operations core.

Role required: sn_bom.admin and admin

About this task

Note: If you create additional request types for an application, make sure to add them to both the case interceptor and Workspace record type selector so that the new options are available in both the Platform and Workspace UIs.

Procedure

1. Navigate to **All > Change > Administration > Workspace Record Type Selectors**.
2. Filter the list to show the records for the Financial Services Operations core application and open a Workspace record type selector.

The following Workspace record type selectors are installed with the Financial Services Operations applications:

Record type selectors installed with Financial Services Operations applications

Application	Workspace record type selector	Table
Financial Services Payment Operations	Beneficiary Claim Non-Receipt - Internal	sn_bom_payment_inquiry
	Beneficiary Claim Non-Receipt - External	sn_bom_payment_inquiry
	Payment in Error	sn_bom_payment_inquiry
	Internal	sn_bom_payment_claim
	External	sn_bom_payment_claim
Financial Services Card Operations	New Credit Card	sn_bom_credit_card_service
	Increase Credit Limit	sn_bom_credit_card_service
	Decrease Credit Limit	sn_bom_credit_card_service
	Block Credit Card	sn_bom_credit_card_service
	Unblock Credit Card	sn_bom_credit_card_service
	Close Credit Card	sn_bom_credit_card_service

3. Update the Workspace record type selector as needed.

For information on Workspace record type selector form fields, see [Configure change task records in Workspace](#).

4. Click **Update**.

Result

The Workspace record type selector is updated with the configured request type. When an agent clicks the **New** button on a case list in the Workspace UI, it launches the Workspace record type selector with this request type. The agent can select one of the request types to create the case.

Configure flows

Review the flows that are available with Financial Services Operations applications to see if these flows meet your business needs. You might need to customize these flows or design new ones as needed.

Before you begin

Ensure that the scope is selected for the application for which you are configuring a flow. For more information, see [Application picker](#).

Role required: Based on the application that you are configuring, you need the following roles:

- Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- Financial Services Card Operations: sn_bom_card.admin and admin
- Financial Services Complaint Management: sn_bom_compl.admin and admin
- Financial Services Payment Operations: sn_bom_payment.admin and admin
- Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- Financial Services Treasury Operations: sn_bom_treasury.admin and admin

About this task

The flows are built using ServiceNow Flow Designer, so make sure you're familiar with [Flow Designer](#) basics.

For information on flows that are installed with Financial Services Operations applications, see [Designer flows for Financial Services Operations applications](#).

Procedure

1. Navigate to **All > Process Automation > Flow Designer**.
2. Create a new flow or modify an existing one.
 - To create a flow, click **New**.
 - To modify a predefined flow, filter the list to show the flows for the required application and open the desired flow.

For information on how to create or modify flows, see [Create a flow](#).

3. Click **Save**.
4. Test your flow and click **Activate**.

For more information, see [Test a flow](#).

Designer flows for Financial Services Operations applications

Several flows are installed with Financial Services Operations applications that you can use to automate requests.

By using [Flow Designer](#), you can review and configure these predefined flows for your own business needs.

The following table lists the predefined flows that are available with Financial Services Operations applications.

Predefined flows available with Financial Services Operations applications

Application	Flow
Insurance Claims Core	<ul style="list-style-type: none"> • Claim work notes - updates for payment • Claim work notes - updates for reserve

Predefined flows available with Financial Services Operations applications (continued)

Application	Flow
Commercial Lines Claims	Claim work notes - updates for settlement
Personal Lines Claims	Claim work notes - updates for settlement
Financial Services Payment Operations	<ul style="list-style-type: none"> • Beneficiary Claim Non-Receipt – Inquiry task • Claim Flow – External Refund • Claim Follow-up • Update Inquiry case via Reply • Update Debit Approval via Reply
Financial Services Card Operations	<ul style="list-style-type: none"> • New Credit Card • Increase Credit Limit • Decrease Credit Limit • Close Credit Card • Block Credit Card • Unblock Credit Card
Financial Services Complaint Management	Complaint Service Flow
Financial Services Business Deposit Operations	<ul style="list-style-type: none"> • Create Deposit Service Case • Deposit Instructions List • Deposit Operation Business – PB Activity • Update Deposit Case <p>These flows are available as subflows.</p>
Financial Services Personal Deposit Operations	<ul style="list-style-type: none"> • Create Deposit Service Case • Deposit Operation Personal – PB Activity • Document List Automation Plan • Update Deposit Case <p>These flows are available as subflows.</p>
Financial Services Loan Operations	<ul style="list-style-type: none"> • Loan Deferment • Loan Forgiveness • Loan Missed Installment Repayment • Loan Restructure • Loan Write Off • Partial Prepayment

Predefined flows available with Financial Services Operations applications (continued)

Application	Flow
Financial Services Treasury Operations	<ul style="list-style-type: none"> • Treasury service case form • Treasury Service List Automation Plan <p>These flows are available as subflows.</p>
Insurance Special Investigations	Claim work notes - updates for SIU task

Configure playbooks

Review the playbooks that are available with Financial Services Operations applications to check if they comply to your business processes. You might need to customize them or design new ones as needed. You can still use the playbook activity definitions.

Before you begin

Ensure that the scope is selected for the application for which you are configuring a playbook. For more information, see [Application picker](#).

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Card Operations: sn_bom_credit_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Commercial Lines Claims: sn_ins_claim_cml.admin and admin
- For Individual Life Servicing: sn_ins_policy_b2c.admin and admin
- For Group Life Servicing: sn_ins_policy_b2b.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin

About this task

The playbooks are built using ServiceNow Playbooks, so make sure you're familiar with [Process Automation Designer](#) basics.

For information on playbooks that are installed with Financial Services Operations applications, see [Playbooks for Financial Services Operations applications](#).

Note: The playbooks in Financial Services Operations applications use the **CSM Configurable Workspace Playbook** playbook experience.

Procedure

1. Navigate to **All > Process Automation > Process Automation Designer**.
2. Create or modify a playbook.

- To create a playbook, click **New**.
- To modify a predefined playbook, open the playbook from the list.

For information on how to create or modify playbooks, see [Create a process definition](#) ↗.

3. Click **Save.**

4. Test your playbook and click **Activate.**

For more information, see [Test a process](#) ↗.

Playbooks for Financial Services Operations applications

Several playbooks are installed with Financial Services Operations applications that you can use to run your digitized business process.

By using [Process Automation Designer](#) ↗, you can review and configure these predefined playbooks for your own business needs.

The following table lists the predefined playbooks that are available with Financial Services Operations applications.

Predefined playbooks available with Financial Services Operations applications

Application	Playbook
Financial Services Card Operations	Dispute card transactions
Financial Services Complaint Management	Complaint service
Financial Services Business Lifecycle	<ul style="list-style-type: none"> • Account Onboarding • Contact Onboarding
Financial Services Client Lifecycle	Customer Onboarding
Financial Services Business Deposit Operations	<ul style="list-style-type: none"> • Add standing order • Modify standing order • Cancel standing orders • Failed standing order • Originate deposit account • Close deposit account • Manage financial relationship
Financial Services Personal Deposit Operations	<ul style="list-style-type: none"> • Add standing order • Modify standing order • Cancel standing orders • Failed standing order • Deposit account origination • Close deposit account • Add relationship

Predefined playbooks available with Financial Services Operations applications (continued)

Application	Playbook
	<ul style="list-style-type: none"> • Modify financial account relationship • Remove financial account relationship
Commercial Lines Claims	<ul style="list-style-type: none"> • Commercial auto claim • Commercial auto adjuster
Commercial Lines Servicing and Commercial Lines Underwriting	<ul style="list-style-type: none"> • Change coverage • Underwriter review for coverage changes
Individual Life Servicing and Individual Life Underwriting	<ul style="list-style-type: none"> • Add/Change beneficiary for individual • Increase coverage • Decrease coverage • Convert term to perm • Cancel Policy • Underwriter review for increase coverage
Group Life Servicing and Group Life Underwriting	<ul style="list-style-type: none"> • Group life Change member info • Group Life underwriter
Financial Services Business Loan Operations	Loan Forgiveness
Financial Services Personal Loan Operations	Loan Deferment
Financial Services Treasury Operations	<ul style="list-style-type: none"> • RDC Service • Wire Transfer Service

Configure CSM Configurable Workspace

Review the CSM Configurable Workspace available with Financial Services Operations applications to see if it meets your business needs. You can customize its components, if needed.

Before you begin

Ensure that the scope is selected for the application that you are configuring for. For more information, see [Application picker](#).

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin

- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin

Procedure

Configure the CSM Configurable Workspace as per your requirements.

For more information on what you can configure, see [Set up CSM Configurable Workspace](#).

Configure SLA definitions

Review the service level agreement (SLA) definitions that are installed with Financial Services Operations applications. You can update existing SLAs or add new SLAs to configure start, pause, and stop conditions on any case attributes.

Before you begin

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Know Your Customer: sn_bom_kyc.admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin

About this task

An SLA is a record that specifies the time within which a service must be provided. The Financial Services Operations applications use SLAs with cases such as payment inquiry, claim, and credit card.

Procedure

1. Navigate to **All > Service Level Management > SLA > SLA Definitions**.
2. Create an SLA definition or modify an existing SLA definition.
 - To create an SLA definition, click **New**.
 - To review an existing SLA definition, filter the list to show the SLAs for the application tables and open an SLA definition.

Application tables to view SLA definitions

Application	Table
Financial Services Payment Operations	<ul style="list-style-type: none"> ▪ Payment Inquiry Case [sn_bom_payment_inquiry] ▪ Claim [sn_bom_payment_claim]
Financial Services Card Operations	<ul style="list-style-type: none"> ▪ Credit Card Service [sn_bom_credit_card_service] ▪ Credit Card Task [sn_bom_credit_card_task] ▪ Card Disputes Task [sn_bom_credit_card_disputes_task] ▪ Card Disputes Service Case [sn_bom_credit_card_disputes_service]
Financial Services Business Loan Operations	<ul style="list-style-type: none"> ▪ Loan Service Case [sn_bom_loan_b2b_service] ▪ Loan Task [sn_bom_loan_b2b_task] ▪ Credit Service Case [sn_bom_credit_asmt_loan_b2b_service]
Financial Services Personal Loan Operations	<ul style="list-style-type: none"> ▪ Loan Service Case [sn_bom_loan_service] ▪ Loan Task [sn_bom_loan_task] ▪ Credit Service Case [sn_bom_credit_asmt_loan_service]
Financial Services Business Lifecycle	<ul style="list-style-type: none"> ▪ Account Lifecycle Service Case [sn_bom_clo_b2b_account_service] ▪ Account Lifecycle Task [sn_bom_clo_b2b_account_task] ▪ Contact Lifecycle Service Case [sn_bom_clo_b2b_contact_service]
Financial Services Client Lifecycle	<ul style="list-style-type: none"> ▪ Client Lifecycle Service Case [sn_bom_clo_b2c_service] ▪ Client Lifecycle Task [sn_bom_clo_b2c_task]
Financial Services Know Your Customer	<ul style="list-style-type: none"> ▪ KYC Account Task [sn_bom_kyc_account_task] ▪ KYC Contact Task [sn_bom_kyc_contact_task] ▪ KYC Customer Task [sn_bom_kyc_customer_task]

Application	Table
Financial Services Complaint Management	<ul style="list-style-type: none"> ▪ Complaint Case [sn_bom_compl_service] ▪ Complaint Service Task [sn_bom_compl_task] ▪ Quality Control Task [sn_bom_compl_qc_task]
Financial Services Treasury Operations	<ul style="list-style-type: none"> ▪ RDC Service Case [sn_bom_treasury_rdc_service] ▪ Wire Service Case [sn_bom_treasury_wire_service] ▪ Treasury Task [sn_bom_treasury_task]
Intelligent Servicing for Fraud	<ul style="list-style-type: none"> ▪ Fraud Case [sn_bom_fraud_case] ▪ Fraud Task [sn_bom_fraud_task] ▪ Fraud Transaction [sn_bom_fraud_transaction]

3. On the form, fill in the fields.

For detailed instructions and field descriptions, see [Create an SLA definition](#).

4. Click **Submit** or **Update**.

Result

The SLA definition is created for the table that you specified.

What to do next

In Workspace, you can track the SLA for a case from the **Task SLAs** tab on the case form.

Configure groups

Configure user groups for Financial Services Operations applications for assignment of cases and tasks. You can assign roles to groups to provide access to all group members or assign roles to individual users.

Before you begin

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin

- For Financial Services Know Your Customer: sn_bom_kyc.admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin

About this task

User groups are used across most processes in the Now Platform for assigning work to teams and requesting approvals.

Any rule that is applied to a group is automatically assigned to group members. For example, roles and assignment rules are automatically assigned to group members.

Procedure

1. Navigate to **All > User Administration > Groups**.
2. Create a group or modify an existing group.
 - To create a group, click **New**.
 - To configure an existing group, open the group that you want to configure.
3. On the form, fill in the fields.
For detailed instructions and field descriptions, see [Create a user group](#).
4. Click **Submit** or **Update**.

What to do next

- Assign roles to the group. For more information, see [Assign a role to a group](#).

Configure agent connector and contributor roles for the group, if required.

i Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

- Add users to the group.
- Associate groups with assignment rules.

Configure assignment rules

Configure rules to automatically assign cases to specific agents or groups based on the rule conditions. You can either modify predefined assignment rules or create new ones.

Before you begin

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin

- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin
- For Commercial Lines Claims: sn_ins_claim_cml.admin and admin

i Note: Insurance Special Investigations is installed with Commercial Lines Claims, and additionally requires the following roles: sn_ins_siу.admin and admin

- For Individual Life Servicing and Individual Life Underwriting: sn_ins_policy_b2c.admin and admin
- For Group Life Servicing and Group Life Underwriting: sn_ins_policy_b2b.admin and admin

About this task

When you create an assignment rule, you select the following:

- The table for the task type and the conditions that must be met before the task is assigned.
- The user or the group that the task is assigned to.

Alternately, you can create a script to further customize the assignment rule.

Review the assignment rules that are installed with the Financial Services Operations applications.

Assignment rules installed with Financial Services Operations applications

Application	Assignment rule	Table
Financial Services Payment Operations	Payment Inquiry Assignment Rule	sn_bom_payment_inquiry
	Inquiry Task	sn_bom_payment_inquiry_task
	Claim	sn_bom_payment_claim
	Debit Approval	sn_bom_payment_service
Financial Services Card Operations	Credit Card Service	sn_bom_credit_card_service
	Credit Card Task	sn_bom_credit_card_task
	Credit Task	sn_bom_credit_asmt_task
	Document Service	sn_bom_document_task
Financial Services Business Loan Operations	Loan Service – Business	sn_bom_loan_b2b_service
	Loan Task – Business	sn_bom_loan_b2b_task
	Credit Service – Business	sn_bom_credit_asmt_loan_b2b_service
	Credit Task – Business	sn_bom_credit_asmt_b2b_task
	Document Service – Business	sn_bom_document_b2b_task
Financial Services Personal Loan Operations	Loan Service	sn_bom_loan_service
	Loan Task	sn_bom_loan_task
	Credit Service	sn_bom_credit_asmt_loan_service
	Credit Task	sn_bom_credit_asmt_task

Assignment rules installed with Financial Services Operations applications (continued)

Application	Assignment rule	Table
Financial Services Business Lifecycle	Document Service	sn_bom_document_task
	Account Lifecycle Service	sn_bom_clo_b2b_account_service
	Contact Lifecycle Service	sn_bom_clo_b2b_contact_service
	Account Lifecycle Service Task	sn_bom_clo_b2b_account_task
	Contact Lifecycle Service Task	sn_bom_clo_b2b_contact_task
Financial Services Client Lifecycle	Customer Lifecycle Service	sn_bom_clo_b2c_service
	Customer Lifecycle Task	sn_bom_clo_b2c_task
Financial Services Treasury Operations	RDC Service	sn_bom_treasury_rdc_service
	Wire Service	sn_bom_treasury_wire_service
	Treasury Task	sn_bom_treasury_task

For advanced assignment rules, you can also use the ServiceNow Advanced Work Assignment (AWA) feature to automatically assign work items to agents, based on their availability, capacity, and optionally, skills. For more information, see [Advanced Work Assignment](#).

Procedure

1. Navigate to **All > Routing and Assignment > Assignment Rule**.
2. Create an assignment rule or modify an existing rule.
 - To create a rule, click **New**.
 - To review an existing rule, filter the list to show the rules for the application tables and then open a rule.
3. On the form, fill in the fields.
For information about the Assignment Rule form fields, see [Create an assignment rule](#).
4. Click **Submit** or **Update**.

Banking applications

Use Financial Services Operations banking suite of applications to improve productivity by avoiding manual processes, information silos, and failures in communication.

Find the application that best fits your needs

Financial Services Card Operations

With Financial Services Card Operations, streamline, digitize, and automate the card operations from the front to back office in your financial institution, so that credit card applications and card transaction disputes can be quickly processed.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

<p>Explore</p>  <p>Learn about how customers, branch workers, and agents use Card Operations.</p>	<p>Set up</p>  <p>Set up Card Operations.</p>
<p>Use</p>  <p>Submit and manage credit card related requests.</p>	<p>Reference</p>  <p>Get details about components such as roles, tables, properties, and plugins and store applications that are installed.</p>

Exploring Financial Services Card Operations

You can use the ServiceNow® Financial Services Card Operations application to create and manage various card service requests.

Card services

The application enables managing the following types of card and dispute service requests:

- New credit card
- Increase credit limit
- Decrease credit limit
- Block credit card
- Unblock credit card
- Close credit card
- Dispute card transaction

Card Operations users

The Financial Services Card Operations application is aimed at the following users:

- Administrator: Responsible for configuring the Financial Services Card Operations application.
- End users: Customers, requesters such as branch workers (or call center agents), and contributors who submit credit card and dispute service requests and check the status of cases.
- Fulfillers: Agents in a bank's middle or back office of financial institutions who work with card operations. They are responsible for working on credit card cases and tasks such as credit assessment tasks, dispute service tasks, document service tasks that come into card services. These types of agents work on credit card and card dispute requests:
 - Credit card agents
 - Credit card agent connectors
 - Credit assessment agents
 - Card dispute agents
 - Card dispute agent connectors

Setting up Financial Services Card Operations

You can set up your implementation for Financial Services Card Operations by installing the Financial Services Card Operations application, importing financial services data, and reviewing and configuring the components installed with the application.

Install Financial Services Card Operations

You can install the Financial Services Card Operations application (`sn_bom_credit_card`) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Card Operations:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see [Components installed with Financial Services Card Operations](#).

- i Note:** To enable customers to submit requests through the Consumer Service Portal, you should also activate the Consumer Service Portal plugin (`com.glide.service-portal.consumer-portal`).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Card Operations application (sn_bom_credit_card) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you may have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If there are any plugins or applications that need to be installed, you must install them before you can install Financial Services Card Operations.

4. Select **Install**.

Configure Financial Services Card Operations

Review the components that are installed with the Financial Services Card Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Card Operations application is installed.

Role required: sn_bom_credit_card.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for card service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Edit or create new flows	Edit or create new flows using Flow Designer.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure payment request types.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for card service cases and tasks.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.

Task	Description
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure properties	Configure properties for card operations.

Domain separation and Financial Services Card Operations

Domain separation is supported for Financial Services Card Operations. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see [Application support for domain separation](#).

How domain separation works in Financial Services Card Operations

All FSO integrations applications are built on top of and use many CSM tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

Tables

All tables added in Card Operations are domain-separated:

- sn_bom_credit_card_service
- sn_bom_credit_card_task
- sn_bom_credit_asmt_task
- sn_bom_document_task
- sn_bom_credit_card

Note:

There are two system properties that are not domain-separated for Card Operations:

- sn_bom_credit_card.reserverd_hours_to_unblock_credit_card
- sn_bom_credit_card.reserverd_hours_to_update_credit_limit

Use cases

Credit Card Requests

There are six different ServiceNow base system request types for credit cards:

- ◦ New Credit Card Requests
- Increase Credit Requests
- Decrease Credit Requests
- Block Credit Card Requests
- Unblock Credit Card Requests
- Close Credit Card Requests

Customers create these requests from the Customer Service portal (activated as a separate plugin)

Front office workers (Branch workers, Call Center) create these requests on behalf of their customers via the Service Catalog and customer interactions

Each request type has a dedicated flow that triggers tasks from the parent credit card service case.

- Credit Card Service Cases are assigned to credit card agents, and used to track the overall credit card request and triggers all tasks.
- Credit Card Tasks are assigned to credit card agents, and used for follow-up tasks that are triggered from credit card service cases.
- Credit Assessment Tasks are assigned to credit assessment agents, and used in multiple workflows that go beyond credit cards, such as Loan Operations.
- Document Service Tasks are assigned to document service agents, and used in multiple workflows that go beyond credit cards, such as Loan Operations.

Note: Sometimes a ServiceNow® platform feature or application may be able to effectively support service provider use cases even though the domain framework is not being used. In this case, the application may be assigned Basic*, Standard*, or Enhanced* for its domain support level, and include detailed use cases. For example: Before the New York release, Service Catalog had no domain support. But the instance owner was able to configure separate catalogs and items for each customer in a domain-separated instance. This allowed Service Catalog to be used at a **Standard** support level. To learn more, see domain separation [Application levels of support](#).

Related topics

[Domain separation for service providers](#)

Managing credit card service requests

By using the credit card service case and associated tasks, you can manage credit card service requests that you receive from your customers for your financial institution.

How to initiate credit card service requests

- Contributors, branch workers and call center agents can submit credit card service requests on behalf of their customers from interaction records and the service catalog.
- Customers can create requests from the Consumer Service Portal by selecting catalog items and filling out and submitting forms.

Note: To enable your customers to use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Assignment and resolution for credit card service cases

After requests are submitted, credit card request flows automatically create credit card service cases and tasks.

A credit card service case is used to track the overall credit card request and triggers all tasks for the request.

Each request type has a dedicated flow that triggers tasks from the parent credit card service case. The tasks that are created for a case depend on the type of credit card request type and are of the following types:

- Credit card task – Assigned to credit card agents and used for follow-up tasks such as evaluating product eligibility and setting up a new credit card account.
- Credit assessment task – Assigned to credit assessment agents and used for follow-up tasks that include retrieving credit assessments and evaluating risks.
- Document service task – Assigned to document service agents and used for follow-up tasks such as document verification and preparation.

To resolve cases, agents perform activities such as gathering documents, performing credit assessments, and changing credit limits for the tasks assigned to them.

Both the case and its tasks are assigned to the assignment groups or agents by using assignment rules. For more information on assignment groups that are installed with the application, see [Configure groups](#).

Submit a credit card service request as a requester

As a requester (branch employee or call center agent), you can submit a credit card service request on behalf of a customer.

Before you begin

Role required: sn_bom_credit_card.requestor

About this task

Customers can also create credit card service requests from the Consumer Service Portal or another self-service portal by selecting service catalog items, filling out the necessary forms, and then submitting these forms.

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

- Navigate to **All > Financial Services Operations > Workspace**.
- Click the lists icon ().

3. Create a credit card request from the customer record or an interaction record.

Option	Steps
Credit card service request from a customer record	<p>a. In the Lists tab, under Customer, click Customers.</p> <p>b. Click the record that you want to open.</p>
Credit card service request from an interaction record	<p>a. In the Lists tab, under Interactions, click My Interactions.</p> <p>b. Click the interaction record that you want to open.</p> <p>For information on how to create an interaction, see      </p>

4. Click **Create Card Request**.

5. From the Catalogs list, select **Banking Services**.

6. Under **Categories**, click **Credit Card**.

7. Click a credit card service that you want to submit a request for.

- To increase the credit limit, select **Increase Credit Limit Request**.
- To increase the credit limit for only a limited time, select **Temporary Increase Credit Limit Request**.
- To decrease the credit limit, select **Decrease Credit Limit Request**.
- To block a credit card, select **Block Credit Card Request**.
- To unblock a blocked credit card, select **Unblock Credit Card Request**.
- To close a credit card, select **Close Credit Card Request**.
- To apply for a new credit card, select a new credit card service request for the required card model.

8. Fill in any necessary information that is related to the request.

Each credit card service request form has a different set of fields that are based on the type of the service.

9. Optional: If the customer wants to increase the credit limit only for a limited duration, select **Duration** as **Limited time** and select an end date in the **End date** field. The system creates a credit card service case to revert the credit limit to its original limit at this date for a temporary increase credit limit request.

Note: The `sn_bom_credit_card.reserverd_hours_to_update_credit_limit_card` property defines the number of hours before the end date when the system creates the credit card service case to revert the card's credit limit.

10. Optional: If the customer wants to block the credit card only temporarily for a limited time, select **Duration** as **Limited time** and select an end date in the **Block Until** field. The blocked credit card unblocks at this date for a temporary block credit card request.

Note: The `sn_bom_credit_card.reserverd_hours_to_unblock_credit_card` card property defines the number of hours before the **Block Until** date when the system unblocks the card.

11. Click **Submit**.

Result

- Based on the request type, a credit card service case is created in the Work in Progress state. The case is assigned to an assignment group or credit card agent in the credit card services department. The assignment group or user to whom the case is assigned is based on the assignment rule.
- Based on the request type, a task is automatically generated in the **Tasks** tab of the case. The task is created in the Open state and assigned to an assignment group or agent depending on the type of the task.
- The customer receives a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the credit card service case and view its details. You can also add additional information in the **Comments** field that can help the credit card agent in resolving the case.
- A credit card service agent can start working on the case and its tasks.

Assign a credit card service case

Assign a credit card service case to yourself or to another credit card agent to start working on the case.

Before you begin

Role required: `sn_bom_credit_card.agent`, `sn_bom_credit_card.agent_connector`, or `sn_bom_credit_card.admin`

About this task

When a credit card service request is submitted, the credit card service case is automatically assigned to an assignment group or user in the credit card services department. The assignment is based on the configured assignment rules. If the case is assigned to an assignment group, any member from the group can triage the case themselves or assign it to another member of the group.

Procedure

- Navigate to **All > Financial Services Operations > Workspace**.
- Click the lists icon (.
- In the **Lists** tab, under **Credit Card Service Cases**, click **All**.
- In the list, click a case to open it.
- Assign the case.
 - To assign the case to yourself, click **Assign to me**.
 - To assign the case to another agent, select an agent in the **Assigned to** field.

Result

The case is assigned to a credit card agent. If the agent also belongs to an agent assignment group, the group's name appears in the **Assignment group** field.

Setting up a new credit card account

As a credit card agent, you can work on a credit card case to validate the customer information and set up a new credit card account for the customer.

When a customer requests a new credit card, a credit card service case is created and the New Credit Card flow is triggered. This flow triggers the following tasks from the credit card service case. A new task is created when an agent closes the previous task.

1. Evaluate the product eligibility for a customer.
2. Retrieve a credit assessment and evaluate the risks for a customer.

Note: If the credit assessment agent rejects the credit request, the stage of the associated credit card service case changes to Closed – Rejected. The case is automatically closed and the flow doesn't trigger steps 3–6.

3. Check the completeness of the supporting documents for a customer.
4. Determine a card's Terms and Conditions and Disclosures for a customer.
5. File a customer agreement for a customer.
6. Set up a credit card account for a customer and close the case.

For more information on the flows that are installed with the Financial Services Card Operations application, see [Designer flows for Financial Services Operations applications](#).

Evaluate the product eligibility for a customer

Evaluate the eligibility of the requested product for the customer.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

A credit card task to evaluate the product eligibility is automatically created in the credit card service case for a new card request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	<ol style="list-style-type: none"> a. In the Lists tab, under Credit Card Service Cases, click Assigned to me. b. In the list, click the case that you want to open. c. In the case, click the Tasks tab and select the credit card task.

Option	Steps
From the Credit Card Task list	<p>a. In the Lists tab, under Credit Card Task, click All.</p> <p>b. In the list, click the task that you want to open.</p>

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Evaluate the eligibility of the requested product for the customer.
6. Optional: In the **Work notes** field, enter any comments that are related to your findings.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Product Eligibility to Credit Risk Assessment.
- A credit assessment task to retrieve a credit assessment and evaluate the risk for the customer is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit agent in the credit assessment department. The assignment group or user to whom the task is assigned is based on the assignment rule.

Retrieve a credit assessment and evaluate the risks for a customer

Retrieve a credit assessment and evaluate the risks for a customer. You can approve or reject the credit card request based on your findings.

Before you begin

Role required: sn_bom_credit_asmt.b2c_agent or
sn_bom_credit_asmt.b2c_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

This credit assessment task is automatically created in one of the following conditions:

- On completion of the [evaluate product eligibility task](#) for a new credit card case
- With a credit card service case for increasing credit limit request

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Credit Assessment** and then open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all credit assessment tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

5. In the **State** field, change the state of the task to **Work in Progress**.
6. In the **Risk score** field, select a risk score that is based on your findings.
7. In the **Credit approved** field, select **Yes** to approve or **No** to reject the credit card request.
8. In the **Approved credit limit** field, enter a credit limit that is based on your assessment for the customer.
9. Optional: In the **Work notes** field, enter any comments.
10. Click **Close**.

Result

- The credit assessment task moves to the Closed – Complete state.
- If you approved the credit request, the following occurs:

For a new credit card request

- The stage of the associated credit card service case changes from Credit Risk Assessment to Customer Agreement.
- A document task to check the completeness of the customer's supporting documents is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a document agent in the document services department. The assignment group or user that the task is assigned to is based on the assignment rule.

For an increase credit limit request

- The stage of the associated credit card service case changes from Credit Risk Assessment to Update Account.
- A credit card task that increases the credit limit is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit card agent in the credit card services department. The assignment group or user that the task is assigned to is based on the assignment rule.

- If you rejected the credit request, the associated credit card service case is automatically closed and the stage of the case changes from Credit Risk Assessment to Closed – Rejected.

Check the completeness of the supporting documents for a customer

Check that a customer's supporting documents are complete so that you can complete the credit card request.

Before you begin

Role required: sn_bom_document.agent

About this task

This document service task is automatically created for a new credit card case when the task to [retrieve credit assessment and evaluate risk for the customer](#) completes.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().

3. In the **Lists** tab, under **Document Service**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **State** field, change the state of the task to **Work in Progress**.
6. Verify that all supporting documents that the customer has submitted are complete.
7. Optional: In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document service task moves to the Closed – Complete state.
- A credit card task to determine the card's terms and conditions and disclosures and update the customer agreement is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit card agent in the credit card services department. The assignment group or user that the task is assigned to is based on the assignment rule.

Determine a card's Terms and Conditions and Disclosures for a customer

Determine a card's terms and conditions and disclosures and update the customer agreement for a customer. This information is shared with the customer before you issue a new credit card.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

This credit card task is automatically created for a new credit card case when the document service task to [check the completeness of the customer's supporting documents](#) completes.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	<ol style="list-style-type: none"> a. In the Lists tab, under Credit Card Service Cases, click Assigned to me. b. In the list, click the case that you want to open. c. In the case, click the Tasks tab and select the credit card task.

Option	Steps
From the Credit Card Task list	<p>a. In the Lists tab, under Credit Card Task, click All.</p> <p>b. In the list, click the task that you want to open.</p>

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Determine the card's Terms and Conditions and Disclosures and update the customer agreement for the customer.
6. Optional: In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

A document task to file a customer agreement is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a document agent in the document services department. The assignment group or user that the task is assigned to is based on the assignment rule.

File a customer agreement for a customer

File the customer agreement that is prepared for a customer so that you can to set up a new credit card account.

Before you begin

Role required: sn_bom_document.agent

About this task

This document service task is automatically created for a new credit card case when the credit card task to [determine the card's terms and conditions and update the customer agreement](#) completes.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Document Service**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all document tasks, click **All**.
4. In the list, select the task to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **State** field, change the state of the task to **Work in Progress**.
6. File the customer agreement that is prepared for the customer.
7. Optional: In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document service task moves to the Closed – Complete state.
- The stage of the associated credit card service case changes from Customer Agreement to Account Creation.
- A credit card task to set up a credit card account for the customer is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit card agent in the credit card services department. The assignment group or user that the task is assigned to is based on the assignment rule.

Set up a credit card account for a customer and close the case

Set up a new credit card account for a customer after customer verification is done and the required documents are prepared.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

This credit card task is automatically created for a new credit card case when the document service task to [file the customer agreement](#) completes.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon (≡).
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	<ol style="list-style-type: none"> In the Lists tab, under Credit Card Service Cases, click Assigned to me. In the list, click the case that you want to open. In the case, click the Tasks tab and select the credit card task.
From the Credit Card Task list	<ol style="list-style-type: none"> In the Lists tab, under Credit Card Task, click All. In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Based on the values in the **Risk score** and **Approved credit limit** fields, create a new credit card account for the customer as per the request.
6. Optional: In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Account Creation to Closed – Complete.
- The customer receives a pre-configured email notification about the case closure.

Increasing the credit limit of a card

As a credit card agent, you can work on a credit card case to increase the credit limit for a customer's credit card based on the findings from the customer's credit assessment.

When a customer requests to increase a credit limit, a credit card service case is created and the Increase Credit Limit flow is triggered. This flow triggers the following tasks from the credit card service case. A new task is created when an agent closes the previous task.

- 1. Retrieve a credit assessment and evaluate the risks for a customer.**

Note: If the credit assessment agent rejects the credit request, the stage of the associated credit card service case changes to Closed – Rejected. The case is automatically closed and the flow doesn't trigger the step 2.

- 2. Increase the credit limit for a customer.**

Note: If the **Duration** field in the associated case is set to **Indefinitely**, increasing the credit limit closes the case and step 3 is not triggered.

- 3. Reset the credit limit for a customer.**

If the request is for a temporary increase in the credit limit, the state of the case remains in the Work in Progress state and in the Update Account stage until the end date that is specified in the case. The system automatically creates a new credit card service case on the specified end date to reset the credit limit.

The `sn_bom_credit_card.reserverd_hours_to_update_credit_limit` card property defines the number of hours before the end date when the system creates a case to revert the credit limit.

For more information on the flows that are installed with the Financial Services Card Operations application, see [Designer flows for Financial Services Operations applications](#).

Increase the credit limit for a customer

Increase the credit limit for a customer to the approved credit limit that was set by the credit assessment agent.

Before you begin

Retrieve a credit assessment and evaluate the risks for a customer.

Role required: `sn_bom_credit_card.agent` or `sn_bom_credit_card.agent_connector`

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

This credit card task is automatically created when the credit assessment task has approved the request via the retrieve credit assessment and evaluate risk task.

Procedure

Option	Steps
From a credit card service case	<p>a. In the Lists tab, under Credit Card Service Cases, click Assigned to me.</p> <p>b. In the list, click the case that you want to open.</p> <p>c. In the case, click the Tasks tab and select the credit card task.</p>
From the Credit Card Task list	<p>a. In the Lists tab, under Credit Card Task, click All.</p> <p>b. In the list, click the task that you want to open.</p>

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Based on the value in the **Approved credit limit** field, increase the credit limit for the customer's credit card.
6. Optional: In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Update Account to Closed – Complete.

Important: If the request is for a temporary increase in the credit limit, the state of the case remains in the Work in Progress state and in the Update Account stage until the end date that is specified in the case. The system automatically creates a new credit card service case on the specified end date to reset the credit limit.

- The customer receives a pre-configured email notification about the case closure.

What to do next

If the associated case is for a temporary increase in the credit limit, work on the new case to [revert the credit limit](#) to the original limit on the end date.

Reset the credit limit for a customer

Revert a card's credit limit to its original limit for a customer who requested a temporary increase in the credit limit.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

This credit card service case is automatically created for a credit card service case for a temporary increase in the credit limit when the **Duration** field is set to **Limited Time**.

If the request is for a temporary increase in the credit limit, the case remains in the Work in Progress state even after increasing the credit limit. The system automatically creates a new credit card service case on the specified end date to reset the credit limit.

The `sn_bom_credit_card.reserverd_hours_to_update_credit_limit` card property defines the number of hours before the end date when the system creates a credit card service case to revert the credit limit.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case that you want to work on.
To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **Requested limit amount** field, decrease the credit limit to the card's original limit.
6. Update the **Decrease credit limit** task.
 - a. In the **Tasks** tab, click the credit card task that you want to work on.
 - b. In the **State** field, change the state of the task to **Work in Progress**.
 - c. Optional: In the **Work notes** field, enter any comments.
 - d. To close the task, In the **State** field, change the state of the task to **Closed Complete**.
 - e. Click **Save**.

Result

- The stage of both the Reset credit limit case and the original credit card service case for increasing the credit limit changes to Closed – Complete.
- The customer receives a pre-configured email notification about the credit limit reset and case closure.

Decrease the credit limit of a card

Decrease the credit limit of a customer's credit card as per the credit card service request.

Before you begin

Role required: `sn_bom_credit_card.agent` or `sn_bom_credit_card.agent_connector`

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a credit card service case for a decrease in the credit limit is created, the Decrease Credit Limit flow is triggered. This flow automatically creates a credit card task in the **Tasks** tab of the case to decrease the credit limit for the customer.

For more information on the flows that are installed with the Financial Services Card Operations application, see [Designer flows for Financial Services Operations applications](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case that you want to work on.
To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Based on the value in the **Requested limit amount** field, decrease the credit limit for a customer's credit card.
6. Update the Decrease credit limit task.
 - a. In the **Tasks** tab, click the credit card task.
 - b. In the **State** field, change the state of the task to **Work in Progress**.
 - c. Optional: In the **Work notes** field, enter any comments.
 - d. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
 - e. Click **Save**.

Result

- The stage of the credit card service case changes from Update Account to Closed – Complete.
- The customer receives a pre-configured email notification about the case closure.

Blocking a credit card

Credit card agents can work on a credit card case that blocks a customer's credit card as per the service request.

When a customer requests to block a credit card, a credit card service case is created. The Block Credit Card flow is triggered that further creates the following tasks in the credit card service case. A new task is created when the credit card agent closes the previous task.

1. [Block a credit card for a customer](#).

Note: If the **Duration** field in the credit card service case is set to **Indefinitely**, blocking the credit limit closes the case and step 2 is not triggered.

2. [Unblock a credit card](#).

If the request is for only temporarily blocking the credit card, the case remains in the Work in Progress state and in the Update Account stage until the end date that is specified in the case. The system automatically creates a new credit card service case on the specified end date to unblock the card.

The `sn_bom_credit_card.reserverd_hours_to_unblock_credit_card` property defines the number of hours before the end date when the system creates a case to unblock the credit card.

For more information on the flows that are installed with the Financial Services Card Operations application, see [Designer flows for Financial Services Operations applications](#).

Block a credit card for a customer

Block a credit card for a customer as per the credit card service request.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

This credit card task is automatically created with a credit card service case for blocking a card request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon (≡).
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	<ol style="list-style-type: none"> a. In the Lists tab, under Credit Card Service Cases, click Assigned to me. b. In the list, click the case that you want to open. c. In the case, click the Tasks tab and select the credit card task.
From the Credit Card Task list	<ol style="list-style-type: none"> a. In the Lists tab, under Credit Card Task, click All. b. In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Block the customer's credit card as per the request.
6. Optional: In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Update Account to Closed – Complete.

i Important: If the request is for only temporarily blocking the credit card, the associated case remains in the Work in Progress state and in the Update Account stage until the end date is specified in the case. The system automatically creates a new credit card service case on the specified end date to unblock the card.

- The customer receives a pre-configured email notification about the case closure.

What to do next

If the associated case is for temporarily blocking the credit card, work on the new credit service case to [unblock the card](#) on the end date.

Unblock a credit card

Unblock a customer's credit card as per the credit card service request.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a credit card service case for unblocking a card is created, the Unblock Credit Card flow is triggered. This flow automatically creates a credit card task in the **Tasks** tab of the case to decrease the credit limit for the customer.

For more information on the flows that are installed with the Financial Services Card Operations application, see [Designer flows for Financial Services Operations applications](#).

i Note: An unblock credit card case is also automatically created for a case for temporarily blocking a card when the **Duration** field is set to **Limited Time**.

Procedure

- Navigate to **All > Financial Services Operations > Workspace**.
- Click the lists icon ().
- In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
- In the list, select the case that you want to work on.
To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
- Unblock the customer's credit card as per the request.
- Update the Unblock credit card task.
 - In the **Tasks** tab, click the credit card task.
 - In the **State** field, change the state of the task to **Work in Progress**.
 - Optional: In the **Work notes** field, enter any comments.

- d. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
- e. Click **Save**.

Result

- The stage of the credit card service case changes from Update Account to Closed – Complete.
- Note:** If this unblock credit card case was created as part of the [Blocking a credit card](#) flow, the case for blocking the card also moves to the Closed – Complete stage.
- The customer receives a pre-configured email notification about the case closure.

Close a credit card account

Close a customer's credit card account as per the credit card service request.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a credit card service case for closing a card is created, the Close Credit Limit flow is triggered. This flow automatically creates a credit card task to close the customer's credit card account in the **Tasks** tab of the case.

For more information on the flows that are installed with the Financial Services Card Operations application, see [Designer flows for Financial Services Operations applications](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case that you want to work on.
To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Close the customer's credit card account as per the request.
6. Update the Close credit card task.
 - a. In the **Tasks** tab, click the credit card task.
 - b. In the **State** field, change the state of the task to **Work in Progress**.
 - c. Optional: In the **Work notes** field, enter any comments.
 - d. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
 - e. Click **Save**.

Result

- The stage of the credit card service case changes from Update Account to Closed – Complete.
- The customer receives a pre-configured email notification about the case closure.

Managing dispute service requests

Dispute management enables agents to create dispute cases for both personal and business debit and credit card accounts, and automate the process of dispute routing and fraud-related activities. Learn how agents initiate, investigate, and resolve dispute cases for personal and commercial customers.

By using the dispute service case and its associated tasks, you can manage dispute cases for your customers. Customers can dispute a transaction on their card account due to several reasons, such as:

- Unauthorized transactions
- Fraudulent activities
- Billing errors
- Receipt of damaged, unsatisfactory, or returned goods
- Any other valid reasons for dispute

Automated workflow

Dispute management incorporates predefined workflows that streamline the process. When a dispute case is initiated, a dispute request flow is automatically generated, based to the specific case requirements. This workflow is based on the following factors:

- Information provided during the initiation stage of the case.
- Decisions made according to predefined business rules.
- Inputs obtained from previous tasks.

The tasks assigned to a dispute case are determined by the information or decisions updated within the case. These dispute tasks are then assigned to dedicated dispute agents, who are prompted to perform follow-up actions, such as notifying the merchant and issuing provisional or final credit.

To resolve cases, agents perform various activities such as performing investigations, and initiating chargebacks for the tasks assigned to them. Both the case and its tasks are assigned to the assignment groups or agents by using assignment rules.

For more information, see [Dispute management workflows](#).

Case playbook

Using the case playbook, dispute agents review and work on their cases and tasks. The playbook provides the end-to-end life cycle for the tasks performed during the dispute handling process, from the time a dispute is logged to the final resolution and communication to the customer.

For more information on workspaces and playbooks, see [Workspaces](#).

Dashboards

ServiceNow® Performance Analytics give service owners insight into how the team and business are performing. A dashboard with customizable views is available for Card Operations Dispute Management.

Dispute management workflows

As a card dispute agent or agent connector, you can work on a credit or debit card dispute cases by investigating and resolving dispute requests for cardholders.

When an agent disputes a transaction on behalf of a customer, it initiates a dispute service case and triggers the dispute card transactions flow. This flow includes various tasks specific to the case details, and each task is created when an agent closes the previous task.

For credit or debit card dispute management cases, tasks are generated for each transaction that has a dispute request. The playbook guides you through these tasks, ensuring you effectively manage and fulfill them based on investigations and decisions made by parties involved, such as the cardholder, card network, or merchant. With input or decisions from these parties, you, as a dispute agent, will complete tasks within the Initiate, Investigation, and Chargeback stages of a dispute case.

Initiate

During the Initiate stage of resolving a payment dispute, the issuing bank provides additional information to the customer about the disputed transaction to determine if the issue can be resolved at this stage.

Note: To obtain the additional information, you can build an integration with third-party card networks.

For each transaction in a case that is verified, the dispute request's status for that transaction is marked as closed.

For each transaction in the case that is not verified, after the case is submitted, the workflow proceeds to the investigation phase. The bank's business rules engine, which has rules set by the bank, categorizes the transaction. For instance, if a disputed transaction took place more than 7 days ago, a bank's business rule might decide not to refund the cardholder.

For information about configuring business rules, see [Decision Builder](#).

Investigation

During this stage of the case, the card network, card issuing bank, merchant bank or acquirer, and merchant engage in review processes to make final determinations for each transaction. The business rules engine initiates decisions for the transaction such as:

- Provisional credit: This decision provides temporary credit to the cardholder. For instance, if the dispute reason for a transaction is reported as a stolen card or unauthorized transaction, and the disputed transaction occurred within the past 7 days, a bank's business rule may opt for immediate provisional credit. The merchant can either resolve the issue with the customer or proceed with disputing it further.
- Immediate final credit: This decision provides final credit immediately to the cardholder. For example, if the disputed transaction amount is below \$25 USD, a bank's business rule may choose to initiate immediate final credit. If immediate final credit is decided, the dispute case progresses through the workflow to determine whether to initiate a chargeback, write off the amount, or deny credit and reverse the chargeback, returning the credit to the cardholder.

- Write off: When issuing the final credit, the credit issuing bank reimburses the cardholder and may consider the charged amount as a loss if they believe they cannot recover the funds. A write-off occurs if a chargeback was not pursued, and the bank decides not to deny the dispute.

Chargeback

During the Chargeback stage, the transaction dispute is forwarded to the merchant's bank to pursue a reversal from the merchant's bank, resulting in a credit back to the customer or cardholder. The merchant can choose to accept the chargeback request or present evidence supporting the validity of the transaction. In this stage, agents or customers may complete tasks from the following:

- Report to the card network potential fraud that was identified at the Investigation stage.
- Initiate a chargeback and determine if a merchant provides representation, which is proof of the transaction being valid.
- Provide final credit or convert provisional credit to final credit,
- Deny credit- This decision determines not to refund the transaction amount, and the dispute transaction is marked as Closed Complete. If there are multiple transactions associated with the dispute case, only the transaction which is denied does not proceed further, while the additional dispute transactions within the case continue through the relevant workflow.
- If it is determined that the merchant needs to be refunded, reverse provisional credit to refund the merchant if a chargeback has been initiated with the acquiring bank.

If a fraud alert is generated from the bank on a transaction, a transaction has been flagged for a potential fraud, or the reason noted on the dispute is due to a stolen card, a task is created to block or reissue the card. The block card or reissue card flows run in parallel with the rest of the dispute management flow running for the various transactions being disputed.

After a case is processed according to the final determinations for all dispute transactions associated with the case, the case is moved to the Closed Complete state.

Create a dispute service case

An agent can begin the dispute service process by creating a dispute case on behalf of a customer.

Before you begin

- Explore the [User experience enhancements in dispute agent workspace](#).
- Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_agent_connector, or sn_bom_credit_card.contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see [What are the components installed with Financial Services Operations Core data model?](#).

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon.
3. Create a case from the dispute service case list or an interaction record.

Option	Steps
Dispute case from the dispute case list	<p>a. In the Lists tab, under Card disputes service cases, click All.</p> <p>b. Select New.</p>
Dispute case from an interaction record	<p>a. In the Lists tab, under Interactions, click My Interactions.</p> <p>b. Open the required interaction record for the customer.</p> <p>c. Select Create Case.</p> <p>For information on how to create an interaction, see </p>

4. In the Create a new case dialog box, select **Card disputes services** from the category list.
5. From the Select service list, select **Dispute card transactions**.
6. Select **Create**.
7. On the form, fill in the required fields and any other related information that you've gathered from the customer.
8. Select **Save**.

Result

- A dispute service case is created in the New state and the workflow is triggered.
- The case is assigned to an assignment group based on the defined assignment rules.

Work on a dispute case

Work on a card dispute case to review case information, ensure that any outstanding tasks are completed, and resolve the service request.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a customer requires resolution of a dispute, an agent initiates a case and updates dispute transaction details, triggering a workflow for the transaction. Throughout the workflow, dispute agents complete their assigned tasks, and the statuses of tasks associated with the case update. Depending on the task updates, a workflow might have additional or fewer tasks. If there are more than one disputed transactions associated with a case, the case remains open until the workflows for each transaction are completed and closed.

Use the case playbook that provides the activities and tasks required to research and complete the request. Tasks in the playbook activities are also available in the Tasks tab of the case.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides fulfillers through the steps that are involved in resolving a case.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
 - **Initiate**- This stage enables you to enter dispute information, verify dispute transactions, and submit the case.
 - **Investigation**- This stage enables you to determine the recovery option, write off a transaction amount, provide immediate final credit, notify the merchant, initiate provisional credit, determine reverse provisional credit, and investigate the transaction.
 - **Chargeback**- This stage enables you to report fraud, initiate chargeback, review merchant representment evidence, and refund a merchant.
 Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. Optional: In the **Work notes** field, enter any comments.
8. Close the task from the task form.

Case/Dispute activity	Action
To update/complete dispute information	In the case playbook, select Mark complete .
To submit a dispute case	In the case playbook, select Submit .
<ul style="list-style-type: none"> ◦ To close investigation tasks ◦ To close chargeback tasks 	In the task form, select Close to close the task.

Result

The tasks updates to Closed Complete.

Initiating a dispute

Enter dispute information, verify dispute transactions, and submit the case for investigation.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

You can dispute one or more transactions associated with a card account by creating a dispute case.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides fulfillers through the steps that are involved in resolving a case.
6. Under the Initiate playbook stage, select from the following activities:
 - Dispute details- Enter the financial account, transactions, dispute reason, and select the category associated with the case to provide the necessary dispute information.
 - Dispute questionnaire- Complete the dispute questionnaire by answering all the questions.
 - Disputed transactions- Verify the disputed transaction.
7. After you have completed the questionnaire, select **Update case**.
The system automatically generates the appropriate reason code for the type of dispute.
For example, 13.1 Merchandise/Services not received
8. Close the task from the playbook.

Action	Dispute Activity
Save changes	To save the dispute information task.
Submit	On submit, the system executes the chargeback eligibility rules in the background. These rules determine if the transaction is eligible for chargeback based on the answers provided in the questionnaire and the reason code.

Blocking and reissuing a new card

The Block and reissue new card task automatically triggers if a case is flagged as a stolen card or fraud.

After the task for the Dispute information activity is completed from the Initiate stage of the Playbook, the Block and reissue new card task automatically triggers if the case is flagged as a stolen card or fraud.

You can view the generated task from the Tasks tab of the case.

Investigating a dispute

Complete tasks such as determining a recovery option, writing off a disputed transaction amount, and provide immediate final credit, notify the merchant, initiate provisional credit, determine reversal of provisional credit, and investigate the transaction.

Determine recovery option for providing final credit

Complete the Recovery option task to choose whether to pursue chargeback for a transaction where final credit to the card customer will be provided.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

About this task

A chargeback is bank initiated, pursued when a card provider requests from the merchant the return to the customer of lost funds on a fraudulent or disputed transaction. If chargeback will not be pursued, the agent selects whether to deny or write off the transaction.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Recovery option** activity under the Investigation playbook stage.
7. Select the recovery task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
 - In the **Pursue chargeback** field, select whether the determination is to pursue chargeback from the merchant.
 - In the **Deny dispute** field, select whether the determination is to deny the dispute.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Recovery option task	Select Close .

Result

- If determination was made to deny the dispute, the transaction task state updates to Closed complete.
- If determination was made to pursue chargeback, the relevant tasks for the transaction will trigger for the Chargeback stage.

Write off the disputed transaction amount

Write off an uncollectible disputed transaction amount.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

If chargeback is not pursued with the merchant, and the agent makes a determination to write off the disputed transaction amount, the transaction moves to the Write off funds task to account for the loss.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Write off funds** activity under the Investigation playbook stage.
7. Select the write off funds task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Write off funds option task	Select Close .

Provide immediate final credit

Issue immediate final credit to the card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

Based on business rules, the bank can make a determination to issue immediate final credit to the card holder. Immediate final credit can be issued during the Investigation stage.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Immediate final credit** activity under the Investigation playbook stage.
7. Select the immediate final credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Immediate final credit task	Select Close .

Result

The task state updates to Closed Complete. The dispute transaction moves to the Chargeback stage.

Alert merchant regarding a dispute

Alert the merchant to a card transaction dispute.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

During the investigation stage of a transaction dispute, this task alerts the merchant to the disputed transaction. The merchant can choose to resolve the disputed transaction with the customer directly, or can decline to resolve the dispute with the customer.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides fulfillers through the steps that are involved in resolving a case.
6. Select the **Alert merchant** activity under the Investigation playbook stage.
7. Select the Alert merchant task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
In the **Merchant action** field, select one of the following options:
 - **Resolved**- Select if the merchant chose to resolve the dispute with the customer.
 - **Declined**- Select if the merchant declines to resolve the dispute with the customer.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Alert merchant task	Select Close .

Result

The task state updates to Closed Complete. The outcome that the transaction sets to depends on the merchant's decision:

- If the merchant resolves the transaction with the customer directly, the transaction moves to a Closed complete outcome.
- If the merchant declined to resolve the transaction with the customer, the transaction dispute remains in the Work in progress state, and continues through the dispute process workflow stages.

Provide provisional credit to customer

Initiate temporary credit to the card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

With the provision of temporary credit, notice is given to the customer that the case is under investigation, and that the outcome of the investigation may determine reversal or permanent provision of the credit.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Initiate provisional credit** activity under the Investigation playbook stage.
7. Select the provisional credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Initiate provisional credit task	Select Close .

Manually investigate a disputed transaction

If a merchant refuses a transaction dispute, the case may move to the manual investigation task.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a case moves to the Manual investigation task, a dispute agent reviews case details to determine if there is potential fraud involved. For transactions disputed under the reason of "Unrecognized transaction" or "Stolen card", the selection made from the Potential fraud field determines the next steps that the case moves to. For other dispute reasons the dispute agent makes a decision to either proceed with chargeback or deny the disputed transaction.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Manual investigation** activity under the Investigation playbook stage.
7. Select the manual investigation task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. Optional: Select **Update** to save your changes.
11. Select **Submit for approval**.
The case is submitted for a review and approval to the dispute manager.
12. Close the task from the playbook.

Dispute activity	Action
To close the Manual investigation task	Select whether to create a chargeback request: <ul style="list-style-type: none"> ◦ Create chargeback- Select to pursue a chargeback from the merchant. ◦ No chargeback- Select to indicate not to pursue chargeback from the merchant.

Result

The task state updates to Closed Complete.

- If fraud was not flagged during the Manual investigation task, the disputed transaction updates to Closed Complete.
- If fraud was flagged by the agent during the task, the case moves to the Fraud reporting task within the Chargeback stage.

Initiating a chargeback

Complete tasks such as reporting fraud, initiating a chargeback, and refunding a merchant.

Report fraud to a card network

Report potential fraud on a transaction to a card network.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

A transaction will include the Fraud reporting task within the workflow if potential fraud was flagged for a transaction during manual investigation.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Fraud reporting** activity under the Chargeback playbook stage.
7. Select the fraud reporting task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. Close the task from the task form.

Dispute activity	Action
To close the Fraud reporting task	Select Close .

Result

If fraud was flagged, if not previously triggered, the **block and reissue card** task triggers. The transaction moves to the Initiate chargeback stage.

Initiate chargeback and recover funds from merchant

Initiate a request for the card network issuer to credit the customer.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

A manual investigation can result in an outcome of initiating a chargeback, creating a task to recover transaction funds from the merchant.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).

3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
 4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
 5. Select the **Playbook** tab.
 6. Select the **Initiate chargeback** activity under the Chargeback playbook stage.
 7. Select the initiate chargeback task that you want to complete.
 8. On the form, fill in the required fields and any other related information that you've gathered.
 - In the **Chargeback details** field, select the chargeback code.
- Note:** To configure chargeback reason codes, an admin can navigate to **Financial Services Operations > Reference Data > Chargeback reason codes**.
- In the **Represented by merchant** field, select whether the merchant is providing representation to contest the chargeback request.
 9. Optional: In the **Work notes** field, enter any comments.
 10. After you have entered the details in the task, select **Update**.
 11. To submit the request, select **Initiate chargeback**.
 12. Close the task from the playbook.

Dispute activity	Action
To close the Initiate chargeback task	Select Close .

Result

The task state moves to the Closed complete state. Additionally:

- The merchant's bank makes a determination whether to provide the credit to the issuing bank.

Note: Tracking funds credited from the merchant's bank occurs outside of the Financial Services Card Operations application. The application requires integration with the applicable card network.

- The merchant can provide evidence for the transaction and refuse the chargeback, or the merchant can accept the chargeback, which will result in the customer being credited back with the funds.

What to do next

[Review representation](#)

Review representation

Review the representation evidence provided by a merchant during a chargeback request. A representation is the process where a business can prove that a charge that is being questioned is valid and the consumer's charge should not be reversed.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

If a merchant disagrees with a chargeback, they can submit representment evidence in an attempt to contest the chargeback and support their claim that a transaction is valid to their acquiring bank by way representment. The issuing bank reviews the evidence and determines further action on the disputed transaction.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Review representment** activity under the Chargeback playbook stage.
7. Select the review representment task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. Optional: Select **Update** to save your changes.
11. Select **Submit for approval**.
The case is submitted for a review and approval to the dispute manager.
12. Close the task from the playbook.

Dispute activity	Action
To close the Review representment task	Select Close .

Result

The task state moves to the Closed complete state.

The merchant's representment evidence is submitted to their acquiring bank, which then transmits the information to the issuing bank to evaluate.

- If the issuing bank makes determination to uphold the chargeback, the case moves to either the Provide final credit or Convert provisional credit to final credit task.
- If the issuing bank makes determination to rescind the chargeback, the case moves to the Return funds to merchant task. If provisional credit was previously given to the customer, the case moves to the Reverse provisional credit task before moving to the Return funds to merchant task.

Provide final credit to customer

If a merchant's representation was not approved as sufficient supporting evidence by the issuing bank, the issuing bank upholds the chargeback.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

If a merchant's representation was not approved as sufficient supporting evidence by the issuing bank, the issuing bank upholds the chargeback, and final credit is provided to the customer.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Provide final credit** activity under the Chargeback playbook stage.
7. Select the Provide final credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Provide final credit task	Select Close .

Result

Once final credit issuance to the customer is submitted, the transaction task state updates to Closed complete.

Convert provisional credit to final credit

Convert provisional credit previously issued to a customer to a final credit issuance.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

If a merchant's supporting representation evidence was not provided or approved as sufficient by the issuing bank, the issuing bank upholds the chargeback, and provisional credit previously issued to a customer is converted to final credit issued to the customer.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Convert provisional credit to final credit** activity under the Chargeback playbook stage.
7. Select the convert provisional credit to final credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Convert provisional credit to final credit task	Select Close .

Result

Once final credit issuance to the customer is submitted, the transaction task state updates to Closed complete.

Reverse provisional credit

Reverse the temporary credit issued by the bank to the card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

The option to reverse provisional credit exists when provisional credit was issued to a customer in scenarios such as:

- During the Investigation stage- During the manual investigation task a determination that a transaction was not fraud.
- During the Chargeback stage- An issuing bank evaluates the merchant's representation evidence after a chargeback has occurred, and makes the determination to rescind a chargeback.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Reverse provisional credit** activity under the Chargeback playbook stage.
7. Select the Reverse provisional credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Reverse provisional credit task	Select Close .

What to do next

[Refund a merchant](#)

Refund a merchant

A merchant can be refunded if their representation evidence is approved.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or
sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

If a decision to refund the merchant was selected during the Review representation task, the Return funds to merchant task is triggered in the workflow. After the issuing bank evaluates the merchant's representation evidence after a chargeback has occurred, and makes the determination to rescind a chargeback, the issuing bank returns the funds associated with the transaction to the merchant.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all dispute cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Return funds to merchant** activity under the Chargeback playbook stage.
7. Select the Return funds to merchant task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. Optional: In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Return funds to merchant task	Select Close .

Result

The task updates to the Close complete state. If the transaction was the only or final transaction to be resolved for the case, the case moves to the Closed complete state and stage.

Preconfigured email templates in a card dispute flow

Email templates are pre-formatted files that you can use to start creating email notifications.

The card dispute flow provides a set of preconfigured email templates, ready for use. Agents and managers can use these templates to communicate with end users. These templates are designed to work seamlessly throughout the dispute resolution process. You can choose to use these templates as is or customize them according to your own requirements.

The following table lists the preconfigured email templates in a card dispute flow.

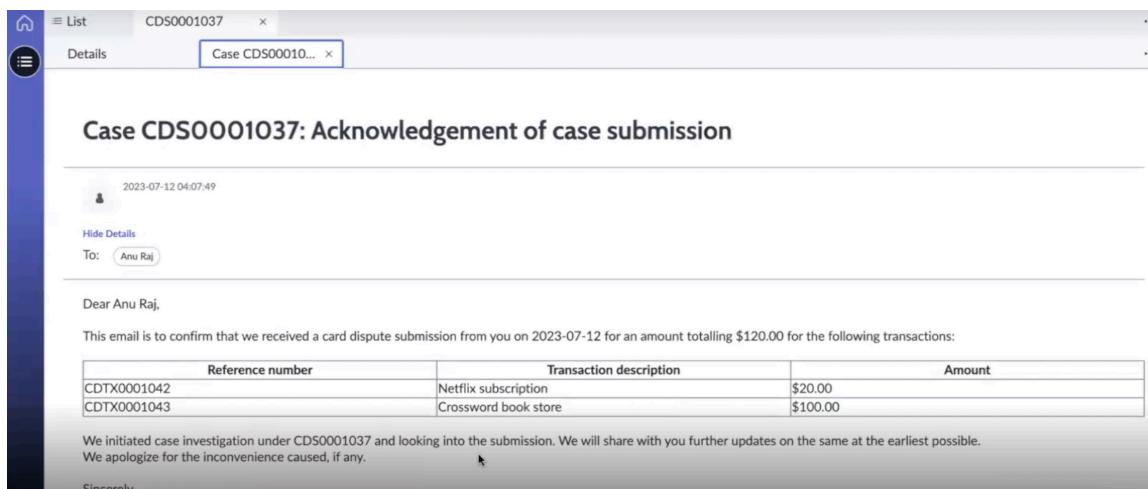
Preconfigured Email Templates

Template Name	Description
Dispute submission [case.dispute.submission]	Template that sends out an acknowledgement to notify users that the case has been submitted.
Dispute transaction immediate provisional credit [dispute_transaction.ipc]	Template that notifies users about the ongoing investigation progress of their dispute case and provides a immediate provisional credit.

Preconfigured Email Templates (continued)

Template Name	Description
Dispute transaction final credit [dispute_transaction.final_credit]	Template that notifies users of the resolution of their card dispute submission and converts the immediate provisional credit into final credit after the investigation.
Dispute transaction immediate final credit [dispute_transaction.imm_final_credit]	Template that notifies users about the resolution of their card dispute submission and provides a final credit.
Dispute denial [case.dispute.denial]	Template that notifies users that their dispute submission is denied.

The following example shows a sample email template.



Implementing the 4-eyes policy for approval tasks

The 4-eyes policy, implemented in the case dispute flow, can enhance your dispute management process. This policy ensures that two authorized individuals handle the critical tasks and establish an efficient risk control mechanism.

The banking industry uses the 4-eyes principle, also known as the maker-checker concept, to mitigate risks. This principle involves one person executing a task or making a decision, while another person actively reviews and approves it.

In a card dispute resolution process, this principle is implemented at the following steps:

- **Investigation > Manual investigation:** After an agent completes the manual investigation task, a mandatory approval from a dispute manager is required to proceed further.
- **Chargeback > Review representment:** After an agent completes the review representment task, a mandatory approval from a dispute manager is required to proceed further.

Dispute manager workspace

As a dispute manager, you can work on your assigned cases and coordinate real-time updates on your team's cases from the dispute manager workspace.

If you're a user with either the sn_bom_credit_card.admin or sn_bom_credit_card.dispute_manager role, you can access the dispute manager workspace.

The workspace has a simple interface that provides you with a list of high-level summaries and the dashboards of the team cases, including:

- Pending approval tasks
- Team's open cases
- SLA Breached Cases
- SLA at risk

i Note: As a dispute manager, you can also act as a fullfiller and submit tasks for approval.

The following example shows the new landing page and approval process of a manual investigation task for a dispute manager.

Pending approval tasks			
Number	Parent	Customer	Account
CDT0001016	CDS0001008	Anu Raj	(empty)
CDT0001025	CDS0001009	Anu Raj	(empty)
CDT0001035	CDS0001010	Anu Raj	(empty)

Team's open cases			
Number	Dispute reason	Customer	Account
CDS0000520	Incorrect amount billed	(empty)	Avid Corporation
CDS0000519	Unauthorized transaction	(empty)	Avid Corporation
CDS0000515	Stolen card	Lasith M	(empty)
CDS0000513	Incorrect amount billed	Lasith M	(empty)
CDS0000510	Unauthorized transaction	Domnic Watson	(empty)

Dispute agent workspace

The dispute agent workspace provides a single location for a dispute agent to process cases and tasks. An agent can use this workspace to respond to all task types, view the full context of an issue, and get relevant recommendations to help resolve issues.

If you're a user with either the sn_bom_credit_card.admin or sn_bom_credit_card.dispute_agent role, you can access the dispute agent workspace.

On the workspace landing page, as an agent, you can get a quick overview of the cases and tasks that you and your team are working on. The widgets help you and your team to monitor your workload, focus on high-priority items, and track your responsibilities.

Note: The widgets and the data that are displayed in the widgets depend on your role.

The following example shows the dispute agent landing

Number	Account	Customer	Dispute amount	State	Created
CDT0000601	(empty)	Anu Raj	\$146.3954	New	2023-07-20 13:14:16
CDT0000608	(empty)	Anu Raj	\$0.00	New	2023-07-20 16:33:13
CDT0000616	(empty)	Anu Raj	\$8.1737	New	2023-07-20 16:38:07

Number	Account	Customer	Dispute amount	State	Created
CDS0000517	(empty)	Anu Raj	\$153.2272	Work in Progress	2023-07-17 13:01:53
CDS0000526	(empty)	Anu Raj	\$15.2983	Work in Progress	2023-07-17 16:24:46
CDS0000508	(empty)	Lasith M	\$12.4436	Work in Progress	2023-07-18 17:20:10
CDS0000509	(empty)	Domnic Watson	\$82.5914	Work in Progress	2023-07-19 17:23:14
CDS0000515	(empty)	Lasith M	\$12.1996	New	2023-07-20 19:26:26

User experience enhancements in dispute agent workspace

The new workspace enhances the disputes process for agents by enabling them to work on tasks directly from the main playbook page. This user experience provides them with the necessary information to navigate through the various stages in the flow.

Views of the dispute agent workspace

The new workspace offers the following views for the users.

Process-based horizontal layout

The workspace is simplified by implementing a process-based horizontal layout, reducing tabs and unnecessary activities. This allows dispute agents to focus on relevant tasks for each stage of the dispute.

New widgets

Added new widgets to display case information and state of transactions. The case information widget provides you a summary of all the transactions that are being disputed and includes an email feature that enables agents to quickly send messages to customers. The state of transactions widget shows you a list of all the disputed transactions, including the amount and their current state. Additionally, it shows you a list of resolved cases.

Split view for tasks

To eliminate the need for opening multiple tabs, a split view for tasks is incorporated. The list and form task are placed within the activity section of the playbook. To view the complete view of the card dispute transaction, click on **Open in new tab**.

Financial Services Card Operations reference

Learn about the components and properties that are installed with the Financial Services Card Operations application.

Components installed with Financial Services Card Operations

Several types of components are installed with the installation of the Financial Services Card Operations application, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Demo data is available for this application.

Plugins installed

Plugins installed with the Financial Services Card Operations application

Plugin	Description
Customer Service	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.
[com.sn_customerservice]	

Store applications installed

Store applications installed with the Financial Services Card Operations application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make credit card requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Financial Services Credit Operations	Enables management of Credit Risk Assessment tasks that are used in the card operations workflows. For more information, see Components installed with Financial Services Credit Operations .
Guided Decisions Experience	Allows customers to use Guided Decisions with Playbooks, Recommended Actions, and other features. For more information, see Guided Decisions configuration .
Document Processor	Enables management of document services tasks that are used in card operations workflows. For more information, see Integrate with Financial Services Document Processor .

Roles installed

Roles installed with the Financial Services Card Operations application

Role title [name]	Description	Contains roles
Credit card admin [sn_bom_credit_card.admin]	<p>Application-specific system administrator role that can:</p> <ul style="list-style-type: none"> Grant card operations roles Delete credit card cases and tasks Has read, write, and create access to credit card data. <p>i Note: The sn_bom.admin role contains the sn_bom_credit_card.admin role when the Financial Services Card Operations application is installed.</p>	sn_bom_credit_card.ag

Roles installed with the Financial Services Card Operations application (continued)

Role title [name]	Description	Contains roles
Credit card agent [sn_bom_credit_card.agent]	<ul style="list-style-type: none"> View the overall status of credit card cases Work on credit card cases and tasks 	<ul style="list-style-type: none"> sn_ind.write sn_bom_credit_asmt. sn_bom_credit_card_ sn_bom_document.v sn_esm_agent
Credit card contributor [sn_bom_credit_card.contributor]	<ul style="list-style-type: none"> Submit credit card requests View the status of credit card cases, credit assessment tasks, and document services tasks Work on credit card case and collect inbound documents for accounts managed by them till the New stage <p>i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_sla_definition.read sn_bom.b2c_contribu sn_bom_credit_asmt. sn_bom_credit_card_ sn_bom_document.b sn_customerservice.c
Credit card agent connector [sn_bom_credit_card.agent_connector]	<ul style="list-style-type: none"> Submit credit card requests Work on credit card and tasks to fulfil card requests for accounts managed by them <p>i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_sla_definition.read sn_bom_credit_asmt. sn_bom.viewer sn_bom_credit_card_ sn_bom.agent sn_bom_document.b sn_customerservice.c
Credit card requestor [sn_bom_credit_card.requestor]	<ul style="list-style-type: none"> Submit credit card requests View the status of credit card cases, credit assessment tasks, and document services tasks Record interactions 	<ul style="list-style-type: none"> sn_bom_credit_card. agent_workspace_us sn_bom.customer_d sn_bom.customerserv

Roles installed with the Financial Services Card Operations application (continued)

Role title [name]	Description	Contains roles
Credit card viewer [sn_bom_credit_card.viewer]	View credit card cases and related data	<ul style="list-style-type: none"> • sn_ind.write • sn_customerservice.c... • sn_bom.credit_card_...
Credit card account viewer [sn_bom.credit_card_account_viewer]	View credit card data entities.	
Card dispute manager [sn_bom_credit_card.dispute_manager]	<ul style="list-style-type: none"> • Manage dispute functions • View the Performance Analytics reports in the dashboard • Use Process Mining projects for dispute management processes 	sn_bom_credit_card.dis...
Card dispute agent [sn_bom_credit_card.dispute_agent]	<ul style="list-style-type: none"> • View status of dispute cases • Work on dispute cases and tasks 	<ul style="list-style-type: none"> • sn_bom.customer_da... • sn_bom.account_da... • sn_bom.credit_card... • sn_bom.b2b_agent • sn_bom.deposit_ac... • sn_bom.b2b_credit_c... • sn_bom.b2c_agent
Card dispute agent connector [sn_bom_credit_card.dispute_agent_connector]	<ul style="list-style-type: none"> • Submit dispute requests • Work on dispute tasks to resolve requests for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_sla_definition_rea... • sn_bom.customer_da... • sn_bom.viewer • sn_bom.account_da... • sn_bom.credit_card_... • sn_bom.agent • sn_bom.deposit_ac... • sn_bom.b2b_credit_c...
Card dispute viewer [sn_bom_credit_card.dispute_viewer]	View dispute cases and related data	<ul style="list-style-type: none"> • sn_bom.service_defin... • sn_bom.customer_da... • sn_bom.account_da... • sn_bom.credit_card_...

Roles installed with the Financial Services Card Operations application (continued)

Role title [name]	Description	Contains roles
		<ul style="list-style-type: none"> • sn_bom.deposit_account • sn_bom.b2b_credit_card

Tables installed

Tables installed with the Financial Services Card Operations application

Table	Description
Card Base [sn_bom_card_base]	Credit Card Service table extends the Card Base table. Card Base table extends the Case [sn_customerservice_case] table.
Credit Card Service [sn_bom_credit_card_service]	Stores all credit card service cases. This table extends the Card Base [sn_bom_card_base] table.
Credit Card Task [sn_bom_credit_card_task]	Stores all credit card tasks. This table extends the Financial Task [sn_bom_task] table.
Dispute Service [sn_bom_credit_card_disputes_service]	Stores all dispute service cases. This table extends the Card Base [sn_bom_card_base] table.
Dispute Task [sn_bom_credit_card_disputes_task]	Stores all dispute tasks. This table extends the Financial Task [sn_bom_task] table.
Dispute Transaction [sn_bom_credit_card_disputes_transaction]	Stores all dispute transactions.

Properties installed with Financial Services Card Operations

Customize the properties that are available with the Financial Services Card Operations application.

Note: To open the System Properties [sys_properties] table, enter sys_properties.list in the navigation filter.

Properties for Financial Services Card Operations

Property	Description
Number of hours (before end date) to unblock credit card for a temporary block credit card request sn_bom_credit_card.reserverd_hours_to_unblock_credit_card	For an unblock credit card (for limited time) request, the system automatically creates a new case to unblock the blocked credit card at the specified

Properties for Financial Services Card Operations (continued)

Property	Description
	<p>number of hours before the end date in the request.</p> <ul style="list-style-type: none"> • Type: integer • Default value: 8 • Location: All > Card Operations > Administration > Properties • Learn more: Blocking a credit card
<p>Number of hours (before the end date) to revert the credit limit for a temporary increase credit limit request</p> <p>sn_bom_credit_card.reserverd_hours_to_update_credit_limit</p>	<p>For a temporary increase credit limit request, the system automatically creates a new case to revert the credit limit of the card at the specified number of hours before the end date in the request.</p> <ul style="list-style-type: none"> • Type: integer • Default value: 8 • Location: All > Card Operations > Administration > Properties • Learn more: Reset the credit limit for a customer

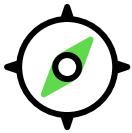
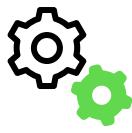
Dispute Rules Content Pack for Visa

The ServiceNow® Dispute Rules Content Pack for Visa provides questionnaire for intake of dispute related information under various dispute categories as per Visa guidelines.

Get started

Dispute Rules Content Pack for Visa application can help you do the following:

- Incorporates a dispute questionnaire based on VROL (Visa Resolve Online) to determine the reason code for the dispute.
- Provides a decision table to run chargeback eligibility rules based as per Visa's guidelines.

<p>Explore</p>  <p>Learn about the benefits provided by integrating Dispute Rules Content Pack for Visa application.</p>	<p>Configure</p>  <p>Plan and configure your integration.</p>
<p>Use</p>  <p>See how agents and issuers can use Dispute Rules Content Pack for Visa to access card network rules.</p>	<p>Reference</p>  <p>Get details about the components like fields, tables, and properties.</p>

Request Financial Services Operations Integration with Visa on the store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Before you can use AES, you must first download it from the ServiceNow Store. When you have completed the download, you may need to clear your local cache before it appears on your instance.

Troubleshoot and get help

- Search the Known Error Portal for known error articles
- Learn more about how to create your own apps on the developer site.
- Contact Customer Service and Support

Exploring the Dispute Rules Content Pack for Visa

Learn how the Dispute Rules Content Pack for Visa application leverages questionnaire and mapping to ensure proper categorisation and processing of disputes.

Overview

The Dispute Rules Content Pack for Visa application:

- Provides an intake questionnaire for Visa card related disputes and guides on the dispute reason code for the disputed transactions.
- Determines eligibility for the disputed transactions based on the **Visa Core Rules and Visa Product and Service Rules**.

Workflow

In the Dispute Rules Content Pack for Visa, a dispute agent handles the following basic tasks:

- Completes the intake of questionnaires based on dispute category.
- Uses the questionnaire to map the dispute reason code.
- Determines chargeback eligibility by completing the questionnaire and mapping the reason code.

Key benefits

Some of the key benefits of using Dispute Rules Content Pack for Visa are:

- Disputes are effectively managed and resolved by the agents.
- Dispute cases are thoroughly reviewed and analyzed for optimal outcomes.
- Visa's dispute rules and guidelines are accurately applied by the agents.
- Collaborative efforts with customers ensure completion of required documentation.
- Disputes are categorized for accurate processing.
- Chargeback eligibility is determined based on Visa's Core Rules.

Configuring the Dispute Rules Content Pack for Visa

Use this procedure to select and configure the Dispute Rules Content Pack for Visa application.

Before you begin

Role required: admin

Procedure

1. Navigate to **Integration Hub > Connection & Credential Aliases** and edit the required information.
2. Navigate to **Flow Designer > Designer > Subflows** tab and select the subflows that you want to test.
3. Click **Test**.
The system displays the Test Action dialog box.
4. Fill in the fields for the action.

Note: Complete all required fields in the Test Action dialog box.

5. Click **Run Test**.

Note: Select the **Run test in background** option to test an action asynchronously in the background.

If you select the **Run test in background** option, the execution details are displayed only after the execution is completed asynchronously in the background.

What to do next

To view the action execution details, click **Your test has finished running. View the Action execution details.**

Install the Dispute Rules Content Pack for Visa

If you have the admin role, you can install the Dispute Rules Content Pack for Visa application.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Dispute Rules Content Pack for Visa application (sn_bom_visa_cp) using the filter criteria and search bar.

You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application.
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Using the Dispute Rules Content Pack for Visa

Dispute agents use the Dispute Rules Content Pack for Visa's questionnaire to help customers in completing the reason code mapping. This enables the categorization of the dispute and determines eligibility according to Visa core rules. Learn how agents initiate, investigate, and resolve dispute cases.

Dispute Rules Content Pack for Visa workflows

When an agent disputes a transaction on behalf of a customer, it initiates a dispute service case and triggers the dispute card transactions flow. This flow includes various tasks specific to the case details, and each task is created when an agent closes the previous task.

1. [Create a dispute service case](#).

Initiate the dispute service process by entering the initial case information and creating a dispute case on behalf of a customer.

2. [Initiating a dispute](#).

Enter the dispute details, including the account being referenced, the dispute amount, and the type of dispute. Provide the necessary information for the available options in the type of dispute, which include Consumer dispute, Fraud, Authorization, and Processing errors.

3. Submit for investigation.

Submit the case for investigation by updating the dispute amount and determine your eligibility for a chargeback through the questionnaire and reason code mapping.

Components installed with Dispute Rules Content Pack for Visa plugin

These plugins are installed with the Dispute Rules Content Pack for Visa plugin.

Note: The Dispute Rules Content Pack for Visa application is dependent on the Financial Services Card Operations application, which, in turn, depends on the Guided Decisions Experience.

Plugins for Dispute Rules Content Pack for Visa

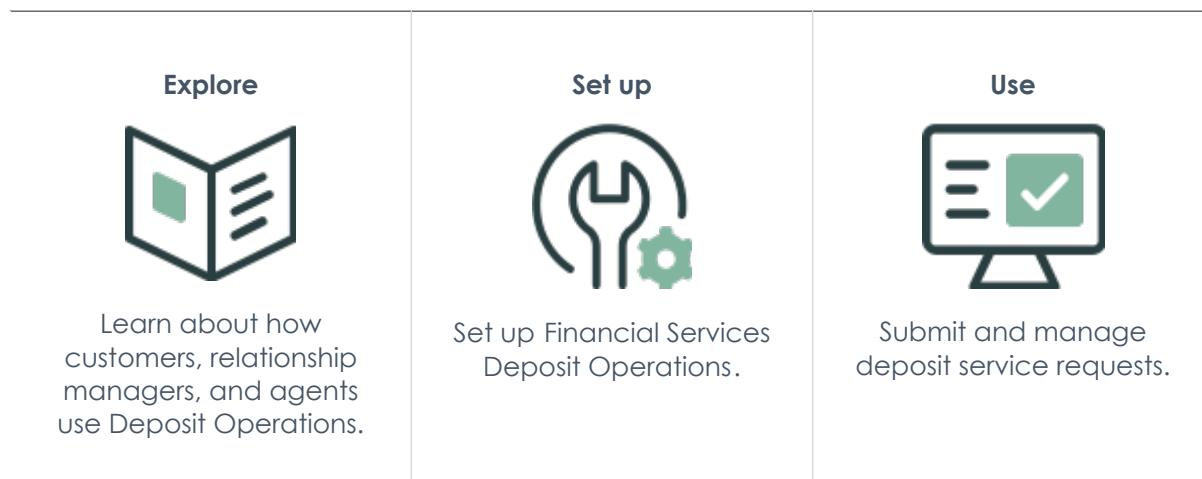
Plugin	Description
Financial Services Card Operations (com.sn_bom_credit_card)	This application enables quick processing of credit card applications and card transaction disputes.
Guided Decisions Experience (com.sn_ga_exp)	This application enables customers to use Guided Decisions with playbooks, recommended actions, and other features.

Financial Services Deposit Operations

ServiceNow® Financial Services Business Deposit Operations and Financial Services Personal Deposit Operations are a pair of applications in ServiceNow® Financial Services Deposit Operations that enable your financial organization to digitize end-to-end management of origination, servicing, and closure of deposit accounts.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).



Analytics and Reporting

Monitor key statistics and track performance with preconfigured dashboard.

Process Mining

Visualize process and identify improvement opportunities.

Reference

Get details about components such as roles, tables, plugins, and installed store applications.

Exploring Financial Services Deposit Operations

You can use ServiceNow® Financial Services Deposit Operations to manage a streamlined resolution of cases related to savings and checking deposit accounts by automating and optimizing the common deposit account requests.

Key features

- Systematic and repeatable processes for account updates, standing order modifications, and account origination and closures
- Automated workflows available for common account requests to route cases and tasks across different departments and functions
- Personalized CSM Configurable Workspace for different roles
- Playbook experience for a guided navigation to resolve cases
- Performance Analytics dashboard with pre-configured reports to track trends and response times and drive continuous improvement
- Process Mining to visualize process and identify improvement opportunities

Financial Services Deposit Operations applications

The business and personal deposit service requests are supported through the following applications:

Financial Services Business Deposit Operations

With this application, manage the origination, servicing, and closure of business deposit accounts. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Financial Services Business Deposit Operations (sn_bom_deposit_b2b) application from [ServiceNow Store](#).

Financial Services Personal Deposit Operations

With this application, manage the origination, servicing, and closure of personal deposit accounts. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Financial Services Personal Deposit Operations (sn_bom_deposit_b2c) application from [ServiceNow Store](#).

Deposit Operations personas

Deposit Operations is aimed at the following personas:

Persona	Description
Administrator	Deposit admin who's responsible for configuring the application.
End users (requesters)	<p>Customers and branch workers who submit requests and check the status of cases. The following users can submit deposit service requests:</p> <ul style="list-style-type: none"> • Consumers (retail customers) • Accounts and Contacts (business customers) • Branch workers in the front office of a financial institution such as requester and contributor. • Deposit agent (can directly create a deposit case)
Fulfillers	<p>Agents in the middle or back office of financial institutions who work with the deposit servicing team. They are responsible for working on deposit cases and tasks that come into deposit services.</p> <p>The following agents work on deposit cases:</p> <ul style="list-style-type: none"> • Deposit agent • Document agent

Setting up Financial Services Deposit Operations

You can set up your implementation for the Financial Services Deposit Operations application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Financial Services Business Deposit Operations

You can install the Financial Services Business Deposit Operations application (`sn_bom_deposit_b2b`) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Business Deposit Operations:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see [Components installed with Financial Services Business Deposit Operations](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Business Deposit Operations application (sn_bom_deposit_b2b) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#)  website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#) .

3. In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Business Deposit Operations.

4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Install Financial Services Personal Deposit Operations

You can install the Financial Services Personal Deposit Operations application (sn_bom_deposit_b2c) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#) .

Role required: admin

About this task

The following items are installed with Financial Services Personal Deposit Operations:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see [Components installed with Financial Services Personal Deposit Operations](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Personal Deposit Operations application (sn_bom_deposit_b2c) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#)  website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#) .

3. In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Personal Deposit Operations.

4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configure Financial Services Deposit Operations

Review the components that are installed with the Financial Services Deposit Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Deposit Operations application is installed. For more information, see [Install Financial Services Business Deposit Operations](#) and [Install Financial Services Personal Deposit Operations](#).

Role required:

- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin

Procedure

- Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
- Review the installed components.
Modify them or add new ones as applicable.

Task	Description
Configure service definitions	<p>Configure service definitions to enable unique flows and views for deposit service cases and tasks.</p> <p>You can add new case types and configure service definitions for each type.</p>
Edit or create flows	Edit or create flows using Flow Designer.
Configure playbooks	Edit or create a new playbook using Playbooks.
Configure CSM Configurable Workspace	Configure CSM Configurable Workspace to enable agents to interact with customers and create and work on cases.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for deposit service cases and tasks.
Configure user groups	<p>Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.</p> <p>Configure agent connector and contributor roles for the groups, if required. For more information, see Roles and Personas.</p>
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and outbound document rules, and approval rules for document deferrals and exceptions.

Using Financial Services Deposit Operations

Learn how branch workers and agents use the Financial Services Deposit Operations application to initiate, research, and resolve the deposit service cases.

Workspace

Contributors and back-office agents use personalized Workspace to work on all aspects of deposit cases. Workspace enables agents to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for Deposit Operations

User	Description
Deposit contributor	Creates and tracks deposit service cases for accounts managed by them.
Deposit agent	Works on deposit service cases and deposit tasks.
Deposit agent connector	Creates and works on deposit cases and tasks to fulfill requests for accounts managed by them.
Document agent	Works on document tasks for deposit service cases.
Deposit admin	Configures the deposit workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .

Automated workflows

Predefined workflows for deposit cases are available with Financial Services Business Deposit Operations and Financial Services Personal Deposit Operations applications.

When a customer requests a deposit service, a deposit contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office agents such as deposit and document agent. The agents work on these tasks to fulfill the deposit service request.

For more information, see [Financial Services Deposit Operations workflows](#).

Case playbook

Using the case playbook, deposit contributor and agents review and work on their cases and tasks. The playbook provides end-to-end life cycle for the tasks performed during the case handling process, from the time a case is logged to the final resolution and communication to the customer.

Dashboard

Performance Analytics give business owners an insight into how the team and business is performing. A dashboard with pre-configured reports and customizable views is available with the application.

For more information, see [Analytics and reporting for Financial Services Deposit Operations](#) and [Analytics and reporting for Financial Services Deposit Operations](#).

Financial Services Deposit Operations workflows

The Financial Services Deposit Operations application installs automated workflows for origination, servicing, and closure of deposit accounts. These workflows enable routing of cases and tasks to different teams, including the deposit and document agents.

Workflows available with this application

The following predefined workflows for business and personal deposit account services are available with the application:

Business deposit	Personal deposit
Originate business deposit account	Originate personal deposit account
Close business deposit account	Close personal deposit account
Add business standing order	Add personal standing order
Cancel business standing orders	Cancel personal standing orders
Modify business standing order	Modify personal standing order
Failed business standing order	Failed personal standing order
Manage financial relationship	Add financial account relationship
	Remove financial account relationship
	Modify financial account relationship

These workflows are built using [Process Automation Designer](#) and [Flow Designer](#). The deposit admin can review and customize these workflows according to the needs of their organization.

General workflow for Deposit Operations

When a customer requires a deposit service, a deposit contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the agents in appropriate back-office teams such as deposit and document service. Throughout the workflow, agents complete their assigned tasks and update the status of the case. The case playbook guides agents through the steps that are needed to resolve the case.

The following is a typical workflow in the Financial Services Deposit Operations application.

Note: Depending on the service type, a workflow might have additional or fewer tasks.

1. A customer contacts the financial institution and requests a deposit service.
2. A deposit contributor, such as a relationship manager, creates the case, adds all applicable data, collects the necessary documentation from the customer, and submit the application.
A document task is generated for the document agent.
3. The document agent reviews the collected documentation. If the documents are legitimate, the agent marks the task as complete.

Depending on the deposit service type, authorization and fulfillment tasks are created for deposit agents.

4. The deposit agents evaluate the application and mark their individual tasks as complete.
5. When all prior tasks are completed, a deposit agent updates the deposit account in the core deposit system to fulfill the service request.

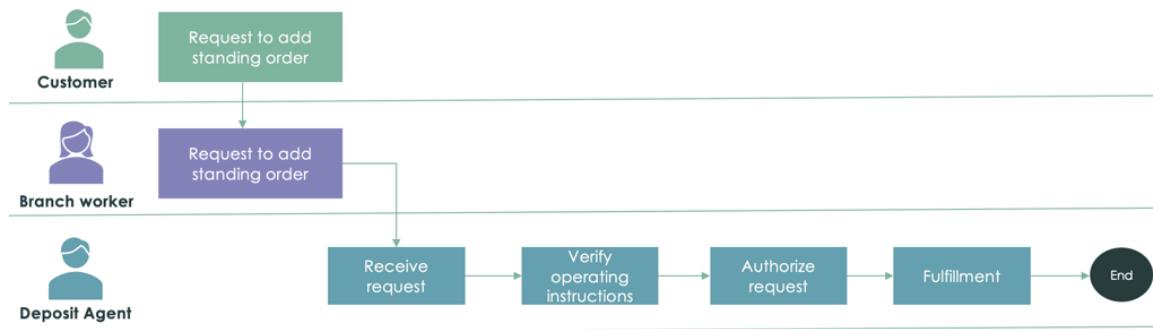
The state and stage of the case is set to Closed Complete.

Add, modify, and cancel standing order workflows

Learn how agents, using the standing order workflows, resolve service requests for adding, modifying, and canceling standing orders to deposit accounts. The workflows apply to both business and personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for a standing order.

Adding standing order workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for adding a standing order to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

A deposit contributor or a requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A deposit service case is created based on the request type.

As a deposit contributor

In the case playbook, the contributor updates the case details in the Initiate and review stage and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. In the case playbook, a deposit agent verifies the operating instructions for the standing order. The agent approves and marks the deposit task as complete.
2. A deposit authorizer (deposit agent) reviews the case details and approves the deposit task to authorize the deposit request.
3. When all prior tasks are completed, a deposit agent updates the deposit account in the core banking system and closes the update deposit task in the playbook.

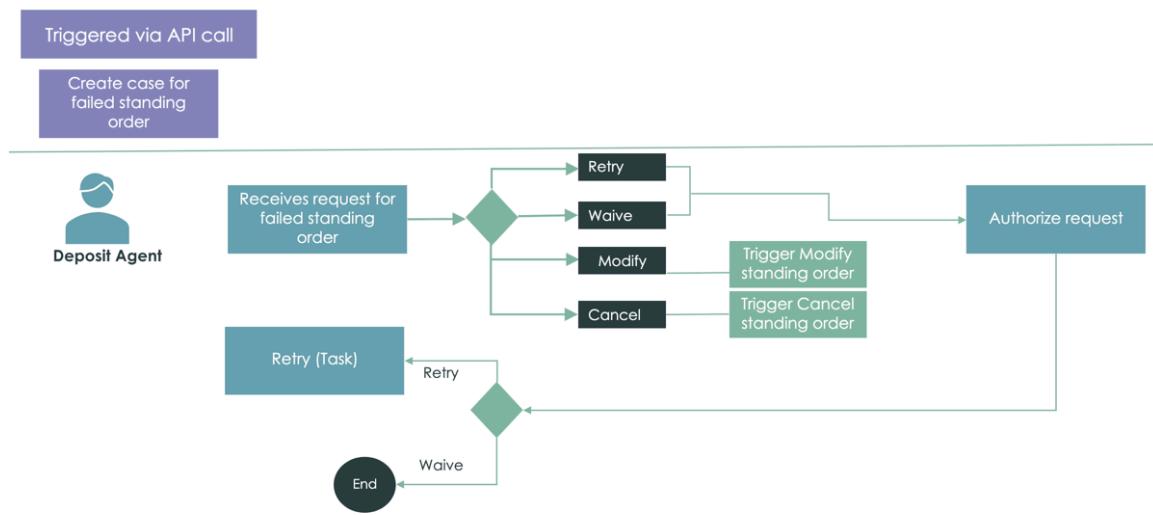
The case is complete and the state and stage of the case are set to Closed Complete.

Failed standing order workflow

Learn how bank agents, using the Failed standing order workflow, proactively contact a customer for a failed standing order for their deposit account and decide on an action plan. The workflow applies to both business and personal deposit accounts.

The following diagram shows how the application helps bank agents handle a failed standing order for a deposit account.

Failed standing order workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for a failed standing order to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit agent or via an API

If the system observes a failure in the execution of a standing order from a deposit account, an API in the backend triggers a Failed standing order deposit service case. A deposit agent can also create this case.

As back-office agents

- A deposit agent works with the customer and finalizes the action plan.
- In the case playbook, the deposit agent updates the failure reason, selects an appropriate corrective action in the Initiate and review stage, and submits the application for fulfillment.

The workflow triggers next tasks or a case based on the selected corrective action and the assignment rules route the associated case or tasks to the appropriate back-office teams.

Retry or waive a standing order occurrence

If the corrective action based on the customer's request is to retry or waive off the standing order occurrence, the workflow automatically generates a deposit authorization task for the deposit agent.

- A deposit authorizer (deposit agent) reviews the case details and approves the deposit task.
- A deposit agent retries to execute the standing order for the deposit account in the core banking system and closes the retry deposit task in the playbook.

i Note: The Retry deposit task is generated only for the Retry corrective action.

The case is complete and the state and stage of the case are set to Closed Complete.

Creating a corrective action service case

If the corrective action is to modify or cancel the standing order, the workflow automatically creates one of the following child cases to resolve the case:

- Modify standing order
- Cancel standing order

The new child deposit case then handles this issue.

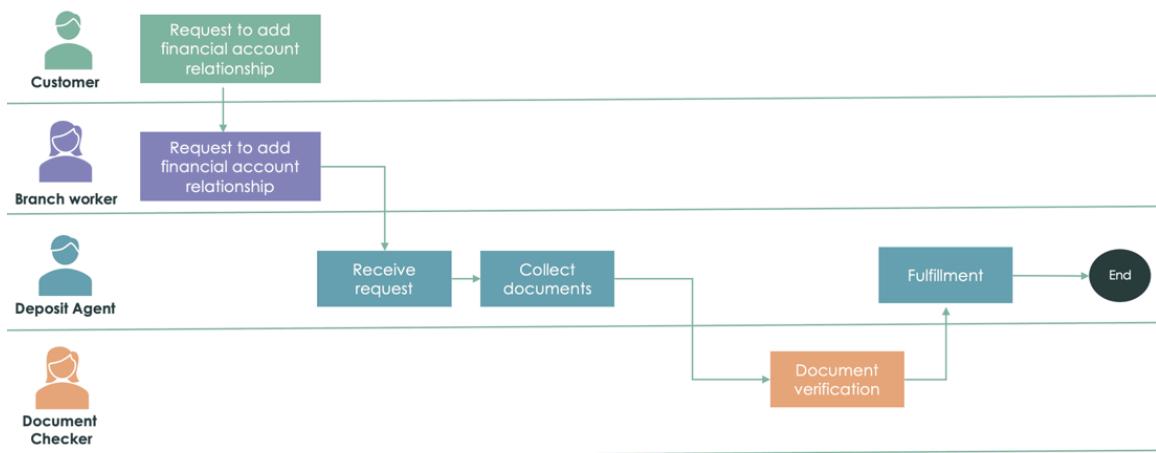
After the child case is complete, the state and the stage of the parent case (failed standing order) are set to Closed Complete.

Add, modify, and remove financial account relationship workflows

Learn how agents, using the financial account relationship workflows, resolve service requests for adding, modifying, and removing relationships from deposit accounts. These workflows apply to personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for a financial account relationship.

Add financial account relationship workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for adding, modifying, and removing relationship from an account to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

A deposit contributor or a requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (`com.glide.service-portal.consumer-portal`) activated.

A deposit service case is created based on the request type.

As a deposit contributor

In the case playbook, the contributor updates the relationship information in the Initiate and review stage, collects the necessary documentation from the customer, and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.

The workflow generates further tasks for deposit agents to work on them.

2. A deposit authorizer (deposit agent) reviews the case details and approves the deposit task to authorize the deposit request.

3. When all prior tasks are completed, a deposit agent updates the deposit account in the core banking system and closes the update deposit task in the playbook.

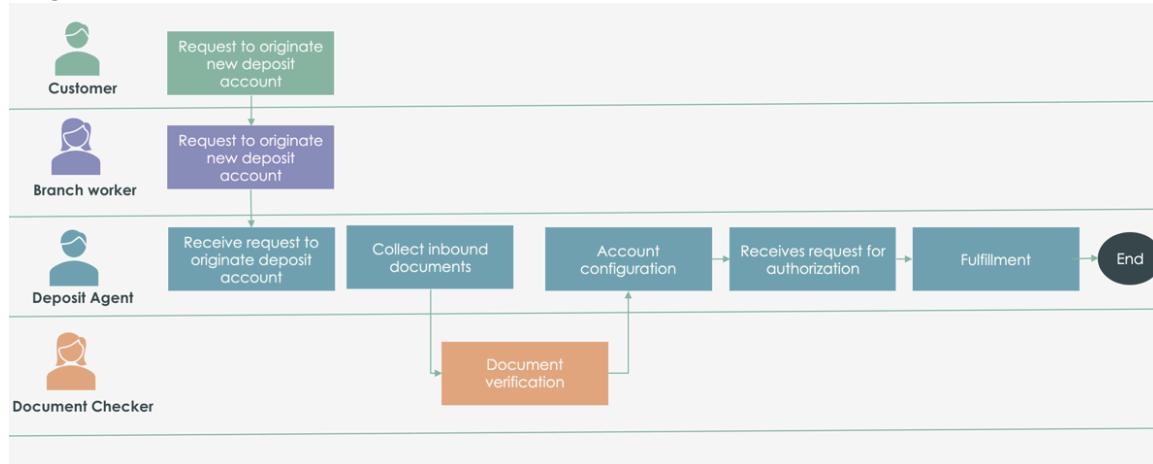
The case is complete and the state and stage of the case are set to Closed Complete.

Originate deposit account workflow

Learn how agents, using the Originate deposit account workflow, resolve service requests for opening a new deposit account. The workflow applies to both business and personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for a new deposit account.

Originate deposit account workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for originating a deposit account to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

A deposit contributor or a requester submits a request for a new deposit account on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is created based on the request type.

As a deposit contributor

1. In the Initiate and review stage of the case playbook, the contributor updates the product details based on the customer requirements. For a business customer, the contributor also adds the operating instructions for the new account.
2. The contributor collects the necessary documentation from the customer and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.

The workflow generates further tasks for deposit agents to work on them.

2. In the case playbook, a deposit agent configures the deposit account with the interest rate information.
3. A deposit authorizer (deposit agent) reviews the case details and approves the deposit task to authorize the deposit request.
4. When all prior tasks are completed, a deposit agent creates and activates the deposit account in the core banking system, sends the account opening kit to the customer, and closes these deposit tasks.

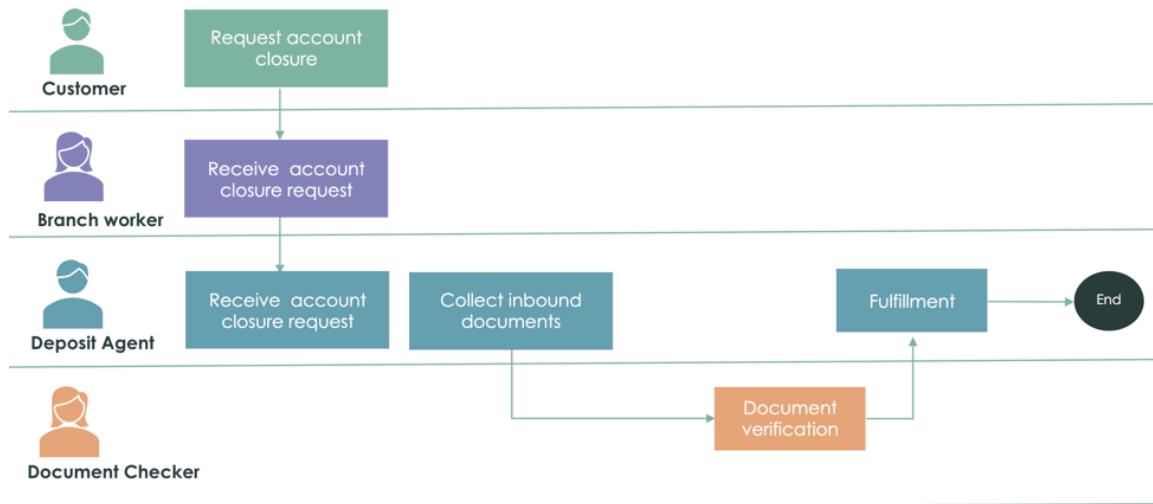
The case is complete and the state and stage of the case are set to Closed Complete.

Close deposit account workflow

Learn how agents, using the Close deposit account workflow, resolve service requests for closing a checking or saving deposit account. The workflows apply to both business and personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for an account closure.

Close deposit account workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for closing a deposit account to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

A deposit contributor or a requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

- i Note:** For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is created based on the request type.

As a deposit contributor

In the case playbook, the contributor updates the account closure details in the Initiate and review stage, collects the necessary documentation from the customer, and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.

The workflow generates fulfillment tasks for a deposit agent to work on them.

2. In the case playbook, a deposit agent works on the deposit task and delinks the deposit account from other financial accounts in the core banking system.
3. When all prior tasks are completed, the deposit agent updates the deposit account in the core banking system and closes the update deposit task in the playbook.

The case is complete and the state and stage of the case are set to Closed Complete.

Submitting a deposit service request

Bank workers can begin the deposit workflow by submitting a deposit service request received from customers (consumer or business contact). Customers (consumer or contact) can also directly submit a request from the service catalog.

Deposit cases created by deposit contributors

Deposit contributors can collect required information and documents and create deposit service cases for the accounts managed by them from the workspace.

Requests submitted by requesters

Requesters in the front office and call center agents can submit deposit service requests on behalf of their customers from the interaction records and service catalog.

Requests submitted by customers

Business customers and consumers can submit deposit service requests from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit it.

- i Note:** Before your consumers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Requests submitted by deposit agents and agent connectors

Back-office deposit agents can also initiate a deposit service case by navigating to **Deposit service cases** in the list view of the workspace and clicking **New**.

Deposit agent connectors can collect required information and documents and submit deposit service requests for the accounts managed by them. Further, they can work on the cases to fulfill the service request.

Create a deposit service case as a contributor or agent connector

Begin the deposit service application process by creating a deposit case on behalf of your customer.

Before you begin

Role required:

- For a business deposit service for a business customer (account or contact): sn_bom_deposit_b2b.contributor or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service for a consumer: sn_bom_deposit_b2c.contributor or sn_bom_deposit_b2c.agent_connector

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see [What are the components installed with Financial Services Operations Core data model?](#)

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

As a deposit contributor or agent connector, fill in the customer data, collect the required documents, and submit the application for the deposit service request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
 2. Select the lists icon ().
 3. In the **Lists** tab, under **Customer Cases**, click **My cases**.
 4. Select **New**.
 5. In the Create case dialog, select a category and service.
 - a. From the **Select category** list, select **Business deposit services** or **Personal deposit services**.
 - b. From the **Select service** list, select a deposit service.
 6. Select **Create**.
A deposit service case is created.
 7. On the form, fill in the required fields and any other related information that you've gathered from the customer.
- Note:** Each deposit service case form has a different set of fields that are based on the selected deposit service.
8. Select **Save**.

Result

- The deposit service case is created in the New state and the workflow is triggered.
- The case is assigned to an assignment group or an agent in the deposit service based on the defined assignment rules.

What to do next

Collect all the required customer information and submit the application.

- In the **Playbook** tab, fill the data in the Initiate stage.
- Submit the application to back-office agents for fulfillment.

Submit a deposit service request as a requester

Help your customers by submitting a deposit service request for them. As a requester in the front office, you can do this service for your customer (consumer or business contact).

Before you begin

Role required:

- For a business deposit service for a business customer (account or contact): sn_bom_deposit_b2b.requestor
- For a personal deposit service for a consumer: sn_bom_deposit_b2c.requestor

About this task

Business customers and consumers can also submit deposit service requests from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select service catalog items, fill out the necessary forms, and then submit these forms.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

Procedure

- Navigate to **All > Financial Services Operations > Workspace**.
- Select the lists icon (≡).
- Create a deposit request from the customer record or an interaction record.

Option	Steps
Personal deposit service request for a consumer	<ol style="list-style-type: none"> In the Lists tab, under Customer, click Consumers. Select the customer record that you want to open.
Business deposit service request for a business customer	<ol style="list-style-type: none"> In the Lists tab, under Customer, click Accounts or Contacts. Select the customer record that you want to open.
Deposit service request from an interaction record	<ol style="list-style-type: none"> In the Lists tab, under Interactions, click My Interactions. Select the interaction record for the customer that you want to open.

Option	Steps
	For information on how to create an interaction, see 

4. Select **Create Deposit Request**.
5. From the Catalogs list, select **Banking Services**.
6. Under **Categories**, choose whether you want a business deposit service or a personal deposit service:
 - For a business deposit service, click **Deposit Service – Business**.
 - For a personal deposit service, click **Deposit Service – Personal**.
7. Select a deposit service that you want to submit a request for.
8. Fill in any necessary information that is related to the request.

i Note: Each deposit service request form has a different set of fields that are based on the deposit service.

9. Select **Submit**.

Result

- Based on the request type, a deposit service case is created in the New state. The case is assigned to an assignment group or a deposit agent in the deposit service department. The assignment group or user that the case is assigned to is based on the assignment rules.
- The customer receives a pre-configured email notification about the request submission.

What to do next

- Select **View Details** to open the deposit service case and view its details. You can also add additional information in the **Comments** field that can help the deposit agent in resolving the case.
- A deposit contributor can collect customer documents, if any and submit the deposit case for fulfillment.
- A deposit service agent can start working on the case and its tasks.

Submit a deposit service case for fulfillment

Collect all required information and documents from the customer and submit the deposit service case to back-office agents for fulfillment.

Before you begin

Role required:

- For a business deposit service for a business customer (account or contact): sn_bom_deposit_b2b.contributor or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service for a consumer: sn_bom_deposit_b2c.contributor or sn_bom_deposit_b2c.agent_connector

i Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

As a deposit contributor or agent connector, fill in the customer data and collect the required documents in the Initiate stage of the case playbook and submit the application for the required service. A deposit agent can also perform the activities in the Initiate stage of the case playbook.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, open the case list.
 - For cases for the accounts managed by you, navigate to **Customer Cases > My cases**.
 - For all deposit service cases, navigate to **Deposit Cases > All**.
4. In the list, select the case to work on.
5. Select the **Playbook** tab.
6. Complete activities under the **Initiate and review** stage.

i Note: Depending on the deposit service type, a playbook might have additional or fewer activities in this stage.

- a. In activity forms, fill in the fields and click **Mark complete**.

i Note: Fields are available depending on the deposit service type, such as Add standing order or Originate deposit account.

- b. If applicable, in the Collect inbound documents activity, collect the listed documents from the customer.
You can also collect customer documents from the Inbound Documents tab.

- c. In the Submit application activity, enter any comments in the **Submission comment** field and then click **Submit** to complete the application.

Result

- The deposit case is submitted for fulfillment.
- The Initiate and review stage in the case playbook shows as complete and the case automatically advances to the next stage.
- The associated deposit tasks are assigned to an assignment group or an agent in the deposit service. Any document tasks are assigned to a group or an agent in the document service. The assignment group or user that the task is assigned to is based on the assignment rules.

Work on a deposit service case

Work on a deposit case to collect applicant information, ensure that any outstanding tasks are completed, and fulfill the deposit product request.

Before you begin

Role required:

- For a business deposit service case: sn_bom_deposit_b2b.agent or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service case: sn_bom_deposit_b2c.agent or sn_bom_deposit_b2c.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a customer requires a deposit service, a deposit contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, deposit and document agents complete their assigned tasks and update the status of the case.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Deposit service cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all deposit cases, click **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides agents through the steps that are involved in resolving a case.
6. Use the activities and tasks under the playbook stages to fulfill the request and resolve the case.

Note: Depending on the deposit service request type, a playbook might have additional or fewer activities and tasks.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

Result

The deposit case automatically updates to show Closed Complete.

Work on a document task to verify documents for a deposit case

Work on a document task to verify inbound documents that are needed for a deposit service case.

Before you begin

Role required:

- For a business deposit service case: sn_bom_document.b2b_agent
- For a personal deposit service case: sn_bom_document.b2c_agent

About this task

The Document Management Service determines which documents are required in a workflow. If any documents must be collected from the customer, a task is automatically

generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

For more information, see [Understanding inbound and outbound documents](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Document Service**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **Inbound Documents** tab, choose a document.
6. Once the document has been reviewed, click **Verify**.
7. Optional: In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state.
- In the parent deposit case, the Verify documents stage in the case playbook shows as complete and the case moves to the next stage.

Work on a deposit task for fulfillment

Work on a deposit task to perform a fulfillment activity for the parent deposit service case.

Before you begin

Role required:

- For a business deposit service task: sn_bom_deposit_b2b.agent or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service task: sn_bom_deposit_b2c.agent or sn_bom_deposit_b2c.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

A deposit workflow automatically generates deposit tasks for the following activities in a deposit case:

- Verify operating instructions for a standing order
- Authorize a deposit request
- Update a deposit account to fulfill and close the deposit request
- Create and activate account for account origination
- Send account opening kit to the customer for account origination
- Delink an account from other financial accounts during account closure

Note: Depending on the deposit service type, the number of activities and deposit tasks may differ in a playbook.

Tasks in the playbook activities are also available in the **Tasks** tab of the case.

If assignment rules are configured, the task is automatically assigned to a deposit agent. The deposit agent can use the case playbook or the task form to work on a deposit task.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.

2. Click the lists icon ().

3. Open the task from the case playbook or the deposit task list.

Option	Steps
From the case playbook	<ul style="list-style-type: none"> a. In the Lists tab, under Deposit service cases, open the case list. b. Select the case that contains the deposit task. c. Select the Playbook tab. d. Under the playbook stages, select the task activity to work on.
From the Deposit task list	<ul style="list-style-type: none"> a. In the Lists tab, under Deposit tasks, open the task list. <ul style="list-style-type: none"> ▪ For your assigned tasks, click Assigned to me. ▪ For all deposit tasks, click All. b. In the list, select the task that you want to work on.

4. To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

5. Finish the work that is required to complete the deposit task in your core banking system.

6. Optional: In the **Work notes** field, enter any comments.

7. Close the deposit task.

Deposit task	Action
To verify operating instructions for a standing order	Click Approve to approve or Reject to reject the request.
To authorize a deposit request	Click Approve to approve or Reject to reject the request. Note: You can't authorize a deposit task if its parent deposit case is assigned to you.

Deposit task	Action
<ul style="list-style-type: none"> ◦ To update a deposit account to fulfill and close the request ◦ To create and activate account for account origination ◦ To send account opening kit to the customer ◦ To delink an account from other financial accounts during account closure 	<ul style="list-style-type: none"> ◦ In case playbook, click Mark complete to close the task. ◦ In task form, click Close to close the task.

Result

The deposit task moves to the Closed Complete state.

Analytics and reporting for Financial Services Deposit Operations

Financial Services Deposit Operations contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Financial Services Deposit Operations:

Financial Services Deposit Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Deposit Operations application.

Components installed with Financial Services Business Deposit Operations

Several types of components are installed with installation of the Financial Services Business Deposit Operations application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they aren't already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Plugins installed

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make deposit service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Document Processor	Enables management of document services tasks that are used in Financial Services Business Deposit Operations workflows. For more information, see Integrate with Financial Services Document Processor .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users .

Roles installed

Role title [name]	Description	Contains roles
Deposit admin [sn_bom_deposit_b2b.admin]	<p>Application-specific system administrator role for deposit operations that can:</p> <ul style="list-style-type: none"> • Grant deposit operations roles • Delete deposit service cases and tasks • Configure the deposit operations application • Create and modify deposit service definitions 	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_deposit_b2b.agent • sn_bom_deposit_b2b.manager

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> • Read, write, and create access to deposit data 	
Deposit agent [sn_bom_deposit_b2b.agent]	<ul style="list-style-type: none"> • Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks 	<ul style="list-style-type: none"> • sn_bom_document.b2b_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector • sn_bom.deposit_account_viewer
Deposit contributor [sn_bom_deposit_b2b.contributor]	<ul style="list-style-type: none"> • Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks until the Initiate and review stage 	<ul style="list-style-type: none"> • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.account_data_viewer • sn_customerservice.csm_workspace_user • sn_bom.b2b_contributor • sn_bom.deposit_account_viewer • sn_bom_document.b2b_collector <p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>

Role title [name]	Description	Contains roles
Deposit agent connector [sn_bom_deposit_b2b.agent_connector]	<ul style="list-style-type: none"> Create deposit service cases and enter case data View the overall status of cases Work on deposit service cases and tasks to fulfill requests for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_sla_definition_read sn_bom_document.b2b_viewer sn_bom.viewer sn_bom.account_data_viewer sn_bom.agent sn_bom.deposit_account_viewer sn_bom_document.b2b_collector
Deposit manager [sn_bom_deposit_b2b.manager]	<ul style="list-style-type: none"> View the Performance Analytics reports in the deposit operations dashboard Use Process Mining projects for deposit operations processes 	sn_bom_deposit_b2b.agent
Deposit requester [sn_bom_deposit_b2b.requestor]	<ul style="list-style-type: none"> Submit deposit service requests 	<ul style="list-style-type: none"> sn_bom_deposit_b2b.viewer sn_bom.b2b_requestor

Role title [name]	Description	Contains roles
	<p>through record producer</p> <ul style="list-style-type: none"> • View the status of cases 	
Deposit viewer [sn_bom_deposit_b2b.viewer]	Has read-only access to all deposit service cases and related data	<ul style="list-style-type: none"> • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom.deposit_account_viewer

Tables installed

Table	Description
Deposit Base [sn_bom_deposit_b2b_base]	Business Deposit Service Case table extends the Deposit Base table. Deposit Base table extends the Financial Services Base [sn_bom_case] table.
Deposit Operating Instruction [sn_bom_deposit_b2b_operating_instruction]	Stores all operating instructions for all business deposit cases.
Business Deposit Service Case [sn_bom_deposit_b2b_service]	Stores all business deposit cases. This table extends the Deposit Base [sn_bom_deposit_b2b_base] table.
Business Deposit Task [sn_bom_deposit_b2b_task]	Stores all deposit tasks for all business deposit cases. This table extends the Financial Task [sn_bom_task] table.

Components installed with Financial Services Personal Deposit Operations

Several types of components are installed with installation of the Financial Services Personal Deposit Operations application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they aren't already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Plugins installed

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make deposit service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Financial Services Document Management	Enables the management of Document Services tasks that are used in Financial Services Personal Deposit Operations workflows. For more information, see Components installed with Financial Services Document Management .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users .

Roles installed

Role title [name]	Description	Contains roles
Deposit admin [sn_bom_deposit_b2c.admin]	<p>Application-specific system administrator role for deposit operations that can:</p> <ul style="list-style-type: none"> • Grant deposit operations roles • Delete deposit service cases and tasks • Configure the deposit operations application • Create and modify deposit service definitions 	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_deposit_b2c.agent • sn_bom_deposit_b2c.manager

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> • Read, write, and create access to deposit data 	
Deposit agent [sn_bom_deposit_b2c.agent]	<ul style="list-style-type: none"> • Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks 	<ul style="list-style-type: none"> • sn_bom_document.b2c_viewer • sn_bom.b2c_agent • sn_bom_document.b2c_collector • sn_bom.deposit_account_viewer
Deposit contributor [sn_bom_deposit_b2c.contributor]	<ul style="list-style-type: none"> • Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks until the Initiate and Review stage 	<ul style="list-style-type: none"> • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.b2c_contributor • sn_bom_document.b2c_viewer • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer • sn_bom_document.b2c_collector <p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>

Role title [name]	Description	Contains roles
Deposit agent connector [sn_bom_deposit_b2c.agent_connector]	<ul style="list-style-type: none"> Create deposit service cases and enter case data View the overall status of cases Work on deposit service cases and tasks to fulfill requests for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_sla_definition_read sn_bom.customer_data_viewer sn_bom.viewer sn_bom.agent sn_bom_document.b2c_viewer sn_customerservice.csm_workspace_user sn_bom.deposit_account_viewer sn_bom_document.b2c_collector
Deposit manager [sn_bom_deposit_b2c.manager]	<ul style="list-style-type: none"> View the Performance Analytics reports in the deposit operations dashboard Use Process Mining projects for deposit operations processes 	<ul style="list-style-type: none"> pa_viewer sn_bom_deposit_b2c.agent
Deposit requester [sn_bom_deposit_b2c.requestor]	<ul style="list-style-type: none"> Submit deposit service requests 	<ul style="list-style-type: none"> sn_bom_deposit_b2c.viewer sn_bom.b2c_requestor

Role title [name]	Description	Contains roles
	through record producer <ul style="list-style-type: none"> • View the status of cases 	
Deposit viewer [sn_bom_deposit_b2c.viewer]	Has read-only access to all deposit service cases and related data	<ul style="list-style-type: none"> • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.b2c_requestor • sn_bom.deposit_account_viewer

Tables installed

Table	Description
Deposit Base [sn_bom_deposit_b2c_base]	Personal Deposit Service Case table extends the Deposit Base table. Deposit Base table extends the Financial Services Base [sn_bom_case] table.
Personal Deposit Service Case [sn_bom_deposit_b2c_service]	Stores all personal deposit cases. This table extends the Deposit Base [sn_bom_deposit_b2c_base] table.
Personal Deposit Task [sn_bom_deposit_b2c_task]	Stores all deposit tasks for all personal deposit cases. This table extends the Financial Task [sn_bom_task] table.

Financial Services Loan Operations

The ServiceNow® Financial Services Loan Operations application is a solution in Financial Services Operations that supports personal and business loans. This solution enables your financial organization to quickly resolve customer-initiated requests and system-generated exceptions around loan servicing and can help you transform your middle and back-office loan operations.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Explore	Set up	Use
<p>Analytics and Reporting</p>  <p>Coordinate work and improve processes with preconfigured dashboards.</p>	<p>Process Mining</p>  <p>Visualize process and identify improvement opportunities.</p>	<p>Reference</p>  <p>Get details about components such as roles, tables, plugins, and store applications that are installed.</p>

Exploring Financial Services Loan Operations

You can use ServiceNow® Financial Services Loan Operations to manage servicing for all types of loans.

Key features

- Automated workflows to route cases and tasks across different departments and functions, including the loan, document, and credit departments
- Support for business and personal loan operations on a single platform
- Support for customer-initiated requests and system-initiated exceptions
- Document processor service covering inbound and outbound documents and handling exceptions and approvals
- Personalized workspace for different roles
- Performance Analytics dashboards for insights into the team's and business performance

Loan Operations applications

The business and personal loan service requests are supported through the following applications:

Business Loan Operations

With this application, you can manage business loan servicing. A business loan is a loan that is obtained by an enterprise (account) to meet its business requirements.

You can enable Business Loan Operations by installing the Financial Services Business Loan Operations application (sn_bom_loan_b2b) from [ServiceNow Store](#).

Personal Loan Operations

With this application, you can manage personal loan servicing. A personal loan is a loan that is obtained by individual customers (consumers) to meet their personal requirements. For example, a home loan or a car loan.

You can enable Personal Loan Operations by installing the Financial Services Personal Loan Operations application (sn_bom_loan) from [ServiceNow Store](#).

Loan service requests

The application supports the following types of loan service requests for business and personal loans:

Loan service requests

Personal loans	Business loans
Partial Prepayment	Partial Prepayment
Loan Forgiveness	Loan Forgiveness
Loan Deferment	Loan Deferment
Loan Write-Off	Loan Write-Off
Missed Repayment	Missed Repayment
Covenant Breach	Covenant Breach
Loan Restructuring	Loan Restructuring
	Loan Drawdown
	Loan Rollover

Loan Operations personas

Loan Operations is aimed at the following personas:

Persona	Description
Administrator	Loan admin who's responsible for configuring the application.
Requesters	Customers and branch workers who submit loan requests and check the status of cases. Three types of users can submit loan requests:

Persona	Description
	<ul style="list-style-type: none"> • Consumers (retail customers) • Accounts and Contacts (business customers) • Branch workers in the front office of a financial institution
Fulfillers	<p>Agents in the middle or back office of financial institutions who work with loan operations. They are responsible for working on loan cases and tasks (such as credit service tasks and document service tasks) that come into loan services.</p> <p>These three agents work on loan requests:</p> <ul style="list-style-type: none"> • Loan agents • Credit agents • Document agents

Setting up Financial Services Loan Operations

You can set up your implementation for the Financial Services Loan Operations application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Financial Services Business Loan Operations

You can install the Financial Services Business Loan Operations application (sn_bom_loan_b2b) if you have the admin role. The application includes demo data and install-related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Business Loan Operations:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Financial Services Business Loan Operations](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Business Loan Operations application (sn_bom_loan_b2b) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.
Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Business Loan Operations.
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

 **Important:** If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Install Financial Services Personal Loan Operations

You can install the Financial Services Personal Loan Operations application (sn_bom_loan) if you have the admin role. The application includes demo data and install-related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Personal Loan Operations:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Financial Services Personal Loan Operations](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Personal Loan Operations application (sn_bom_loan) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Personal Loan Operations.

4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.

Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configure Financial Services Loan Operations

Review the components that are installed with the Financial Services Loan Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Loan Operations application is installed. For more information, see [Install Financial Services Business Loan Operations](#) and [Install Financial Services Personal Loan Operations](#).

Role required: sn_bom_loan_b2b.admin, sn_bom_loan.b2c_admin, and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for loan service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.

Task	Description
Edit or create new flows	Edit or create new flows using Flow Designer.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure loan request types.
Configure playbook	Edit or create a new playbook using Playbooks.
Configure workspace	Configure CSM Configurable Workspace to enable agents to interact with customers and create and work on cases.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for loan service cases and tasks.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and outbound document rules, and approval rules for document deferrals and exceptions.

Domain separation and Financial Services Loan Operations

Domain separation is unsupported for the Financial Services Loan Operations application. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see [Application support for domain separation](#).

How domain separation works in Financial Services Loan Operations

- All Financial Service Loan Operations applications are built on top of Customer Service Management (CSM) and use many CSM tables. The key reference tables are the customer tables, such as Consumer, Account, and Contact. These tables are domain-separated.

Related topics

[Domain separation for service providers](#)

Using Financial Services Loan Operations

Learn how requesters, contributors, and agents use the Financial Services Loan Operations application to initiate, research, and resolve the loan service requests and system-generated exceptions.

Workspace

Requesters, contributors, and back-office agents use personalized workspace to work on all aspects of loan cases. Workspace can help you with the following tasks:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for Loan Operations

User	Description
Requester	Submits service requests from interaction records and customer records.
Loan contributor	Submits service requests, collects inbound documents, and checks the status of cases for accounts managed by them till the Initiate and Review stage.
Loan agent	Works on loan cases and loan tasks.
Loan agent connector	Submits service requests and works on loan cases and loan tasks to fulfil loan requests for accounts managed by them.
Credit agent	Works on credit cases and credit tasks for loan service requests.
Document agent	Works on document tasks for loan service requests.
Loan admin	Configures the loan workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .

Workflows

Several predefined workflows for business and personal loans are available with the application.

When a customer requests a loan service, a loan service case is created and assigned to a loan agent. After the agent updates the case details, a workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as loan, credit, or document service. A new task is automatically created when an agent closes the previous task.

For more information, see [Loan Operations workflows](#).

Case playbook

Using the case playbook, loan contributor and loan agents can visualize and interact with the case workflow. The playbook provides end-to-end life cycle for the tasks performed during the case handling process, from the time a case is logged to the final resolution and communication to the customer. The playbook is available for the following loan workflows:

- Loan Forgiveness for Financial Services Business Loan Operations
- Loan Deferment for Financial Services Personal Loan Operations

Dashboards

Performance Analytics give business owners an insight into how the team and business are performing. Dashboards with customizable views are available for business and personal loan operations with the application.

For more information, see [Financial Services Personal Loan Operations dashboard](#) and [Financial Services Business Loan Operations dashboard](#).

Loan Operations workflows

The Financial Services Loan Operations application installs automated workflows for loan servicing. These workflows enable routing of cases and tasks to different departments, including the loan, document, and credit agents.

Workflows available with the application

The following predefined workflows for business and personal loans are available with the application:

Personal loans	Business loans
Partial Prepayment	Partial Prepayment
Loan Forgiveness	Loan Forgiveness
Loan Deferment	Loan Deferment
Loan Write-Off	Loan Write-Off
Missed Repayment	Missed Repayment
Covenant Breach	Covenant Breach

Personal loans	Business loans
	<p>Note: This workflow is initiated from the Financial Services Credit Operations application.</p>
Loan Restructuring	<p>Loan Restructuring</p> <p>Note: This workflow is initiated from the Financial Services Credit Operations application. From there, a loan case is automatically created to take the request to completion.</p>
	Loan Drawdown
	Loan Rollover

These workflows are built using [Flow Designer](#). The loan admin can review and customize these predefined flows that are based on the business needs of an organization.

General workflow for Loan Operations

When a customer requests a loan service, a loan service case is created and assigned to a loan agent. After the agent updates the case details, a workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as loan, credit, or document service. A new task is automatically created when an agent closes the previous task.

The following is a typical loan workflow in the Financial Services Loan Operations application.

Note: Depending on the request type, individual workflows might have additional or fewer tasks.

1. A loan contributor, requester, or a customer submits a loan service request.
2. The loan contributor collects the required customer documents and updates the case.
3. A loan agent receives the case and adds additional information, such as the fee.
4. The document processor service determines the documents that are required. If any documents must be verified, a task is generated for the document agent.
5. A credit task is generated for the credit agent.
6. An authorization task is generated to review and approve the loan request.
7. After the authorization, a loan update task is generated. If the bank has enabled an integration, the loan account could get automatically updated in the core system.

Partial Prepayment loan workflow

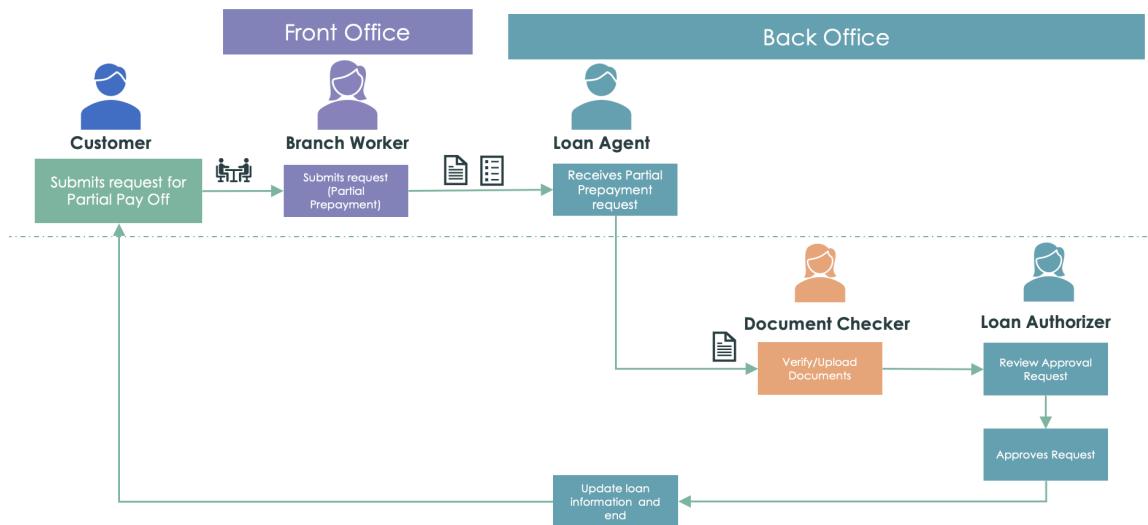
Learn how bank agents, using the Partial Prepayment loan workflow, resolve a service request for a partial prepayment of an outstanding loan with the bank before its maturity. The workflow applies to both business and personal loan service requests.

A partial prepayment is directly applied to the outstanding principal component of the loan. The customer is typically given an option to restructure the repayment on the remaining balance in one of the following ways:

- Continue with the present repayment, which is higher and results in the early closure of the loan
- Retain the current loan term, which means that the repayment amount gets recomputed and is spread across the pending loan term

The following diagram shows how the application helps bank agents resolve a Partial Prepayment service request.

Partial Prepayment loan workflow



The following workflow routes the case and tasks for a Partial Prepayment service request to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue.

As a loan contributor, requester, or customer

A contributor or a requester submits a Partial Prepayment loan service request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

i Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details, such as the fee.

The document processor service determines the documents that must be verified for the request. The workflow automatically generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

The workflow generates a loan authorization task for the loan agent.

3. A loan authorizer (loan agent) reviews the case details and approves it.
4. A loan agent works on the loan update task and updates the loan account in the banking system.

If the bank has enabled an integration, the loan account could also get automatically updated in the core banking system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

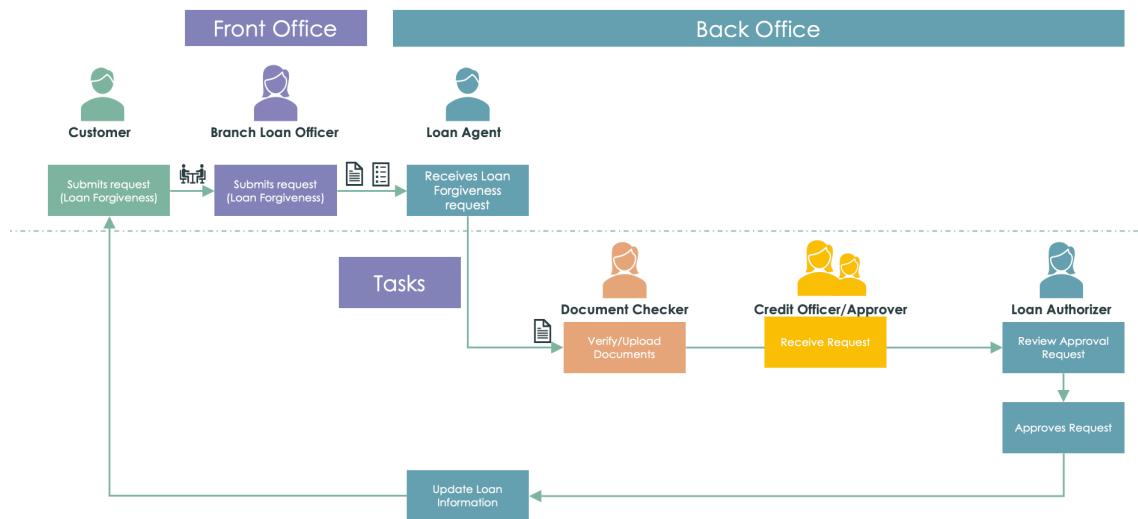
Loan Forgiveness workflow

Learn how bank agents, using the Loan Forgiveness workflow, resolve a loan service request for a waiver or forgiveness of an outstanding loan with the bank. The workflow applies to both business and personal loan service requests.

A loan forgiveness request could be for the full loan amount or only a partial amount. Some common examples are student loans, agriculture loans, and the Small Business Administration (SBA) Paycheck Protection Program.

The following diagram shows how the application helps bank agents resolve a Loan Forgiveness service request.

Loan Forgiveness workflow



The following workflow routes the case and tasks for a Loan Forgiveness service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue. For Loan Forgiveness workflow for business loan operations, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

As a loan contributor, requester, or customer

A loan contributor or a requester submits a Loan Forgiveness loan service request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

i Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details, such as a fee.

The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request a deferment of a specific document.

The workflow generates a credit assessment task for the credit agent.

3. A credit agent works on the credit task to review the credit for the customer and to approve the request.

The workflow generates a loan authorization task for the loan agent.

4. A loan authorizer (loan agent) reviews the case details and approves it.

5. A loan agent works on the loan update task and updates the loan account in the banking system.

If the bank has enabled an integration, the loan account could also get automatically updated in the core banking system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

Loan Deferment workflow

Learn how bank agents, using the Loan Deferment workflow, resolve a loan service request for a temporary postponement of a scheduled loan repayment. The workflow applies to both business and personal loan service requests.

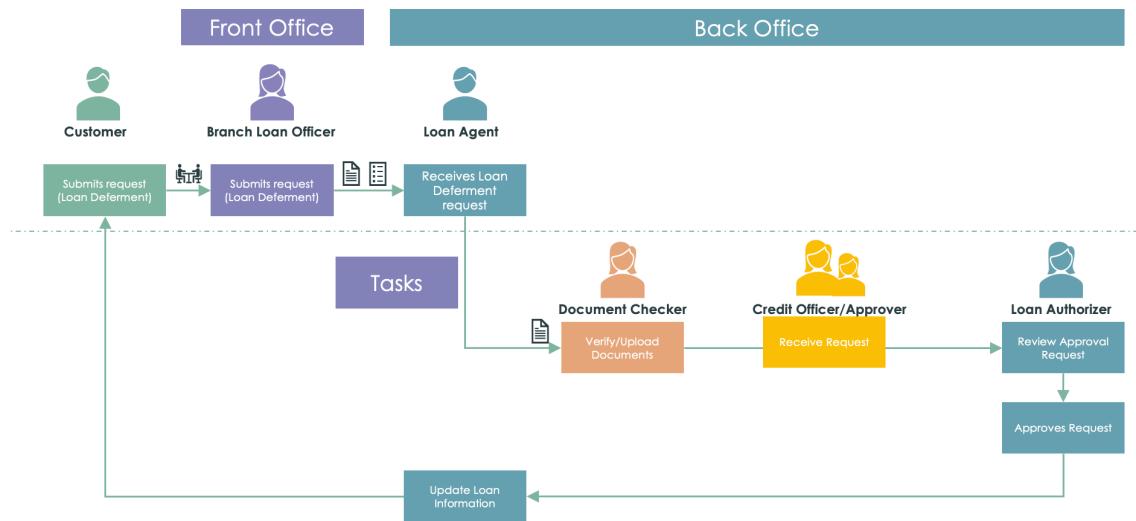
With loan deferment, the customer is not expected to pay any amount for an agreed duration. In addition, the bank may consider waiving the interest during the deferment period.

Forbearance is also a temporary postponement of scheduled loan repayments where the customer is not expected to pay any amount for an agreed duration. In this case, the bank accrues the interest on the outstanding amount and collects it when the regular repayments start on the loan.

Note: Banks use Deferment and Forbearance interchangeably on a case-to-case basis.

The following diagram shows how the application helps bank agents resolve a Loan Deferment service request.

Loan Deferment workflow



The following workflow routes the case and tasks for a Loan Deferment service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue. For Loan Deferment workflow for personal loan operations, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

As a loan contributor, requester, or customer

A loan contributor or a requester submits a Loan Deferment loan service request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details, such as the fee.

The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, they can request a deferment of a specific document.

The workflow generates a credit assessment task for the credit agent.

3. A credit agent works on the credit task to review the credit for the customer and approve the request.

The workflow generates a loan authorization task for the loan agent.

4. A loan authorizer (loan agent) reviews the case details and approves it.
5. A loan agent works on the loan update task and updates the loan account in the banking system.

If the bank has enabled an integration, the loan account could also get automatically updated in the core system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

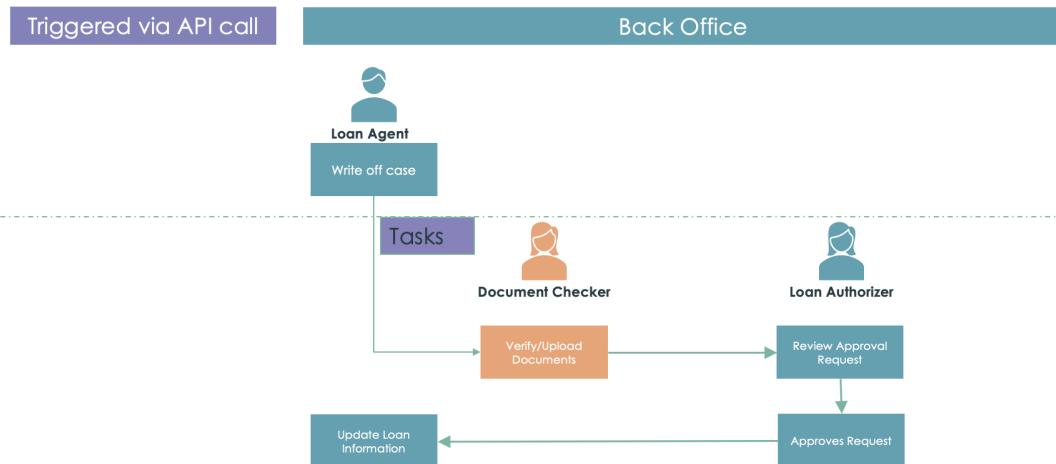
Loan Write off workflow

Learn how bank agents, using the Loan Write off workflow, handle writing off a portion or full amount of an outstanding loan when the recovery mechanisms fail. The workflow applies to both business and personal loans.

A bank writes off a loan when all means of recovery are exhausted. It is an action taken up by banks to clear their balance sheets.

The following diagram shows how the application helps bank agents work on a loan write-off.

Loan Write off workflow



The following workflow routes the case and tasks for a loan write-off to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a credit agent or via an API

A loan agent creates a Loan Write Off loan service case. An API in the backend can also trigger this loan service case.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details such as outstanding principal and interest amounts.

The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

The workflow generates a loan authorization task for the loan agent.

3. A loan authorizer (loan agent) reviews the case details and approves it.

4. A loan agent works on the loan update task and updates the loan information in the banking system.

If the bank has enabled an integration, the loan account could also get automatically updated in the core banking system.

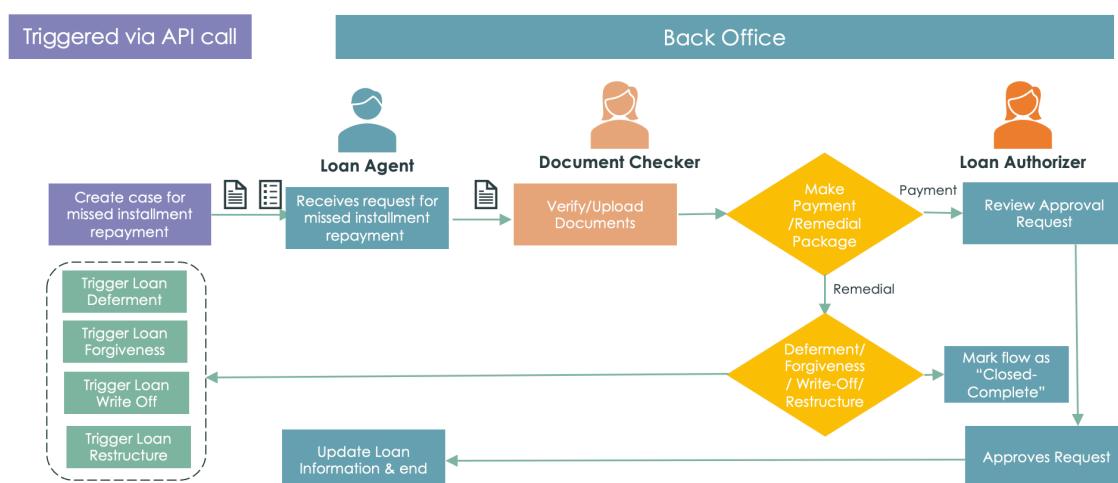
After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

Missed Installment Repayment workflow

Learn how bank agents, using the Missed Installment Repayment workflow, proactively contact a loan customer for a missed installment of an outstanding loan and decide on an action plan. The workflow applies to both business and personal loans.

The following diagram shows how the application helps bank agents handle a missed installment payment by a borrower.

Missed Installment Repayment workflow



The following workflow routes the case and tasks for a Missed Repayment to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a loan agent or via an API

If the system observes a default in repayment by a loan borrower, an API in the backend triggers a Missed Installment Repayment loan service case. A loan agent can also create this case.

As back-office agents

A loan agent reviews the case details and works with the customer and finalizes the action plan.

After the case is initiated and a loan agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

Initiate a payment

- If the customer makes the installment payment, the loan agent initiates the payment and fills in the payment details in the case.

The workflow automatically generates a loan authorization task for the loan agent.

- A loan authorizer (loan agent) reviews the case details and approves it.
- A loan agent works on the loan update task and updates the loan information in the core banking system.

Banks can automate this task by enabling an integration with the core banking system.

Create a remedial service case

If the customer is unable to make a partial or full payment, the loan agent creates one of the following service cases to resolve the case:

- Loan Forgiveness
- Partial Prepayment
- Loan Write Off
- Loan Deferment

The new loan service case then handles this loan issue.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated.

Covenant Breach workflow

Learn how bank agents, using the Covenant Breach workflow, proactively contact a loan customer for a covenant breach and decide on an action plan for the future. The workflow applies to both business and personal loans.

What are covenants

A covenant is a promise by a borrower to a bank to abide by certain conditions through the life of the loan. Covenants are set up by the bank at the time of originating a loan. Monitoring covenants is an ongoing activity for the bank. A covenant helps a bank to identify and mitigate potential risks that are associated with a loan. When a covenant is breached, it is a signal of a potential default by the borrower.

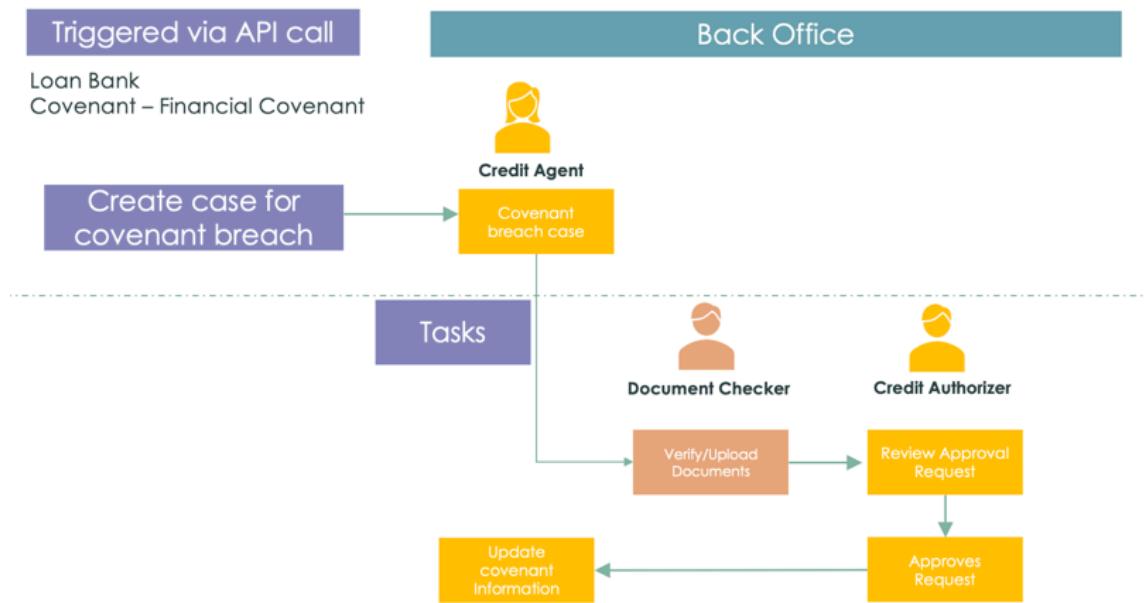
Examples of covenants for business loans could be:

- Quarterly submissions of financial statements by the borrower
- Monthly submissions of inventory and stock statement or unpaid invoices

An example of a covenant for personal loans could be a periodic submission of home insurance premium receipts.

The following diagram shows how the application helps bank agents work on a covenant breach for a loan.

Covenant Breach workflow



The following workflow routes the case and tasks for a covenant breach to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a credit agent or via an API

If a covenant breach is observed for a loan, an API in the backend triggers a Covenant Breach credit service case. A credit agent can also create this case.

As back-office agents

After the case is initiated and a credit agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A credit agent reviews the case details and adds additional details such as the covenant compliance status.

The document processor service determines the documents that must be verified for the case. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

The workflow generates a credit authorization task for the credit agent.

3. A credit authorizer (credit agent) works on the credit task to review and approve it.

The workflow generates a covenant update task for the credit agent.

4. A credit agent works on this credit task and updates the covenant information in the banking system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated.

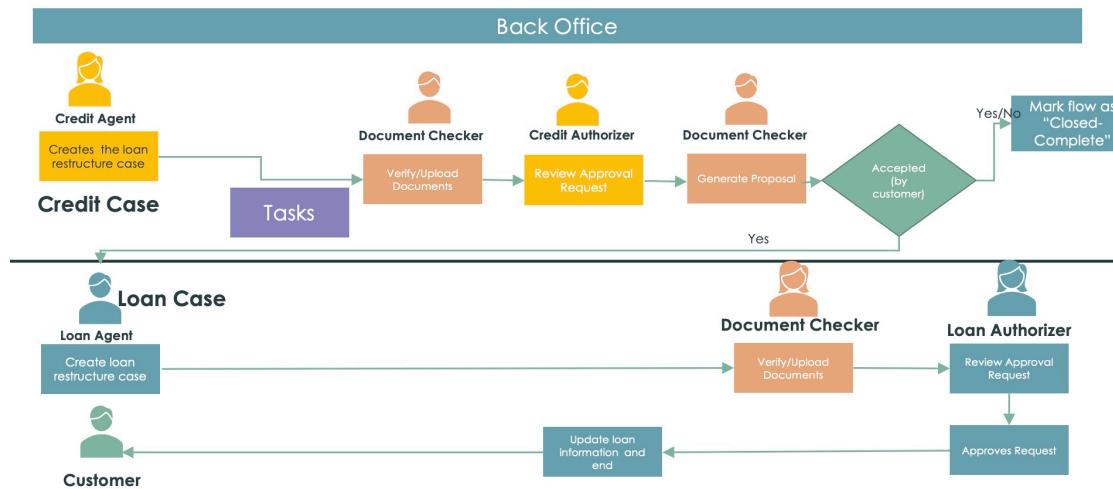
Loan Restructure Proposal workflow

Learn how bank agents, using the Loan Restructure Proposal workflow, contact a loan customer for restructuring an outstanding loan which otherwise could turn into a non-performing loan. The workflow applies to both business and personal loans.

A loan restructuring is an action to prevent a loan from being classified as non-performing. Banks modify the terms of the loans by changing the loan term, repayment amount, number of installments, or the rate of interest.

The following diagram shows how the application helps bank agents handle a loan restructure.

Loan Restructure workflow



The following workflow routes the case and tasks for a Loan Restructure to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a credit agent

1. A credit agent creates a Loan Restructure Proposal credit service case.
2. A credit agent works with the customer and finalizes the restructuring terms. The agent adds the additional details, such as the asset classification and restructure details.
 - A workflow is triggered automatically and the assignment rules route the associated case and tasks to the appropriate back-office teams.
 - The document processor service determines the documents that must be verified for the case. The workflow generates an inbound document verification task for the document agent.

3. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

The workflow generates a credit authorization task for the credit agent.

4. A credit authorizer (credit agent) works on the credit task to review and approve it.

As a customer or credit agent

The customer checks the credit service case and accepts the restructuring terms. Alternatively, a credit agent can get an acceptance from the customer for the restructuring terms and close the credit service case.

- i Note:** A customer (consumer or contact) can view the case through the Customer Service Portal, Consumer Service Portal, or another self-service portal. For consumers to view a case using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

After the customer agrees to the terms, the system creates a loan service case for the loan agent to implement those terms.

As a loan agent

1. A loan agent reviews the case details and updates it.

The document processor service determines the documents that must be verified for the request. The workflow automatically generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document listed in the task. If required, this agent can request for a deferment of a specific document.

The workflow generates a loan authorization task for the loan agent.

3. A loan authorizer (loan agent) reviews the case details and approves it.

4. A loan agent works on the loan update task and updates the loan information in the banking system.

Banks can automate this task by enabling an integration with the core banking system.

After the case is complete, its state and stage are set to Closed Complete and the work notes are updated.

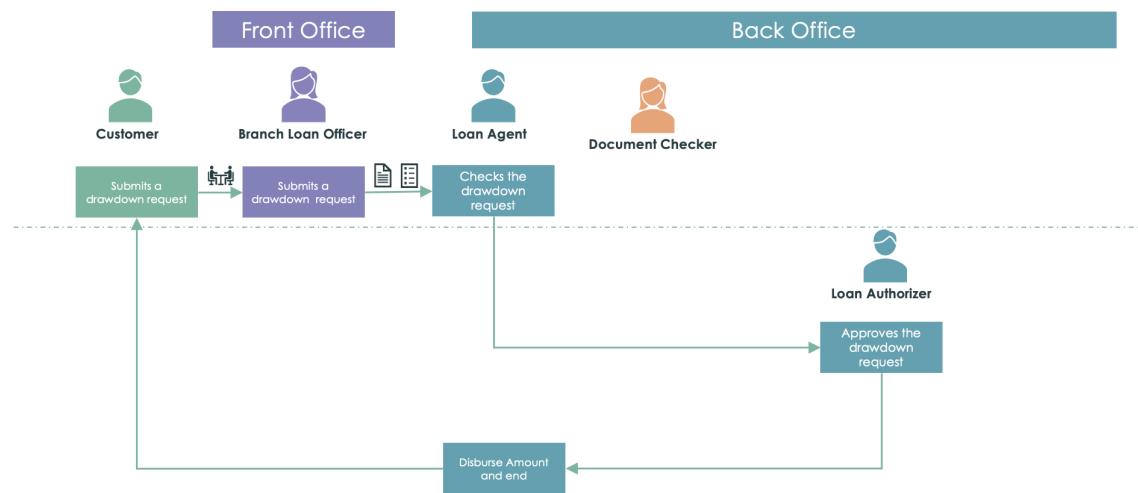
Loan Drawdown workflow

Learn how bank agents, using the Loan Drawdown workflow, resolve a loan service request for disbursement of the drawdown amount from a line of credit that has been pre-approved. The workflow applies to business loans only.

A drawdown is related to the line of credit facilities that allows the borrower to obtain funds from a credit line during a loan period. A drawdown refers to each amount that the borrower accesses from the line of credit facility.

The following diagram shows how the application helps bank agents resolve a Loan Drawdown service request.

Loan Drawdown workflow



The following workflow routes the case and tasks for a Loan Drawdown service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a loan contributor, requester, or customer

A loan contributor or a requester submits a Loan Drawdown service request on behalf of a customer.

A customer (account or contact) can directly submit a request through the Customer Service Portal or another self-service portal.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details, if any.

The workflow generates a loan authorization task for the loan agent.

2. A loan authorizer (loan agent) reviews the case details and approves it.

The workflow creates two tasks: an outbound document verification task and a loan task to disburse the drawdown amount.

The document processor service determines the documents that must be verified for the request.

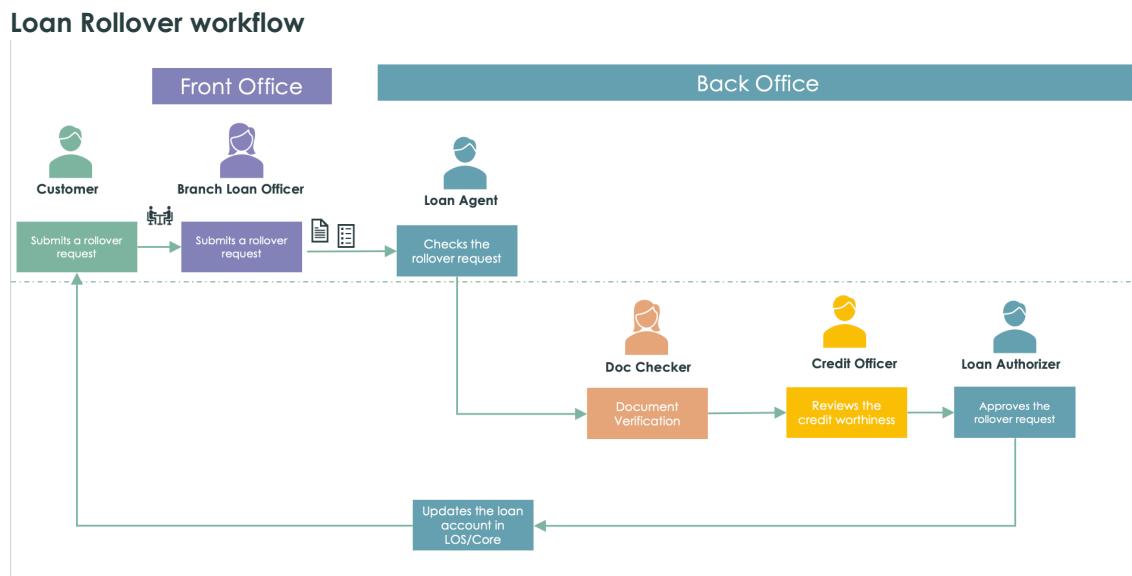
3. A loan agent works on the loan disbursement task and releases the drawdown amount to the borrower.

After the case is complete, its state and stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer Service Portal or another self-service portal.

Loan Rollover workflow

Learn how bank agents, using the Loan Rollover workflow, resolve a loan service request for renewal or rollover of an outstanding loan. The workflow applies to business loans only.

The following diagram shows how the application helps bank agents to resolve a Loan Rollover service request.



The following workflow routes the case and tasks for a Loan Rollover service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a loan contributor, requester, or customer

A loan contributor or a requester submits a Loan Rollover service request on behalf of a customer.

A customer (account or contact) can directly submit a request through the Customer Service Portal or another self-service portal.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details such as the fee and rollover details.

The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

The workflow generates a credit task for the credit agent.

3. A credit agent works on the credit task to review the credit for the customer and approves the request.

The workflow generates a loan authorization task for the loan agent.

4. A loan authorizer (loan agent) reviews the case details and approves it.

5. A loan agent works on the loan update task and updates the loan account in the banking system.

If the bank has enabled an integration, the loan account could also get automatically updated in the core system.

After the case is complete, its state and stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer Service Portal or another self-service portal.

Submitting a loan service request

Bank workers can begin the loan workflow by submitting a loan service request received from customers (consumer or business contact). Customers (consumer or contact) can also directly submit a request from service catalog.

Requests submitted by loan contributors

Loan contributors can collect required information and documents and submit loan service requests for the accounts managed by them. They can create loan service requests from the workspace.

Requests submitted by requesters

Requesters in the front office and call center agents can submit loan service requests on behalf of their customers from interaction records and service catalog.

Requests submitted by customers

Business customers and consumers can submit loan service requests from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit it.

i Note: Before your consumers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Requests initiated by back-office agents or APIs

The following loan service requests are triggered via an API from the bank's back-end system or initiated by a back-office agent:

- Loan Write-Off
- Missed Repayment
- Covenant Breach

Requests submitted by loan agents and agent connectors

Back-office loan agents can also initiate a loan service case by navigating to **Loan service cases** in the list view of the workspace and clicking **New**.

Loan agent connectors can collect required information and documents and submit loan service requests for the accounts managed by them.

Submit a loan service request as a loan contributor or agent connector

Collect all required information and documents from the customer and submit the loan service request to back-office agents for fulfilment.

Before you begin

Role required: none

- For a business loan service for a business customer (account or contact): sn_bom_loan_b2b.contributor or sn_bom_loan_b2b.agent_connector
- For a personal loan service for a consumer: sn_bom_loan.contributor or sn_bom_loan.agent_connector

Note: The applicable universal contributor role can also be assigned to create a case.

For more information, see [What are the components installed with Financial Services Operations Core data model?](#).

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

As a loan contributor or agent connector, fill in the customer data, collect the required documents, and submit the application for the loan service request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Loan Service Cases**, click **All**.
4. Click **New**.
5. From the Create a new case dialog that appears, select a loan service and click **Create**. A loan service case is created.
6. Fill in any necessary information that is related to the case.

Note: Each loan service case form has a different set of fields that are based on the selected loan service.

7. Click **Save**.
8. Optional: In the **Inbound Documents** tab, collect customer documents, if any.
9. Click **Update and Continue**.

Result

- The loan case is created and submitted for fulfilment.
- A new task that is based on the workflow is automatically generated in the **Tasks** tab of the case. The new task is assigned to an assignment group or agent based on the assignment rule.
- The customer receives a pre-configured email notification about the request submission.

Submit a loan service request as a requester

Help your customers by submitting a loan service request for them. As a requester in the front office, you can do this service for your customer (consumer or business contact).

Before you begin

Role required: Based on the type of the customer that you are submitting the request for, you need the following roles:

- For a personal loan service for a consumer: sn_bom_loan.b2c_requestor
- For a business loan service for a business customer (account or contact): sn_bom_loan_b2b.requestor

About this task

Business customers and consumers can also submit loan service requests from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select service catalog items, fill out the necessary forms, and then submit these forms.

- Note:** For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Create a loan request from the customer record or an interaction record.

Option	Steps
Personal loan service request for a consumer	<ol style="list-style-type: none"> In the Lists tab, under Customer, click Consumers. Click the customer record that you want to open.
Business loan service request for a business customer	<ol style="list-style-type: none"> In the Lists tab, under Customer, click Accounts or Contacts. Click the customer record that you want to open.
Loan service request from an interaction record	<ol style="list-style-type: none"> In the Lists tab, under Interactions, click My Interactions. Click the interaction record for the customer that you want to open. <p>For information on how to create an interaction, see </p>

4. Click **Create Loan Request**.
5. From the Catalogs list, select **Banking Services**.
6. Under **Categories**, choose whether you want a business loan service or a personal loan service:
 - For a business loan service, click **Loan Service – Business**.
 - For a personal loan service, click **Loan Service – Personal**.
7. Click a loan service that you want to submit a request for.
8. Fill in any necessary information that is related to the request.

Note: Each loan service request form has a different set of fields that are based on the loan service.

9. Click **Submit**.

Result

- Based on the request type, a loan service case is created in the New state. The case is assigned to an assignment group or a loan agent in the loan service department. The assignment group or user that the case is assigned to is based on the assignment rules.
- The customer receives a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the loan service case and view its details. You can also add additional information in the **Comments** field that can help the loan agent in resolving the case.
- A loan contributor can collect customer documents, if any and submit the loan case for fulfilment.
- A loan service agent can start working on the case and its tasks.

Create a credit service case for a covenant breach or loan restructuring

Create a credit service case to handle a covenant breach or restructuring of a loan.

Before you begin

Role required:

- For a business loan service for a business customer (account or contact): sn_bom_credit_asmt.b2b_agent, sn_bom_credit_asmt.b2b_agent_connector, or sn_bom_credit_asmt.b2b_contributor
- For a personal loan service for a consumer: sn_bom_credit_asmt.b2c_agent, sn_bom_credit_asmt.b2c_agent_connector, or sn_bom_credit_asmt.b2c_contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see [What are the components installed with Financial Services Operations Core data model?](#)

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

An API in the backend can also trigger a Covenant Breach credit service case when a breach is observed for a loan.

Procedure

- Navigate to **All > Financial Services Operations > Workspace**.
- Click the lists icon ().
- In the **Lists** tab under **Credit Service Cases**, click **All**.
- Click **New**.
- In the New Credit Service Case dialog box, select the credit service that you want to create a case for.

- To handle a covenant breach of a loan, select **Covenant Breach**.
- To propose restructuring of a loan, select **Loan Restructure Proposal**.

6. Click **Create.**

7. On the form, fill in the required fields and any other related information that you've gathered from the customer.

8. Click **Save.**

Result

The credit service case is created in the New state and is assigned to an assignment group or credit agent in the credit operations team. The assignment group or user that the case is assigned to is based on the assignment rules.

What to do next

As a credit agent, if the case is not assigned to you, you can assign the case to yourself and start working on it. You can also assign the case to any other credit agent.

Work on a loan service case

Review a loan case on a loan service request and update its details to trigger its workflow.

Before you begin

Role required:

- For a business loan service case: sn_bom_loan_b2b.agent or sn_bom_loan_b2b.agent_connector
- For a personal loan service case: sn_bom_loan.b2c_agent or sn_bom_loan.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a customer requests a loan service, a loan service case is created and assigned to a loan agent. After the loan agent updates the case details, the corresponding workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as loan, credit, or document service. A new task is created when an agent closes the previous task. All tasks that are associated with the case appear in its **Tasks** tab.

1 Note: For the following loan workflows, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

- Loan Forgiveness workflow for business loan operations
- Loan Deferment workflow for personal loan operations

Procedure

1. Navigate to **All > Financial Services Operations > Workspace.**

2. Click the lists icon (≡).

3. In the **Lists tab, under **Loan Service Cases**, open the case list.**

- For your assigned tasks, click **Assigned to me**.
- For all document tasks, click **All**.

4. In the list, select the case to work on.

To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

5. Review the case and add additional details, such as information that is related to the fee.

6. Click **Update and Continue**.

Result

- The case workflow triggers the next tasks for agents and the case moves to the next stage.
- The document processor service determines the documents that must be verified for the case. The workflow automatically generates an inbound document verification task in the **Tasks** tab. The document task is created in the New state and assigned to an assignment group or a document agent in the document service team based on the assignment rule.

Work on a document task to verify documents

Work on a document task to manage and track documents (inbound and outbound) that are needed for a loan service case.

Before you begin

Role required:

- For a personal loan service case: sn_bom_document.b2c_agent
- For a business loan service case: sn_bom_document.b2b_agent

About this task

The Document Processor service determines which documents (inbound and outbound) are required in a workflow. If any documents must be collected or distributed to the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

For more information, see [Understanding inbound and outbound documents](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Document Service**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Find out which documents are required for the case:
 - For a list of inbound documents, click the **Inbound Documents** tab.
 - For a list of outbound documents, click the **Outbound Documents** tab.
6. Verify the completeness of all documents that the customer has submitted (inbound) or the bank should share with the customer (outbound).

Task	Action
Verify an inbound or outbound document	<p>a. In the list, click the document that you want to verify.</p> <p>b. Check the document details and click Verify.</p>
Defer an inbound document	<p>If the customer can't submit a document and has requested to submit it at a future date, you can defer this document.</p> <p>a. In the list, click the document to defer.</p> <p>b. Click Request Deferment.</p> <p>i Note: This option is available only if a deferment is enabled for the document category.</p>
Request exception for an inbound document	<p>If the customer is not able to submit a document and seeks an exemption from submitting it, you can request an exception for this document.</p> <p>a. In the list, click the document to request an exception for.</p> <p>b. Click Request Exception.</p> <p>i Note: This option is available only if an exception is enabled for the document category.</p>

i Note: Depending on the document rules, a deferment or an exception for a document might require an approval by a document agent to close the task. To approve, click the **Approvals** tab in the document and click **Approve**.

7. Optional: In the **Work notes** field, enter any comments.

8. Click **Close**.

Result

- The document task moves to the Closed Complete state and the associated loan case moves to the next stage.
- A new task that is based on the workflow is automatically generated in the **Tasks** tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rule.

Work on a credit task for a loan service case

Work on a credit task to review or authorize the credit for a loan customer. You can approve or reject the request based on your findings. A credit task is also used to update the covenant when you are working on a covenant breach.

Before you begin

Role required:

- For a personal loan service task: sn_bom_credit_asmt.b2c_agent or sn_bom_credit_asmt.b2b_agent_connector
- For a business loan service task: sn_bom_credit_asmt.b2b_agent or sn_bom_credit_asmt.b2c_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

If a credit assessment is required for a loan service request, the workflow automatically generates a credit task for a credit agent. The task is assigned to the credit operations team or a credit agent based on the assignment rules.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Credit Tasks**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all credit assessment tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the task in your core banking system.
6. Optional: In the **Work notes** field, enter any comments that are related to your findings.
7. Click **Approve** to approve or **Reject** to reject the request.

Note: To enable a credit task to update a covenant, click **Close**.

Result

- The credit task moves to the Closed Complete state.
- A new task that is based on the workflow is automatically generated in the **Tasks** tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rule.

Work on a loan task for a loan service case

Work on a loan task to review and authorize a loan service request, update a loan account, or to disburse a loan when a loan service request is fulfilled.

Before you begin

Role required:

- For a business loan service task: sn_bom_loan_b2b.agent or sn_bom_loan_b2b.agent_connector
- For a personal loan service task: sn_bom_loan.b2c_agent or sn_bom_loan.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

For the following loan workflows, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

- Loan Forgiveness workflow for business loan operations
- Loan Deferment workflow for personal loan operations

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Loan Tasks**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all credit assessment tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the loan task in your core banking system.
- i Note:** When using a loan task to authorize a loan request, click **Request Info** if you need any required information to complete the review.
6. Optional: In the **Work notes** field, enter any comments.
7. Close the loan task.

Loan task	Action
For authorizing a loan service request	Click Approve to approve or Reject to reject the request.
For updating a loan account	Click Close .
For disbursing a loan	Click Close .

Result

- The loan task moves to the Closed Complete state and the associated loan case moves to the next stage.
- If the loan task is for authorizing a loan service request, a new task that is based on the workflow is automatically generated in the **Tasks** tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rules.
- If the loan task is for updating a loan account or disbursing a loan, the associated loan case moves to the Closed Complete stage.

Analytics and reporting for Financial Services Loan Operations

Financial Services Loan Operations contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Financial Services Loan Operations:

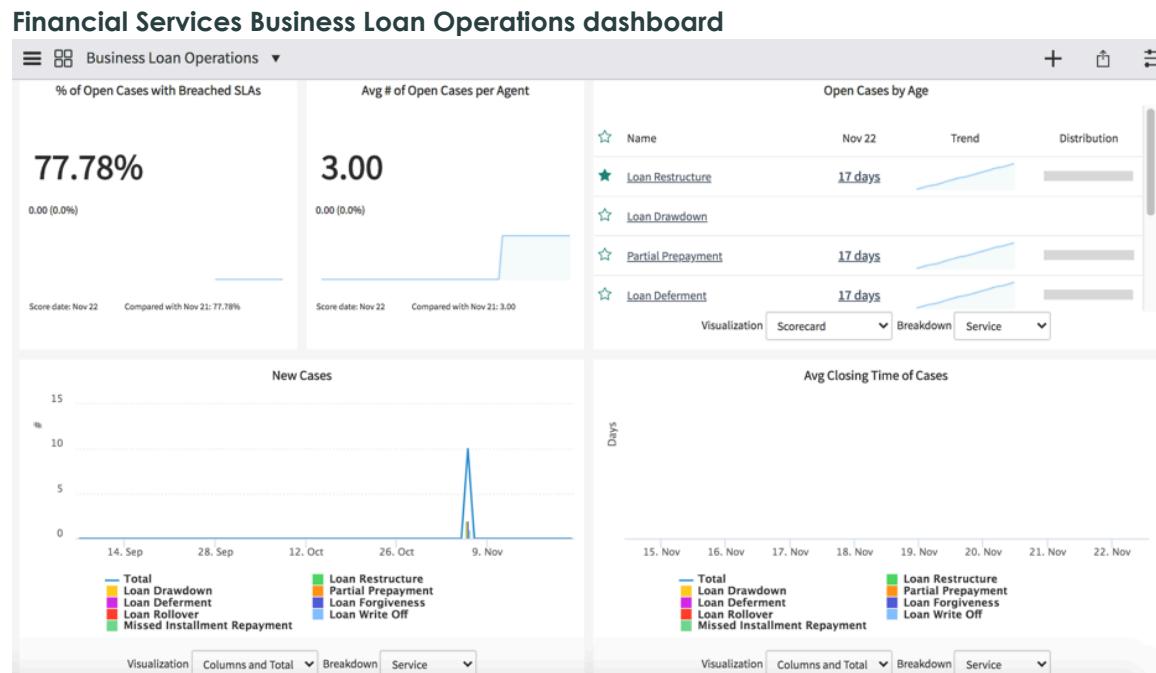
- [Financial Services Business Loan Operations dashboard](#)
- [Financial Services Personal Loan Operations dashboard](#)

Financial Services Business Loan Operations dashboard

With the Financial Services Business Loan Operations dashboard, you can get an insight into how your team and business are performing for business loan cases. You can monitor the status of loan cases, see trends, and drill down into details from a single view.

This dashboard is automatically activated when you install the Financial Services Business Loan Operations application.

For any given duration, you can view the details for open cases, new cases, and average closing times of the loan cases.



Required Now Platform roles

- sn_bom_loan_b2b.manager, required to view the dashboard widgets and data.
- sn_bom_loan_b2b.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Financial Services Business Loan Operations dashboard

To open the dashboard, navigate to **All > Loan Operations > Dashboard**.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

User	Dashboard use
Loan manager	<p>Needs to gain visibility into the real-time status of business loan cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open cases that have breached an SLA (Service Level Agreement) • Monitor all open cases by agent and age of the cases • Review all new cases for a service, agent, or agent group • Review the average closing time of cases for a service, agent, or group • Drill down into the details in a category.
Loan admin	Needs to be able to customize views.

Indicators

% of Open Cases with Breached SLAs

Percentage of open cases that have breached an SLA on a given day. The score is calculated according to this formula: [[Number of open cases with breached SLAs] / [Number of open cases]] * 100

Avg # of Open Cases per Agent

Average number of open cases for an agent on a given day. The score is calculated according to this formula: [[Number of open cases] / [Number of agents]]

Average Age of Open Cases

Breakdown score and trend of open cases by age (in days) on a given day. The score for each service is calculated according to this formula: [[Summed age of open cases] / [Number of open cases]] / 24

Number of New Cases

Breakdown of new cases by service, agent, or agent group in the last three months. The data for cases is collected from the [sn_bom_loan_b2b_service] table.

Average Closing Time of Cases

Breakdown of the average closing time (in days) of cases by service, agent, or agent group in the last seven days. The score is calculated according to this formula: [[Summed duration of closed cases] / [Number of closed cases]] / 24

Breakdowns

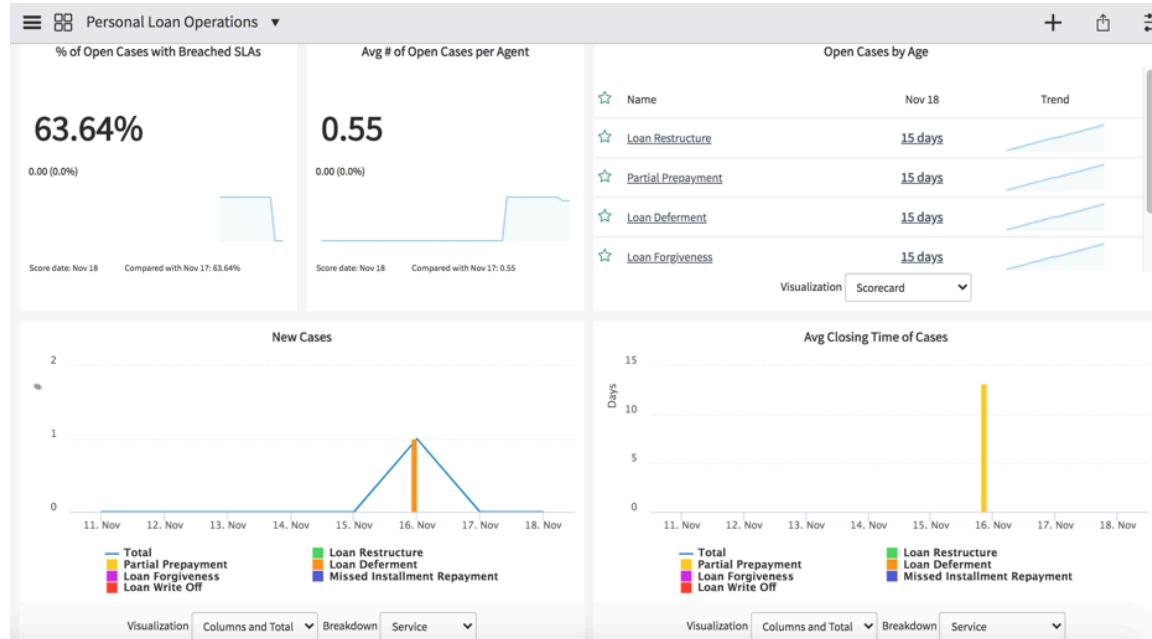
- Agent
- Agent Group
- Age
- Service

Financial Services Personal Loan Operations dashboard

With the Financial Services Personal Loan Operations dashboard, you can get an insight into how your team and business are performing for personal loan cases. You can monitor the status of loan cases, see trends, and drill down into details from a single view.

For any given duration, you can view the details for open cases, new cases, and average closing times of the loan cases. This dashboard is automatically activated when you install the Financial Services Personal Loan Operations application.

Financial Services Personal Loan Operations dashboard



Required Now Platform roles

- sn_bom_loan.b2c_manager, required to view the dashboard widgets and data.
- sn_bom_loan.b2c_admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Financial Services Personal Loan Operations dashboard

To open the dashboard, navigate to **All > Loan Operations > Dashboard**.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

User	Dashboard use
Loan manager	<p>Needs to gain visibility into the real-time status of personal loan cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open cases that have breached an SLA • Monitor all open cases by agent and age of the cases

User	Dashboard use
	<ul style="list-style-type: none"> • Review all new cases for a service, agent, or agent group • Review the average closing time of cases for a service, agent, or group • Drill down into the details in a category.
Loan admin	Needs to be able to customize views.

Indicators

% of Open Cases with Breached SLAs

Percentage of open cases that have breached an SLA on a given day. The score is calculated according to this formula: [[Number of open cases with breached SLAs] / [Number of open cases]] * 100

Avg # of Open Cases per Agent

Average number of open cases for an agent on a given day. The score is calculated according to this formula: [[Number of open cases] / [Number of agents]]

Average Age of Open Cases

Breakdown score and trend of open cases by age (in days). The score for each service is calculated according to this formula: [[Summed age of open cases] / [Number of open cases]] / 24

Number of New Cases

Breakdown of new cases by service, agent, or agent group in the last seven days. The data for cases is collected from the [sn_bom_loan_service] table.

Average Closing Time of Cases

Breakdown of average closing time (in days) of cases by service, agent, or assignment group in the last seven days. The score is calculated according to this formula: [[Summed Duration of Closed Cases] / [Number of Closed Cases]] / 24

Breakdowns

- Agent
- Agent Group
- Assignment Group
- Age
- Service

Financial Services Loan Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Business Loan Operations application and the Financial Services Personal Loan Operations application.

Components installed with Financial Services Business Loan Operations

Several types of components are installed with the installation of the Financial Services Business Loan Operations application, including tables and user roles. The application also installs related plugins and store applications if they aren't already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Demo data is available for this feature.

Plugins installed

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make loan service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in loan operations workflows. For more information, see Components installed with Financial Services Credit Operations .
Document Processor	Enables the management of document services tasks that are used in loan operations workflows. For more information, see Integrate with Financial Services Document Processor .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

These roles correspond to Business Loan Operations.

Role title [name]	Description	Contains roles
Loan admin [sn_bom_loan_b2b.admin]	<p>Application-specific system administrator role for business loans that can:</p> <ul style="list-style-type: none"> Configure the loan operations application Create and modify loan service definitions Has read, write, and create access to loan data Grant loan operations roles Delete loan cases and tasks <p>i Note: The sn_bom.admin role contains the sn_bom_loan_b2b.admin role when the Financial Services Business Loan Operations application is installed.</p>	<ul style="list-style-type: none"> sn_bom.service_definition_admin sn_bom_loan_b2b.agent sn_bom_loan_b2b.manager
Loan agent [sn_bom_loan_b2b.agent]	<ul style="list-style-type: none"> View the overall status of loan cases Work on loan cases and tasks to fulfil loan requests. 	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom_credit_asmt.b2b_viewer sn_bom_document.b2b_viewer sn_bom.account_data_viewer sn_bom.line_of_credit_viewer sn_bom.b2b_agent sn_bom.deposit_account_viewer sn_bom_document.b2b_collector
Loan contributor [sn_bom_loan_b2b.contributor]	<ul style="list-style-type: none"> Submit loan service requests View the status of loan service cases Work on loan case and collect inbound documents for accounts managed by them till the Initiate and Review stage 	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom_credit_asmt.b2b_viewer sn_bom.service_definition_read sn_sla_definition_read sn_bom_document.b2b_viewer sn_bom.viewer sn_bom.account_data_viewer sn_bom.b2b_line_of_credit_viewer

Role title [name]	Description	Contains roles
	<p>i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_customerservice.csm_workspace_user sn_bom.deposit_account_viewer sn_bom_document.b2b_collector
Loan agent connector [sn_bom_loan_b2b.agent_connector]	<ul style="list-style-type: none"> Submit loan service requests Work on loan cases and tasks to fulfil loan requests for accounts managed by them <p>i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom_credit_asmt.b2b_viewer sn_bom.service_definition_read sn_sla_definition_read sn_bom_document.b2b_viewer sn_bom.account_data_viewer sn_bom.b2b_line_of_credit_viewer sn_bom.deposit_account_viewer sn_bom_document.b2b_collector
Loan manager [sn_bom_loan_b2b.manager]	<ul style="list-style-type: none"> View the business loan operations dashboard Use Process Mining for Business Loan Operations processes 	<ul style="list-style-type: none"> sn_bom_loan_b2b.agent pa_viewer
Loan requestor [sn_bom_loan_b2b.requestor]	<ul style="list-style-type: none"> Submit loan service requests View the status of loan cases, credit services tasks, and document services tasks Record interactions 	<ul style="list-style-type: none"> agent_workspace_user sn_bom.service_definition_read sn_bom.account_data_viewer sn_bom_loan_b2b.viewer sn_esm_agent sn_bom.b2b_requestor
Loan viewer [sn_bom_loan_b2b.viewer]	View loan cases and related data	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom.ref_data_viewer sn_bom.service_definition_read sn_bom.account_data_viewer sn_bom.line_of_credit_viewer sn_bom.deposit_account_viewer

Tables installed

These tables correspond to Business Loan Operations.

Table	Description
Loan Base [sn_bom_loan_base]	Loan Service Case table extends the Loan Base table. Loan Base table extends the Case [sn_customerservice_case] table.
Loan Service Case [sn_bom_loan_service]	Stores all business loan service cases. This table extends the Loan Base [sn_bom_loan_base] table.
Loan Task [sn_bom_loan_task]	Stores all business loan tasks. This table extends the Financial Task [sn_bom_task] table.

Components installed with Financial Services Personal Loan Operations

Several types of components are installed with the installation of the Financial Services Personal Loan Operations application, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

- Note:** The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Demo data is available for this feature.

Plugins installed

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make loan service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in loan operations workflows. For more information, see Components installed with Financial Services Credit Operations .

Store application	Description
Document Processor	Enables the management of document services tasks that are used in loan operations workflows. For more information, see Integrate with Financial Services Document Processor .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

These roles correspond to Personal Loan Operations.

Role title [name]	Description	Contains roles
Loan admin [sn_bom_loan.b2c_admin]	<p>Application-specific system administrator role for personal loans that can:</p> <ul style="list-style-type: none"> • Grant loan operations roles • Delete loan cases and tasks • Configure the loan operations application • Create and modify loan service definitions • Has read, write, and create access to loan data <p>i Note: The sn_bom.admin role contains the sn_bom_loan.b2c_admin role when the Financial Services Personal Loan Operations application is installed.</p>	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_loan.b2c_agent • sn_bom_loan.b2c_manager
Loan agent [sn_bom_loan.b2c_agent]	<ul style="list-style-type: none"> • View the overall status of loan cases • Work on loan cases and tasks 	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom_document.b2c_viewer • sn_bom.deposit_account_viewer

Role title [name]	Description	Contains roles
		<ul style="list-style-type: none"> • sn_bom.b2c_agent • sn_esm_agent
Loan contributor [sn_bom_loan.contributor]	<ul style="list-style-type: none"> • Submit loan service requests • View the status of loan service cases • Work on loan case and collect inbound documents for consumer accounts managed by them till the Initiate and Review stage <p>i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom.viewer • sn_bom.b2c_line_of_credit_viewer • sn_bom_document.b2c_viewer • sn_customerservice.csm_workspace • sn_bom.deposit_account_viewer • sn_bom_document.b2c_collector
Loan agent connector [sn_bom_loan_b2c.agent_connector]	<ul style="list-style-type: none"> • Submit loan service requests • Work on loan cases and tasks to fulfil loan requests for consumer accounts managed by them <p>i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom.b2c_line_of_credit_viewer • sn_bom_document.b2c_viewer • sn_customerservice.csm_workspace • sn_bom.deposit_account_viewer • sn_bom_document.b2c_collector
Loan manager [sn_bom_loan.b2c_manager]	<ul style="list-style-type: none"> • View the Personal Loan Operations dashboard • Use Process Mining for Personal Loan Operations processes 	<ul style="list-style-type: none"> • sn_bom_loan.b2c_agent • pa_viewer
Loan requestor [sn_bom_loan.b2c_requestor]	<ul style="list-style-type: none"> • Submit loan service requests • View the status of loan cases, credit services tasks, 	<ul style="list-style-type: none"> • agent_workspace_user • sn_bom_loan.b2c_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer

Role title [name]	Description	Contains roles
	and document services tasks • Record interactions	<ul style="list-style-type: none"> sn_bom.b2c_requestor sn_esm_agent
Loan viewer [sn_bom_loan.b2c_viewer]	View loan cases and related data	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom.ref_data_viewer sn_bom.service_definition_read sn_bom.customer_data_viewer sn_bom.deposit_account_viewer

Tables installed

These tables correspond to Personal Loan Operations.

Table	Description
Loan Base [sn_bom_loan_base]	Loan Service Case table extends the Loan Base table. Loan Base table extends the Case [sn_customerservice_case] table.
Loan Service Case [sn_bom_loan_service]	Stores all personal loan service cases. This table extends the Loan Base [sn_bom_loan_base] table.
Loan Task [sn_bom_loan_task]	Stores all personal loan tasks. This table extends the Financial Task [sn_bom_task] table.

Financial Services Payment Operations

With ServiceNow® Financial Services Payment Operations, streamline, automate, and future-proof the payment operations in the front, middle, and back office of your financial institution. The application supports both personal and business payment inquiries, claims, and debits.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Explore

Learn about how customers, branch workers, and inquiry agents use Payment Operations.

Set up

Set up Payment Operations.

Manage payment inquiries

Submit and manage payment inquiry requests received from customers and third-party banks.

Manage payment claims

Submit and manage payment claims and debit approvals.

Analytics and Reporting

Coordinate work and improve processes with a preconfigured dashboard.

Reference

Get details about components such as roles, tables, properties, and plugins and store applications installed.

Exploring Financial Services Payment Operations

You can use the ServiceNow® Financial Services Payment Operations application to create and manage requests for payment inquiries, claims, and debit approvals for your financial institution.

Transform your financial institution's middle and back office payment operations through the following features:

Payment inquiries

The application enables creating the following types of payment inquiries:

- Beneficiary Claim Non-Receipt (BCNR): The customer has sent a payment but the recipient claims that they didn't receive the money. These inquiries can be internal or external.
- Payment in Error (PiE): The customer made a mistake when sending a payment and is trying to retrieve the money.

Payment claims and debit approvals

The application enables creating these types of claims:

- Internal claims: The claim comes from a customer of the bank either from an inquiry or through a front-office worker (branch or call center). For internal claims, the refund can come internally from the bank – by a customer or the bank itself, or externally from a third-party bank.
- External claims: The claim comes from a third-party bank. For external claims, the refund is always made internally by the bank – by a customer or the bank itself.

Debit approval cases help to get approval from customers for a refund against claims.

Targeted users

The Financial Services Payment Operations application is aimed at the following users:

- Administrator: Responsible for configuring the Financial Services Payment Operations application.
- Fulfillers: Agents in a bank's middle or back office of financial institutions who work with payment operations, such as inquiries and claims that come into Payment Services.
 - Inquiry agents
 - Claim agents
- End users: Customers and branch workers (or call center agents) who submit payment requests and check the status of cases.

Payment dashboard

Using actionable data visualizations in a preconfigured dashboard, you can improve your business processes and quantify the value of self-service.

Payment Operations workflow example

The workflows available with Financial Services Payment Operations connect people, departments, and institutions to quickly initiate, research, and resolve the payment errors and missing payments.

The following workflow example shows how the application facilitates payment inquiries, research, and claims resolution, as well as communications with other financial institutions for external payments.

Infographic showing how Payment Operations facilitates payment inquiries, claims resolution, and more

1. Initiate a case

A customer can report a payment error or missing payment by logging into their account or via email, phone, or chat to initiate a case. This case provides a digitized, single system of engagement for all contacts (mobile, web, and phone), tasks, and actions taken, from issue initiation to resolution.

2. Intake and assign

Once the case is initiated, a workflow is triggered automatically or by an agent that validates the information about the transaction and the customer and routes the inquiry to the appropriate middle and back office payment teams.

3. Investigate

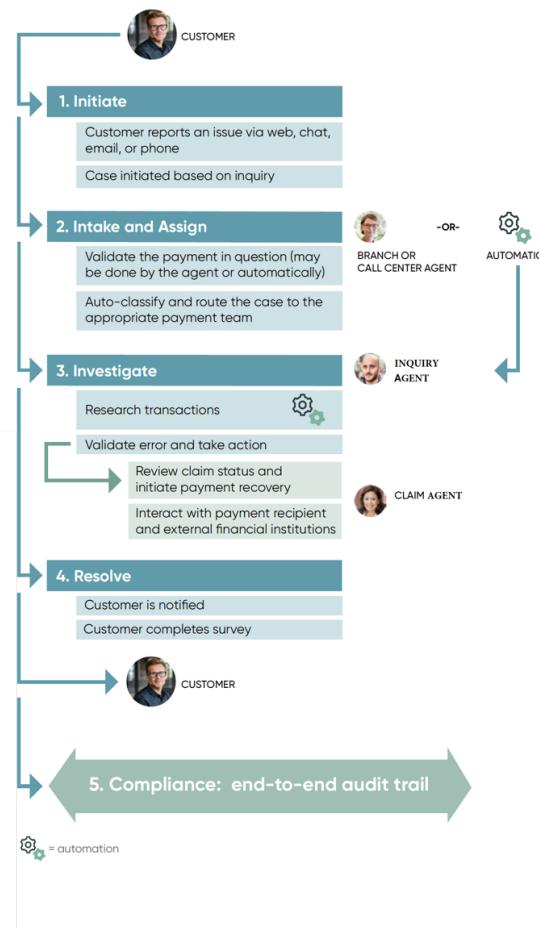
An inquiry agent can review any customer details or payment details within the system of engagement, without needing to do any research across systems, and take action if the claim is eligible for reversal. A claim agent can manage all interactions with the payment recipient and/or external financial institutions. Tasks and status are tracked in the case and notifications are sent automatically to try to recover funds and take corrective action.

4. Resolve

A communication to the customer lets them know that the issue is resolved, and prompts a satisfaction survey.

5. Provide audit trail

All the data and timelines are captured in the case, eliminating the need to manually pull that information when needed for reports or



Infographic showing how Payment Operations facilitates payment inquiries, claims resolution, and more (continued)

audits to support compliance requirements.

For more information on each task in the workflow, see:

- [Managing payment inquiries](#)
- [Managing payment claims and debit approvals](#)

Setting up Financial Services Payment Operations

You can set up your implementation for Financial Services Payment Operations by installing the Financial Services Payment Operations application, importing financial services data, and reviewing and configuring the components installed with the application.

Install Financial Services Payment Operations

Install the Financial Services Payment Operations (sn_bom_payment) application if you have the admin role. This application includes demo data and installs the related store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- If the application requires plugins or other store applications, install them first if they are not already installed.

Role required: admin

About this task

The following items are installed with the installation of the Financial Services Payment Operations application:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see [Components installed with Financial Services Payment Operations](#).

Note: To enable customers to submit requests through the Consumer Service Portal, you should also activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Payment Operations application using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find an application, you may have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. Select a version from the list and select **Install**.

In the Install dialog box that is displayed, any dependencies that are installed along with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.

Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

6. Select **Install**.

Related topics

[List of plugins \(Washington DC\)](#)

Configure Financial Services Payment Operations

Review the components that are installed with the Financial Services Payment Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Payment Operations application is installed.

Role required: sn_bom_payment.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for payment service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Edit or create new flows	Edit or create new flows using Flow Designer.

Task	Description
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure payment request types.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for payment service cases and tasks.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure properties	Configure properties for payment operations.

Domain separation and Financial Services Payment Operations

Domain separation is supported for Financial Services Payment Operations. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see [Application support for domain separation](#).

How domain separation works in Financial Services Payment Operations

All [FSO integrations](#) applications are built on top of Customer Service Management (CSM) and use many CSM tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

Tables

All new tables added in Payment Operations are domain-separated:

- sn_bom_payment_inquiry
- sn_bom_payment_inquiry_task
- sn_bom_payment_service
- sn_bom_payment_claim

- sn_bom_payment_claim_task
- sn_bom_checking_account
- sn_bom_saving_account

Use cases

Payment Inquiry

Customers have the ability create a payment inquiry via the portal for the following use cases:

- Beneficiary Claim Non-Receipt (BCNR): The customer has sent a payment, but the intended recipient claims to have never received the money.
- Payment in Error (PiE) – The customer makes a mistake when sending a payment and is trying to retrieve the money.

Branch workers and call center agents can create these inquiries on behalf of the customer. Payment Operations staff receive inquiries from their customers as well as from external banks.

- Internal inquiries come from the bank's own customers. The recipient customer could be internal or external to the bank. The distinction between internal or external recipients is important because it determines which route Payment Operations takes to resolve the inquiry.
- External inquiries come from third-party banks, which means that the payment recipient is always internal.

i Note: There can never be a case where the inquiry is external and the recipient is external.

- Some inquiries may result in the creation of a claim.

Payment Claim

Inquiry agents can create a claim on behalf of a customer when the bank determines that the claim is valid and the customer is entitled to a refund.

Payment Operations staff receive the claims either internally from an inquiry or from an external bank. When they receive the claim, they start determining where to get the refund.

- Internal claims come from customers of the bank either from an inquiry or directly from bank staff (Branch or Call Center). Agents can resolve the claim if they know where to get the refund. The refund could be either external (payment to a third-party bank customer) or internal (payment to the bank's customer). If the refund is internal, a Debit Approval must be created (see **Debit Approval** below).
- External claims come from third-party banks. The refund is always internal for external claims. Agents may need to create a Debit Approval for internal refunds (see **Debit Approval** below).

Debit Approval

Claim agents create Debit Approvals for customers to approve a refund from a claim. The customer can either accept the debit or dispute or reject it.

Note: Sometimes a ServiceNow® platform feature or application may be able to effectively support service provider use cases even though the domain framework is not being used. In this case, the application may be assigned Basic*, Standard*, or Enhanced* for its domain support level, and include detailed use cases. For example: Before the New York release, Service Catalog had no domain support. But the instance owner was able to configure separate catalogs and items for each customer in a domain-separated instance. This allowed Service Catalog to be used at a **Standard** support level. To learn more, see domain separation [Application levels of support](#).

Related topics

[Domain separation for service providers](#)

Managing payment inquiries

Using the payment inquiry capability of the Financial Services Payment Operations application, you can submit and manage payment inquiry requests that you receive from your customers and third-party banks for your financial institution. The application supports both personal and business claims and debits.

Inquiry agents in the middle and back office receive inquiries from customers as well as external banks.

- Internal inquiries: These inquiries come from a bank's customers. The payment recipient could be either internal or external to the bank, which determines how an inquiry is resolved.
- External inquiries: These inquiries come from third-party banks, which means that the payment recipient is always internal.

Types of payment inquiries

The application enables creating the following types of payment inquiries:

- Beneficiary Claim Non-Receipt (BCNR): The customer has sent a payment but the recipient claims that they didn't receive the money. These inquiries can be internal or external.
- Payment in Error (PiE): The customer made a mistake when sending a payment and is trying to retrieve the money.

How to initiate payment inquiries

Internal inquiries

For internal inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment made In Error:

- Branch workers and call center agents can create these requests on behalf of their customers from interaction records and the service catalog.
- Business customers and consumers can create these requests from the Customer Service Portal and Consumer Service Portal respectively by selecting catalog items and filling out and submitting forms.

External inquiries

Inquiry agents can create inquiry cases for external inquiries such as Beneficiary Claim Non-Receipt - External.

Assignment and resolution for payment inquiries

After an inquiry case is created from a submitted request, it is assigned to an assignment group or inquiry agent using assignment rules. Inquiry agents handle the next steps such as investigating the case, sending emails for requesting information from the recipient bank, and proposing a solution for the case.

Some internal inquiries can also result in the creation of a claim.

Create a payment inquiry case for an external inquiry

As an inquiry agent, you can create an inquiry case for an external inquiry that you receive from a third-party bank.

Before you begin

Role required: sn_bom_payment.inquiry_agent or
sn_bom_payment.inquiry_agent_connector

About this task

An external inquiry is the inquiry that comes from a third-party bank, which means that the payment recipient is always internal.

Note: There can never be a case where both the inquiry and the recipient are external.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **All**.
4. Click **New**.
5. In the New Payment Inquiry Case dialog box, select **Beneficiary Claim Non-Receipt - External** from the list.
6. Click **Create**.
7. On the form, fill in the required fields and any other information that is related to the request that you've received from the sender bank.
For information on Payment Inquiry Case form field descriptions, see [Field descriptions for a payment inquiry case](#).
8. Click **Save**.

Result

The payment inquiry case is created in the New state and is assigned to an assignment group or inquiry agent in the payment inquiry department. The assignment group or user to whom the case is assigned is based on the assignment rules.

What to do next

- As an inquiry agent, if the case is not assigned to you, you can assign the case to yourself and start investigating it. For more information on working on a payment inquiry case, see [Investigate a payment inquiry case](#).
- You can also assign the case to any other inquiry agent. For more information, see [Assign a payment inquiry case](#).

Submit a payment inquiry request for an internal inquiry

As a front-office worker (branch employee or call center agent), you can submit a payment inquiry request on behalf of a customer.

Before you begin

Role required: sn_bom_payment.requestor

About this task

Business customers and consumers can create payment inquiry requests from the Customer Service Portal and Consumer Service Portal respectively or another self-service portal by selecting service catalog items, filling out the necessary forms, and then submitting these forms.

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Branch workers and customers can submit only internal payment inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment made In Error.

For information about external inquiries, see [Create a payment inquiry case for an external inquiry](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Create a payment inquiry request from the customer record or an interaction record.

Option	Steps
Payment inquiry request from a consumer record	<ol style="list-style-type: none"> a. In the Lists tab, under Customer, click Customers. b. Open the required customer record.
Payment inquiry request from a business account record	<ol style="list-style-type: none"> a. In the Lists tab, under Customer, click Accounts. b. Click the account that you want to create a payment inquiry for.
Payment inquiry request from an interaction record	<ol style="list-style-type: none"> a. In the Lists tab, under Interactions, click My Interactions. b. Open the required interaction record for the customer. <p>For information on how to create an interaction, see Create a payment inquiry case for an external inquiry</p>

4. Click **Create Payment Request**.
5. From the Catalogs list, select **Banking Services**.
6. Under **Categories**, click **Payment Service**.
7. Click a payment inquiry item for which you want to submit a request.

- To submit a request when the recipient hasn't received the payment, click **Beneficiary Claim Non-Receipt**.
- To submit a request when an error occurred during payment, click **Payment made In Error**.

8. Fill in any necessary information that is related to the request.

i Note: Each payment inquiry request form has a different set of fields that are based on the payment inquiry service.

9. Click **Submit**.

Result

- Based on the request, a payment inquiry case is created in the New state and is assigned to an assignment group or inquiry agent in the payment inquiry department. The assignment group or user to whom the case is assigned is based on the assignment rule.
- The customer gets a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the payment inquiry case and view its details. You can also add additional information in the **Comments** field that can help the inquiry agent in resolving the case.
- An inquiry agent can start [investigating the payment inquiry case](#).

Assign a payment inquiry case

Assign a payment inquiry case to yourself or to another inquiry agent so that you or another agent can start investigating the case.

Before you begin

Role required: sn_bom_payment.inquiry_agent, sn_bom_payment.inquiry_agent_connector, or sn_bom_payment.admin

About this task

When a payment inquiry request is submitted, the inquiry case is automatically assigned to an assignment group or user in the payment inquiry department. The assignment is based on the configured assignment rules. If the case is assigned to an assignment group, any member from the group can triage the case themselves or assign the case to another member of the group.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **All**.
4. In the list, click a case to open it.
5. Assign the case.
 - To assign the case to yourself, click **Assign to me**.
 - To assign the case to another agent, select an agent in the **Assigned to** field.

Result

The case is assigned to an inquiry agent. If the agent also belongs to an agent assignment group, the group's name appears in the **Assignment group** field.

Investigate a payment inquiry case

Investigate the payment inquiry case so that you can get enough information about the case to resolve it.

Before you begin

Role required: sn_bom_payment.inquiry_agent or
sn_bom_payment.inquiry_agent_connector

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Payment Inquiry Cases**, open the case list:
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case to work on.
 - To work on a case that is assigned to you by someone else, click **Accept**.
 - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

The state of the case updates to Work in Progress.

For information on Payment inquiry form field descriptions, see [Field descriptions for a payment inquiry case](#).

5. Review the inquiry type in the **Inquiry type** field.
6. If the inquiry type is set to Beneficiary Claim Non-Receipt - Internal, select the recipient type in the **Recipient type** field and a recipient bank in the **Recipient bank** field.
The **Recipient bank** field displays the list of banks that are based on the recipient type.
7. Optional: To request any information from the recipient bank, add your request comments in the **Additional comments** field and click **Request info**.
The state of the case updates to Awaiting info.
For a Beneficiary Claim Non-Receipt - Internal case with external recipient, an inquiry task is automatically generated and assigned to the inquiry agent working on the case.
8. Optional: For any ad hoc internal follow-up, create an inquiry task by navigating to the **Inquiry Tasks** tab of the case and clicking **New**.
9. If there's an inquiry task associated with the case, [work on the inquiry task](#) and move it to the **Closed** state.
10. After you've received the required information from the recipient bank, update the necessary fields on the case as per the received information and change the state of the case to **Work in Progress**.
11. If the investigation shows that it's a valid claim, select **Valid claim** and create a claim for the inquiry.

 **Note:** You can set a case as a valid claim only if it's an internal payment inquiry case.

For more information, see [Create a claim for a payment inquiry case](#).

Result

The customer gets the pre-configured email notifications about the progress of the case.

What to do next

If you've finished the investigation, [propose a solution](#) for the case to resolve it.

Work on an inquiry task

Work on a payment inquiry task to request additional information that is related to an inquiry case from the recipient bank.

Before you begin

Role required: sn_bom_payment.inquiry_agent or
sn_bom_payment.inquiry_agent_connector

About this task

An inquiry task is automatically generated for a Beneficiary Claim Non-Receipt - Internal case with an external recipient and assigned to the inquiry agent working on the case. However, for any internal follow-up, you can also create an ad hoc inquiry task for any type of inquiry.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Open the inquiry task from a payment inquiry case or from the **Inquiry Tasks** list.

Option	Steps
From a payment inquiry case	<ol style="list-style-type: none"> a. In the Lists tab, under Payment Inquiry Cases, click Assigned to me. b. In the list, click the case that you want to open. c. In the case, click the Inquiry Tasks tab and click the inquiry task.
From the Inquiry Tasks list	<ol style="list-style-type: none"> a. In the Lists tab, under Inquiry Tasks, click Assigned to me. b. In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress** and send an email to the recipient bank requesting the required information for the case.
5. Optional: If you've received the required information from the recipient bank via emails or any other interactions, attach these artifacts to the case.
6. Optional: In the **Work notes** field, enter any comments or received information.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Save**.

What to do next

- After you've received the requested information from the recipient bank and you've closed the inquiry task, update the associated inquiry case as per the received information.
- Change the state of the associated case to **Work in Progress** and work on the case to resolve it.

Note: If the inquiry case is not resolved or closed within the number of days that are mentioned in the `sn_bom_payment.inquiry_task_follow_up_interval_in_days_payment_property`, the system creates another follow-up inquiry task for the case.

Create a claim for a payment inquiry case

Create a claim for an internal payment inquiry case when its investigation indicates that it's a valid claim and the customer is entitled to a refund.

Before you begin

Role required: `sn_bom_payment.inquiry_agent` or `sn_bom_payment.inquiry_agent_connector`

About this task

Set the case as **Valid claim** and create a claim for the inquiry.

You can set a case as a valid claim and create a claim for it only if it's an internal payment inquiry case such as a Beneficiary Claim Non-Receipt - Internal and Payment made In Error.

Procedure

- Navigate to **All > Financial Services Operations > Workspace**.
- Click the lists icon ().
- In the **Lists** tab, under **Payment Inquiry Cases**, click **Assigned to me**.
- In the list, select the case that you want to open.
- Set the inquiry case as a valid claim.
 - Select the **Valid claim** check box.
 - In the **Payment processor** field, select a payment processor.
 - In the **Transaction ID** field, enter the transaction ID.
 - In the **Additional comments** field, enter your comments.
 - Click **Update**.
- In the **Additional comments** field, enter your comments regarding the claim and click **Create Claim**.

Result

- A claim case for the payment inquiry case is created and assigned to an assignment group or a claim agent based on the configured assignment rules. The payment inquiry is now tracked via the claim case.

You can view the case details by clicking the link in the case creation message. For more information on claims, see [Managing payment claims and debit approvals](#).

- The customer gets a pre-configured email notification about the new claim case.
- If there's a Customer or Consumer Service Portal available for customers, the new claim case appears on the portal.

For more information, see [View a case from the Consumer Service Portal](#).

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

What to do next

You can close the associated inquiry case as the request is now tracked via the claim case. For more information, see [Close a payment inquiry case](#).

Propose a solution for an inquiry case

Propose a solution that is based on your findings from the investigation of the inquiry case that you've just finished, so that you can resolve the case.

Before you begin

Role required: sn_bom_payment.inquiry_agent or
sn_bom_payment.inquiry_agent_connector

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **Assigned to me**.
4. In the list, click the case that you want to resolve.
5. If the state of the case is other than Work in Progress, change the state to **Work in Progress** in the **State** field.
6. In the **Resolution code** field, select an appropriate resolution code that is based on the received information.
7. In the **Resolution notes** field, enter your comments for the proposed solution.
8. Click **Propose Solution**.

Result

- The state of the case updates to Resolved.
- A pre-configured email notification about the case resolution is sent to the customer.
- If there's a Customer or Consumer Service Portal for customers, they get a notification for the proposed solution on the portal. Buttons for accepting or rejecting the solution appear in the section of the form that shows the consumer actions on the portal.

For more information, see [Accept or reject a case solution from the Consumer Service Portal](#).

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

What to do next

Get an acceptance from the customer for the resolution and [close the inquiry case](#).

If the customer rejects the proposed solution, move the case back to the Open state. If the customer rejected the proposed solution from the Customer or Consumer Service Portal, the state of the case automatically updates to Open.

Close a payment inquiry case

Close the case after you've created a claim case for the inquiry case or the customer has accepted your proposed solution.

Before you begin

If the inquiry case is set to be a valid claim, ensure that you've [created a claim case](#) for it.

If you've proposed any other solution for the case, ensure that the customer has accepted your proposed solution.

Role required: sn_bom_payment.inquiry_agent or or
sn_bom_payment.inquiry_agent_connector

About this task

If there's a Customer or Consumer Service Portal for customers, they get a notification for the proposed solution on the portal from where they can choose to accept or reject the proposed solution for a case. If the customer accepts the solution proposed by the agent, the case state automatically changes to Closed.

For more information, see [Accept or reject a case solution from the Consumer Service Portal](#).

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **Assigned to me**.
4. In the list, click the case that you want to close.
5. If you've created a claim and then plan on closing the inquiry case, fill in the resolution fields.
 - a. In the **Resolution code** field, select an appropriate resolution code.
 - b. In the **Resolution notes** field, enter your comments for the proposed solution.
6. Click **Close**.

Result

A pre-configured email about the case closure is sent to the customer.

Managing payment claims and debit approvals

Using the payment claims capability of the Financial Services Payment Operations application, you can submit and manage payment claims and debit approvals for your financial institution. The application supports both personal and business claims and debits.

Types of Claims

Internal claim

This claim comes from a customer of the bank—either from an inquiry or through an employee in the front-office (branch or call center) of your financial institution. Before a claim agent can resolve a claim, the agent needs to know where to get the refund from. For an internal claim, the refund type can be external or internal.

- An external refund type indicates that the refund comes from a third-party bank.
- An internal refund type indicates that the refund comes from someone at your bank. In this case, a debit approval may be required.

External claim

This claim comes from a third-party bank. For an external claim, the refund type is always internal, which means that the refund is made by the bank internally – by a customer or the bank itself. In this case, a debit approval may be required.

How to initiate payment claims

Internal claims

An internal claim can be initiated in the following ways:

- An inquiry agent can create a claim on behalf of a customer if the inquiry case has been determined to be a valid claim. This means that the bank believes that the customer is entitled to a refund.
- Branch workers and call center agents can create these requests on behalf of their customers from interaction records and the service catalog.
- Business customers and consumers can create these requests from the Customer Service Portal and Consumer Service Portal respectively by selecting catalog items, filling out the forms, and then submitting these forms.

External claims

Claim agents can create claim cases for refund requests that come from third-party banks.

Debit approval

Claim agents can create debit approval cases to get approval from their customers for a refund against claims. Customers can either accept the debit or reject them.

Create a case for an external claim

As a claim agent, you can create a case for a refund request that comes from a third-party bank.

Before you begin

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task

For an external claim, the refund type is always internal, which means that the refund is made by the bank internally.

With this procedure, you can also create cases for internal claims.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Claims**, click **All** and then click **New**.
4. In the New Claim dialog box, select **External** from the list.

5. Click **Create**.
6. On the form, fill in the required fields and any other information that is related to the claim that you've received from the sender bank.
For information on the Claim form field descriptions, see [Field descriptions for a claim case](#).
7. Click **Save**.

Result

A case is created for the claim in the New state. The case is then assigned to an assignment group or claim agent in the payment claim department. The assignment group or user to whom the case is assigned is based on the assignment rules.

What to do next

- As a claim agent, you can assign the case to yourself and start working on it. For more information, see [Work on a claim with an internal refund](#).
- You can also assign the case to any other claim agent. For more information, see [Assign a payment claim](#).

Submit a request for an internal claim

As a front-office worker (branch employee or call center agent), you can submit a claim request on behalf of a customer.

Before you begin

Role required: sn_bom_payment.requestor

About this task

Branch workers and customers can submit claim requests only for internal claims. For information about external claims, see [Create a case for an external claim](#).

Internal claims can also be created by inquiry agents if the investigation of an internal payment inquiry case shows that it is a valid claim. For more information, see [Create a claim for a payment inquiry case](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Create a claim from the customer record or an interaction record.

Option	Steps
Create a claim from a consumer record	<ol style="list-style-type: none"> a. In the Lists tab, under Customer, click Customers. b. Click the customer that you want to create a claim for.
Create a claim from a business account record	<ol style="list-style-type: none"> a. In the Lists tab, under Customer, click Accounts. b. Click the account that you want to create a claim for.

Option	Steps
Create a claim from an interaction record	<p>a. In the Lists tab, under Interactions, click My Interactions.</p> <p>b. Click the interaction record that you want to create a claim from.</p> <p>For information on how to create an interaction, see       </p>

4. Click **Create Payment Request**.
5. From the Catalogs list, select **Banking Services**.
6. Under **Categories**, click **Payment Service**.
7. Click **Claim – Internal customer**.
8. Fill in any information that is related to the request.
9. Click **Submit**.

Result

- A case is created for the claim in the New state. The case is then assigned to an assignment group or claim agent in the payment claim department. The assignment group or user to whom the case is assigned is based on the assignment rules.
- The customer gets a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the claim and view its details. You can also add additional information in the **Comments** field that can help the claim agent in resolving the case.
- A claim agent can start working on the claim.

Assign a payment claim

Assign a case for a payment claim to yourself or to another claim agent so that you or another agent can start working on the case.

Before you begin

Role required: sn_bom_payment.claim_agent, sn_bom_payment.claim_agent_connector, or sn_bom_payment.admin

About this task

When a case for a claim is created, the case is automatically assigned to an assignment group or user in the payment claims department. The assignment is based on the configured assignment rules. If the case is assigned to an assignment group, any member from the group can triage the case themselves or assign the case to another member of the group.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon () .
3. In the **Lists** tab, under **Claims**, click **All**.
4. In the list, click the case that you want to open.
5. Assign the case.

- To assign the case to yourself, click **Assign to me**.
- To assign the case to another agent, select an agent in the **Assigned to** field.

Result

The case is assigned to the claim agent. If the agent also belongs to an agent assignment group, the group's name appears in the **Assignment group** field.

Work on a claim with an external refund

Work on an internal claim to determine if it's valid and where to get the refund from.

Before you begin

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task

For an internal claim, the refund type can be external or internal.

- An external refund type indicates that the refund comes from a third-party bank.
- An internal refund type indicates that the refund comes from the bank internally, such as from a customer or the bank itself.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Claims**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case to work on.
 - To work on a case that is assigned to you by someone else, click **Accept**.
 - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

The state of the case updates to Work in Progress.
5. In the **Claim type** field, verify that the claim type is set to **Internal**.
6. In the **Refund type** field, select **External**.
7. Request the refund from the third-party bank.
 - a. Fill in the claim details in these fields:
 - Error type
 - Error category
 - Error subcategory
 - Requested treatment
 - Claim bank
 - Transaction ID
 - Refund bank

For information on the Claim form field descriptions, see [Field descriptions for a claim case](#).

- b.** In the **State** field, change the state of the case to **Awaiting Refund** and click **Update**.

A claim task is automatically generated and assigned to the claim agent that is working on the case. However, for any internal follow-ups, you can also create an ad hoc claim task by navigating to the **Claim Tasks** tab of the case and clicking **New**.

- 8.** [Work on the claim task](#) to follow up with the refund bank and move it to the **Closed** state.
- 9.** After you've received the refund from the refund bank, complete the refund for the claim.
 - a.** In the **Actual treatment** field, select the treatment type.
 - b.** In the **Outcome** field, select an appropriate outcome.
 - c.** In the **Outcome notes** field, enter the comments that are related to the outcome.
 - d.** In the **State** field, change the state of the case to **Refund Complete** and click **Update**.
- 10.** Get an approval from the claim customer for the refund completion and click **Close** to complete the claim.
For more information, see [Close a claim case](#).

Result

The customer gets the pre-configured email notifications about the progress of the claim.

Work on a claim task for an external refund

Using a claim task, follow up with the third-party bank for a claim refund.

Before you begin

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task

A claim task is automatically generated for a claim with an external refund and is assigned to the claim agent that is working on the case. However, for any internal follow-up, you can also create an ad hoc claim task for any type of claim.

You can create an ad hoc claim task by navigating to the **Claim Tasks** tab of the case and clicking **New**.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Open the claim task from a claim case or from the Claim Tasks list.

Option	Steps
From a claim case	<ol style="list-style-type: none"> a. In the Lists tab, under Claims, click Assigned to me. b. In the list, click the case that you want to open. c. In the case, click the Claim Tasks tab and click the claim task.

Option	Steps
From the Claim Tasks list	<p>a. In the Lists tab, under Claim Tasks, click Assigned to me.</p> <p>b. In the list, click the task that you want to open.</p>

4. In the **State** field, change the state of the task to **Work in Progress** and send an email to the refund bank to follow up on the refund status for the claim.
5. Optional: If you've received the information from the refund bank via emails or any other interactions, attach these artifacts to the case.
6. Optional: In the **Work notes** field, enter any comments or received information.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Save**.

What to do next

Update the associated claim case as per the refund or information that you receive from the refund bank.

Note: If the claim is not closed within the number of days mentioned in the `sn_bom_payment.claim_follow_up_interval_in_days` payment property, the system creates another follow-up claim task for the claim.

Work on a claim with an internal refund

Work on a claim to determine if it's valid and where to get the refund from.

Before you begin

Role required: `sn_bom_payment.claim_agent` or `sn_bom_payment.claim_agent_connector`

About this task

An internal refund type in a claim indicates that the refund should come from the bank internally, such as from a customer or the bank itself.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Claims**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case to work on.
 - To work on a case that is assigned to you by someone else, click **Accept**.
 - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

The state of the case updates to Work in Progress.

For information on the Claim form field descriptions, see [Field descriptions for a claim case](#).

5. In the **Claim type** field, review the claim type.
6. In the **Refund type** field, select **Internal**.

Note: For an external claim type that is coming from a third-party bank, **Refund type** is set by default to Internal.

7. To get the refund from a bank or customer, update the necessary fields and [create a debit approval case](#).
 - The state of the case updates to Awaiting Refund.
 - The **Debit approval** field is populated with the debit approval case number.
8. Optional: For any ad hoc internal follow-up, create a claim task by navigating to the **Claim Tasks** tab of the case and clicking **New**.
For more information, see [Work on a claim task](#).
9. [Work on the debit approval case](#) to complete the refund.
 - The state of the claim case updates to Refund Complete.
 - The **Outcome**, **Outcome notes**, and **Refund amount** fields on the claim are updated from the debit approval case.
10. Get an acceptance from the claim customer for the refund completion and click **Close** to complete the claim.
For more information, see [Close a claim case](#).

Result

The claim customer gets the pre-configured email notifications about the progress of the claim.

What to do next

If it's an external claim, update the third-party bank about the claim closure.

Create a debit approval case for an internal refund

Create a debit approval case for a claim so that you can request a refund internally from one of your banks or a customer.

Before you begin

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.

2. Click the lists icon ().

3. In the **Lists** tab, under **Claims**, click **Assigned to me**.

4. In the list, click the case that you want to open.

5. On the claim form, fill in these fields:

- Error type
- Error category
- Error subcategory
- Requested treatment
- Claim bank
- Transaction ID
- Refund bank
- Debit customer or Debit account

- Debit financial account
- Receiving transaction

For information on the Claim form field descriptions, see [Field descriptions for a claim case](#).

6. Click **Create Debit Approval**.

Result

- A payment service case for debit approval is created and is assigned to the claim agent that is working on the claim.
- The state of the claim case updates to Awaiting Refund.
- The debit customer gets a pre-configured email notification about the debit approval case.
- If there's a Customer or Consumer Service Portal available for customers, they get a notification for the debit approval case on the portal. Buttons for accepting or rejecting the debit approval appear in the section of the form that shows the customer actions on the portal. For more information, see:
 - [View a case from the Consumer Service Portal](#) ↗
 - [Accept or reject a case solution from the Consumer Service Portal](#) ↗

ⓘ Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

What to do next

- If the refund amount should be debited from multiple financial accounts, set up instructions for each debit account in the Debit instructions tab.
- Get an acceptance for the debit from the debit customer or the refund bank.
- Update the debit approval case fields as required to complete the refund and close this case. For more information, see [Work on a debit approval case to complete a refund](#).
- If the debit customer or the bank rejects the debit, move the claim case back to the **Open** state. If the customer rejected the debit from the Customer or Consumer Service Portal, the state of the claim case automatically updates to Open.

Work on a debit approval case to complete a refund

Work with your internal customer or bank to get the debit amount approved so that you can complete the claim refund.

Before you begin

Ensure that the debit customer or the refund bank has approved the debit amount.

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task

If there's a Customer or Consumer Service Portal available for customers, they get notification for the debit approval case on the portal from where they can choose to accept or reject the requested debit amount. If the debit customer accepts the debit amount, the debit approval case state automatically changes to Closed. For more information, see:

- [View a case from the Consumer Service Portal](#) ↗
- [Accept or reject a case solution from the Consumer Service Portal](#) ↗

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Open the debit approval payment service case from a claim case or from the Debit Approvals list.

Option	Steps
From a claim case	<ol style="list-style-type: none"> a. In the Lists tab, under Claims, click Assigned to me. b. In the list, click the claim case that you want to open. c. In the Debit approval field on the claim form, click the information icon () next to the debit approval case number.
From the Debit Approvals list	<ol style="list-style-type: none"> a. In the Lists tab, under Debit Approvals, click Assigned to me. b. In the list, click the case that you want to open.

4. If the total refund amount should be debited from multiple financial accounts in parts as per the customer's instructions, set up instructions for each debit account in the **Debit instructions** tab.
5. Get an acceptance from the debit customer or debit account for each debit account listed in the **Debit instructions** tab and complete the refund.
6. In the **Outcome** field, select an appropriate refund outcome.
7. In the **Outcome notes** field, enter your comments that are related to the refund outcome.
8. Click **Close**.

Result

- The debit approval case moves to the Close – Complete state.
- The state of the associated claim case updates to Refund Complete.
- The **Outcome**, **Outcome notes**, and **Refund amount** fields on the claim are updated from the debit approval case.
- The debit customer gets a pre-configured email notification about the debit completion.

What to do next

Update the claim case fields as required and [close the claim](#).

Close a claim case

Close the claim case when you've completed the claimed refund process.

Before you begin

Ensure that the claim customer has accepted the notification for the refund completion.

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task

If there's a Customer or Consumer Service Portal for customers, they get a notification for the refund completion on the portal from where they can choose to accept or reject the resolution. If the customer accepts the refund completion on the portal, the case state automatically changes to Closed. For more information, see [Accept or reject a case solution from the Consumer Service Portal](#).

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.

2. Click the lists icon ().

3. In the **Lists** tab, under **Claims**, click **Assigned to me**.

4. In the list, click the case that you want to open.

5. In the **Actual treatment** field, select the treatment type for the claim.

6. Click **Close**.

Result

A pre-configured email about the case closure is sent to the claim customer.

Financial Services Payment Operations reference

Reference topics provide additional information about Financial Services Payment Operations.

Components installed with Financial Services Payment Operations

Several types of components are installed with the installation of the Financial Services Payment Operations application, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Demo data is available for this application.

Plugins installed

Plugins installed with Financial Services Payment Operations

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with Financial Services Payment Operations

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make payment requests. For more information, see What are the components installed with Financial Services Operations Core data model? .

Roles installed

Roles installed with Financial Services Payment Operations

Role title [name]	Description	Contains roles
Payment admin [sn_bom_payment.admin]	<p>Application-specific system administrator role that can:</p> <ul style="list-style-type: none"> Grant payment operations roles Delete payment cases and tasks <p>i Note: The sn_bom.admin role contains the sn_bom_payment.admin role when the Financial Services Payment Operations application is installed.</p>	<ul style="list-style-type: none"> sn_bom_payment.inquiry_c... sn_bom_payment.inquiry_v... sn_bom_payment.claim_a... sn_bom_payment.claim_v...
Claim agent [sn_bom_payment.claim_agent]	<ul style="list-style-type: none"> View the overall status of claim cases Create claim cases Work on claim cases, debit approvals, and claim tasks Record interactions 	<ul style="list-style-type: none"> sn_bom.account_viewer sn_bom.ref_data_viewer sn_bom_payment.inquiry_v... sn_esm_agent sn_bom_payment.claim_v...
Payment requester [sn_bom_payment.requestor]	<ul style="list-style-type: none"> Submit payment inquiry requests Submit payment claim requests for internal claims View the status of payment inquiry and claim cases Record interactions 	<ul style="list-style-type: none"> agent_workspace_user sn_bom.customer_data_v... sn_customerservice.case_v... sn_bom_payment.inquiry_v... sn_bom_payment.claim_v...

Roles installed with Financial Services Payment Operations (continued)

Role title [name]	Description	Contains roles
Payment contributor [sn_bom_payment.contributor]	<ul style="list-style-type: none"> Submit payment inquiry requests Submit payment claim requests for internal claims View the status of payment inquiry and claim cases <p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_sla_definition_read sn_bom.b2c_contributor sn_bom.account_data_viewer sn_bom_payment.inquiry_viewer sn_customerservice.csm_worker sn_bom.b2b_contributor sn_bom.deposit_account_viewer sn_bom_payment.claim_viewer
Claim agent connector [sn_bom_payment.claim_agent_connector]	<ul style="list-style-type: none"> Create claim cases Work on claim cases, debit approvals, and claim tasks for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.ref_data_viewer sn_sla_definition_read sn_bom.viewer sn_bom.account_data_viewer sn_bom.agent sn_bom_payment.inquiry_viewer sn_bom.deposit_account_viewer sn_bom_payment.claim_viewer
Inquiry agent connector [sn_bom_payment.inquiry_agent_connector]	<ul style="list-style-type: none"> Create inquiry cases Work on payment inquiry cases and inquiry tasks for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.ref_data_viewer sn_sla_definition_read sn_bom.viewer sn_bom.account_data_viewer sn_bom.agent sn_bom_payment.inquiry_viewer sn_bom.deposit_account_viewer sn_bom_payment.claim_viewer

Roles installed with Financial Services Payment Operations (continued)

Role title [name]	Description	Contains roles
Claim viewer [sn_bom_payment.claim_viewer]	View claim cases and related data	<ul style="list-style-type: none"> • sn_bom.account_viewer • sn_bom.ref_data_viewer • sn_bom.customer_data_vie
Inquiry agent [sn_bom_payment.inquiry_agent]	<ul style="list-style-type: none"> • View the overall status of payment inquiry cases • Work on payment inquiry cases and inquiry tasks • Record interactions 	<ul style="list-style-type: none"> • sn_bom.account_viewer • sn_bom.ref_data_viewer • sn_bom_payment.inquiry_v • sn_esm_agent • sn_bom_payment.claim_v
Inquiry viewer [sn_bom_payment.inquiry_viewer]	View inquiry cases and related data	<ul style="list-style-type: none"> • sn_bom.account_viewer • sn_bom.ref_data_viewer • sn_bom.customer_data_vie
Payment manager [sn_bom_payment.manager]	<ul style="list-style-type: none"> • View the Payment Operations dashboard • Use Process Mining for Payment Operations processes 	<ul style="list-style-type: none"> • sn_bom_payment.inquiry_c • pa_viewer • sn_bom_payment.claim_ag

Tables installed

Tables installed with Financial Services Payment Operations

Table	Description
Payment Base [sn_bom_payment_base]	Claim, Payment Inquiry Case, and Payment Service tables extend the Payment Base table.
Claim [sn_bom_payment_claim]	Stores all payment claim cases.
Claim Task [sn_bom_payment_claim_task]	Stores all claims tasks.
Debit Instruction [sn_bom_payment_debit_instruction]	Stores all debit instructions for all refunds.
Payment Inquiry Case	Stores all payment inquiry cases.

Tables installed with Financial Services Payment Operations (continued)

Table	Description
[sn_bom_payment_inquiry]	
Inquiry Task	Stores all payment inquiry tasks.
[sn_bom_payment_inquiry_task]	
Receiving Transaction [sn_bom_payment_m2m_receiving_transaction]	Stores all financial transactions that the receiving customers and accounts received.
Sender Transaction [sn_bom_payment_m2m_sender_transaction]	Stores all financial transactions (deposit) that sender customers sent.
Payment Service [sn_bom_payment_service]	Stores all payment service cases for debit approvals.

Properties installed with Financial Services Payment Operations

Customize the properties that are available with Financial Services Payment Operations.

Note: To open the System Properties [sys_properties] table, enter sys_properties.list in the navigation filter.

You can access the payment operations properties by navigating to **All > Payment Operations > Administration > Properties**.

Properties for Financial Services Payment Operations

Property	Description
Number of days to wait until creation of a follow-up claim task sn_bom_payment.claim_follow_up_interval_in_days	The system creates a follow-up claim task for a claim if the claim case is not closed within the number of days mentioned in this property. <ul style="list-style-type: none"> • Type: integer • Default value: 16 • Location: All > Payment Operations > Administration > Properties • Learn more: Work on a claim task for an external refund
Number of days to wait until creation of a follow up inquiry task sn_bom_payment.inquiry_task_follow_up_interval_in_days	The system creates a follow-up inquiry task for the payment inquiry case if the case is not resolved or closed within the number of days mentioned in this property. <ul style="list-style-type: none"> • Type: integer • Default value: 16

Properties for Financial Services Payment Operations (continued)

Property	Description
	<ul style="list-style-type: none"> • Location: All > Payment Operations > Administration > Properties • Learn more: Work on an inquiry task

Field descriptions for a payment inquiry case

Payment inquiry cases help the inquiry agents resolve inquiries that they receive from the bank's customers or third-party banks.

When a payment inquiry request is submitted, it creates an inquiry case. Some of the fields on the case form are populated from the request from which the inquiry case is created.

After the case is assigned, an inquiry agent fills out the fields on the case when dealing with the next steps. The next steps could include investigating the case, sending emails requesting information from the recipient bank, and proposing a solution for the case.

Details tab fields for a payment inquiry case

The **Details** tab on the form provides case-related information.

Payment inquiry case Details tab fields

Field	Description
Number	System-generated unique number for the case.
Inquiry type	Type of the payment inquiry case, such as Payment in Error and Beneficiary Claim Non-Receipt. The inquiry type determines which flow to trigger and the form view to show.
Sender customer	Consumer who sent the payment. This field appears only for internal payment inquiries. The field doesn't appear when a business customer is selected in the Sender account field.
Sender account	Business customer who sent the payment. This field appears only for internal payment inquiries. The field doesn't appear when a consumer is selected in the Sender customer field.
Sender contact	Contact of the business customer who sent the payment. This field appears only for internal payment inquiries. The field doesn't appear when a consumer is selected in the Sender customer field.
Sender financial account	Financial account that the sender used to make the payment. This field appears only for internal payment inquiries and shows only

Payment inquiry case Details tab fields (continued)

Field	Description
	the deposit accounts for the selected sender customer or account.
Sender transactions	<p>Financial transaction that the sender customer sent. This field appears only for internal payment inquiries and shows only the deposit transactions for the selected sender financial account.</p> <p>You can associate multiple transactions with an inquiry. These transactions also get listed in the Sender Transactions tab of the inquiry where you can view additional information about them.</p> <p>For any changes in transactions, both the Sender Transaction field and the Sender Transactions tab are updated.</p>
State	State of the case.
Assignment group	User group that can work on the case. If the case is not assigned to a user yet, any member of this group can work on the case.
Assigned to	User assigned to the case.
Channel	Communication channel that the customer used to reach out for the inquiry.
Error type	Type of payment error to identify whether it was the customer's or bank's fault. This field appears only for Beneficiary Claim Non-Receipt - External and Payment in Error payment inquiries.
Valid claim	Option used by the inquiry agent when the agent determines that the inquiry should create a claim and the customer is entitled to a refund. Selecting this option shows the Create Claim button after you save.
Short description	Brief description of the case. This field is auto-populated from the selected request type.
Description	Detailed description of the case.
Payment information	
Recipient type	Recipient that is either internal or external to the bank. This field appears only for Beneficiary Claim Non-Receipt - External and Beneficiary Claim Non-Receipt - Internal inquiry types.
Sent to – Beneficiary name	Name of the beneficiary to whom the payment was sent. This field appears only for

Payment inquiry case Details tab fields (continued)

Field	Description
	internal inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment in Error.
Sent to – Account number	Account number of the beneficiary to which the payment was sent. This field appears only for internal inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment in Error.
Sent to – Sort/Routing number	Sorting or routing number that the payment was sent to. This field appears only for internal inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment in Error.
Payment processor	Method of how the payment was made. The payment processor is region-specific.
Transaction ID	Unique identifier for the payment transaction and to be shared with third-party banks.
Payment date	Date when the payment was made. The Sender transactions field sets this date based on the date field in the transaction. If there are multiple transactions associated with the inquiry, the earliest transaction date of all is set as the payment date.
Total amount	Total amount of the payment. Select the currency in which the payment was made. The Sender transactions field sets the total amount based on the amount field in the transaction. If there are multiple transactions associated with the inquiry, amount of all are added to set the total amount.
Sender bank	Bank that is associated to the sender's financial account. The list of financial institutions in this field depends on whether the sender is internal or external.
Recipient bank	Bank that is associated to the receiver's financial account. The list of financial institutions in this field depends on whether the Recipient type is internal or external.
External inquiry ID	Unique ID for the case that was received from a third-party bank. This field appears only when the Recipient type is external.
International payment	Option to indicate if the payment was international.
Recurring payment	Option to indicate if the payment was part of a recurring payment schedule.

Payment inquiry case Details tab fields (continued)

Field	Description
Resolution information	
Resolved by	Name of the agent who proposed the solution to resolve the case.
Resolved	Date when the agent proposed a solution for the case and the case state moved to the Resolved state.
Closed by	Name of the agent who closed the case after the customer accepted the proposed solution.
Closed	Date when the case closed after the agent received the customer's acceptance for the proposed solution and the case state moved to the Closed state.
Resolution code	Type of the proposed solution.
Resolution notes	Agent's notes on the proposed solution.
Add resolution notes to comments	Option to copy the resolution notes to comments.
Comments & Activities	
Additional comments	Agent's comments about the case progress.

Fields specific to the Beneficiary Claim Non-Receipt case with an internal payment recipient

Fields for Beneficiary Claim Non-Receipt case with an internal payment recipient

Field	Description
Receiving customer	Consumer who received the payment. The field doesn't appear when a business customer is selected in the Receiving account field.
Receiving account	Business customer who received the payment. The field doesn't appear when a consumer is selected in the Receiving customer field.
Receiving contact	Contact of the business customer who received the payment. The field doesn't appear when a consumer is selected in the Receiving customer field.
Receiving financial account	Financial account of the receiver that got the payment.

Fields for Beneficiary Claim Non-Receipt case with an internal payment recipient (continued)

Field	Description
Receiving transactions	<p>Financial transaction that the receiving customer or account received.</p> <p>You can associate multiple receiving transactions with an inquiry. These transactions also get updated in the Receiving Transactions tab of the inquiry where you can view additional information about them.</p> <p>For any changes in transactions, both the Receiving Transaction field and the Receiving Transactions tab are updated.</p>

Fields specific to the Payment in error case

Fields for Payment in error case

Field	Description
Attempted to recover fund	Option to identify if the customer attempted to recover the payment before opening the inquiry.
Correct send to – Beneficiary name	Name of the beneficiary to whom the payment was supposed to be sent. This field appears only for the Payment in Error inquiry type.
Correct send to – Account number	Account number of the beneficiary to which the payment was supposed to be sent. This field appears only for the Payment in Error inquiry type.
Correct send to – Sort/Routing number	Sort or routing number the payment was supposed to be sent to. This field appears only for the Payment in Error inquiry type.
Customer reason	List of reasons why the customer opened the payment inquiry.

Field descriptions for a claim case

Claim cases help the claim agents resolve payment claim requests that they receive from the bank's customers or third-party banks.

When a claim request is submitted, it creates a claim case. Some of the fields on the case form are populated from the request from which the claim is created.

After the case is assigned, a claim agent fills out the fields on the case when dealing with the next steps. The next steps could include investigating the case, requesting a refund from a bank or customer, and completing the refund.

Details tab fields for a claim case

The **Details** tab on the form provides case-related information.

Claim case Details tab fields

Field	Description
Number	<p>System-generated unique number for the case.</p> <ul style="list-style-type: none"> • Internal: Comes from a customer of the bank. • External: Comes from a third-party bank
Claim type	<p>Type of claim case.</p> <ul style="list-style-type: none"> • Internal: Request came from a customer of the bank. • External: Request came from a third-party bank. <p>The claim type determines which flow to trigger and the form view to show.</p>
Refund type	<p>Option to indicate from where to get the refund for the claim.</p> <ul style="list-style-type: none"> • Internal: Refund is made by the bank internally such as by a customer or the bank itself. • External: Refund comes from a third-party bank.
Error type	Type of error indicating if it was due to the customer or bank. Usually, this field determines the best course for resolving the claim.
Error category	Error category for the claim. This list contains the industry-standard error categories that are based on the selected error type.
Error subcategory	Error subcategory for the claim. This list contains the industry-standard error subcategories that are based on the selected error category.
State	State of the case.
Assignment group	User group that can work on the case. If the case is not assigned to a user yet, any member of the this group can work on the case.
Assigned to	User assigned to the case.

Claim case Details tab fields (continued)

Field	Description
Payment inquiry	<p>Reference number of the payment inquiry case and indicates that the claim was created from that inquiry.</p> <p>This field appears only when the Claim type field is set to Internal and is auto-populated when the claim is created from an inquiry.</p>
Requested treatment	<p>Requested treatment for the claim either from the internal claims team or a third-party bank. This list contains the industry-standard treatments.</p>
Actual treatment	<p>Actual treatment for the claim either from the internal claims team or a third-party bank.</p>
Short description	<p>Brief description of the case. This field is auto-populated from the selected request type. However, you can modify this description.</p>
Description	<p>Detailed description of the case.</p>
Claim Details section	
Claim bank	<p>Bank that is associated to the claim. The list of financial institutions that appears in this field depends on the following:</p> <ul style="list-style-type: none"> • Claim type – Internal or External. • Banks that are listed in the Financial Institution [sn_bom_financial_institution] table.
External claim ID	<p>Unique ID for the claim provided by the third-party bank. This field appears only when the Claim type field is set to External.</p>
Claim customer	<p>Consumer who opened the claim. This field appears only when the Claim type field is set to Internal.</p> <p>The field doesn't appear when a business customer is selected in the Claim account field.</p>
Claim account	<p>Business customer who opened the claim. This field appears only when the Claim type field is set to Internal. The field doesn't appear when a consumer is selected in the Claim customer field.</p>
Claim contact	<p>Contact of the business customer who opened the claim. This field appears only when the Claim type field is set to Internal.</p>

Claim case Details tab fields (continued)

Field	Description
	The field doesn't appear when a consumer is selected in the Claim customer field.
Claim financial account	Deposit account that the claim customer used. This field appears only when the Claim type field is set to Internal .
Claim transaction	<p>Financial (Deposit) transaction that is used for the claim. This field appears only when the Claim type field is set to Internal.</p> <p>You can associate multiple transactions with a claim. These transactions also get listed in the Claim Transactions tab of the claim where you can view additional information about them.</p> <p>For any changes in transactions, both the Claim Transaction field and the Claim Transactions tab are updated.</p>
Transaction ID	Unique identifier for the payment transaction that is to be shared with third-party banks.
Total amount	<p>Total amount of the payment that is associated with the claim. Select the currency in which the payment was made.</p> <p>The Claim Transaction field sets the total amount based on the amount field in the transaction. If there are multiple transactions associated with the claim, amount of all are added to set the total amount.</p>
Payment processor	Method of how the payment was made. The payment processor is region-specific.
Payment date	Date when the payment was made.
Recurring payment	Option to indicate if the payment was part of a recurring payment schedule.
International payment	Option to indicate if the payment was international.
Refund Details section	
Refund bank	<p>Bank that is associated to the refund. The list of financial institutions that appear in this field depends on the following:</p> <ul style="list-style-type: none"> • Claim type – Internal or External. • Banks that are listed in the Financial Institution [sn_bom_financial_institution] table.

Claim case Details tab fields (continued)

Field	Description
Tracking ID	Unique ID for the claim that is provided by the third-party bank. This field appears only when the Claim type field is set to External .
Outcome	Refund outcome for the claim. This field is auto-updated from the debit approval case when the Refund type field is set to Internal .
Refund amount	Total amount that is refunded based on the outcome of the refund. This field is auto-updated from the debit approval case when the Refund type field is set to Internal . Select the currency in which the refund is made.
Outcome notes	Additional notes about the refund outcome. This field is auto-updated from the debit approval case when the Refund type field is set to Internal .
Comments & Activities section	
Additional comments	Agent's comments about the case progress.

Refund fields that are specific to claims with the Internal refund type

For claims with an internal refund type, the claim agent creates a debit approval case to request a refund internally from a bank or customer and fills out these fields.

Note: These fields appear only when the **Refund type** field is set to **Internal**.

Refund fields when the Refund type field is set to Internal

Field	Description
Refund Details section	
Debit customer	Customer who refunds the claim, if the agent determines that the refund should come from a customer.
Debit financial account	Deposit account of the debit customer that is used for the refund. Note: This account might not be the same that received the money from the receiving transaction.
Debit account	Business customer who refunds the claim. This field doesn't appear when a consumer is selected in the Debit customer field.
Debit contact	Contact of the business customer who refunds the claim. This field doesn't appear

Refund fields when the Refund type field is set to Internal (continued)

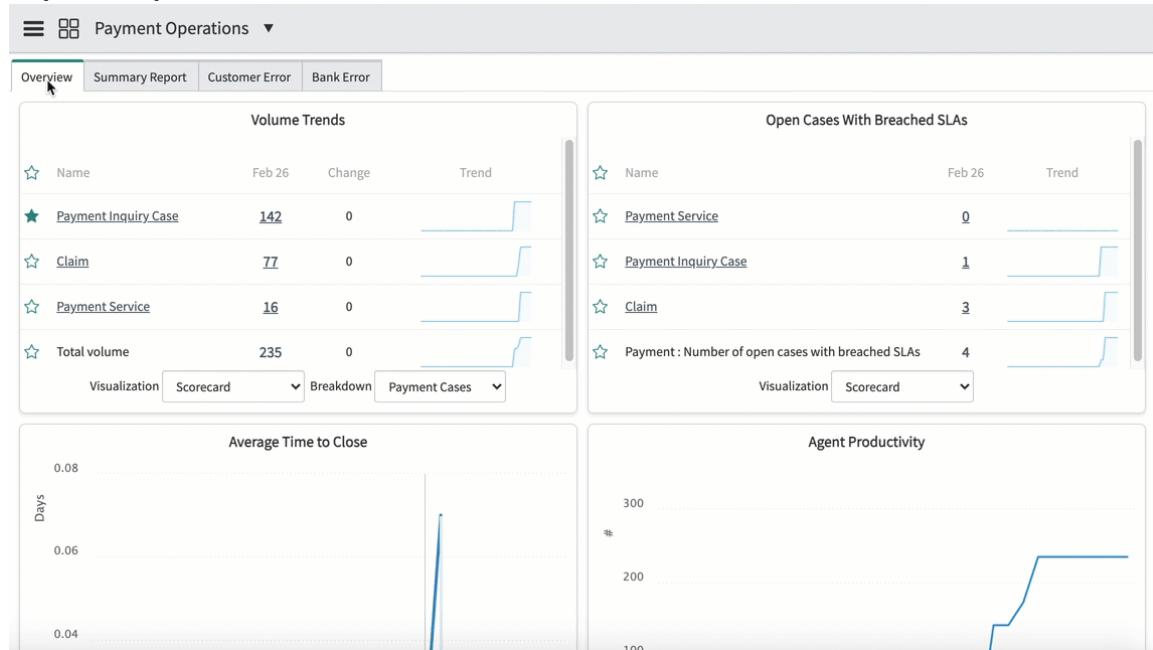
Field	Description
	when a consumer is selected in the Debit customer field.
Receiving transaction	<p>Financial (deposit) transaction that the customer received and is used for the refund.</p> <p>You can associate multiple receiving transactions with a claim. These transactions also get listed in the Receiving Transactions tab of the claim where you can view additional information about them.</p> <p>For any changes in transactions, both the Receiving Transaction field and the Receiving Transactions tab are updated.</p>
Debit approval	<p>Debit approval case number that is created to request the refund internally from a bank or customer.</p> <p>This field is auto-populated when you create a debit approval case for the claim.</p> <p>For more information, see Create a debit approval case for an internal refund.</p>

Payment Operations dashboard

With the Payment Operations dashboard, you can get an insight into how your team and business are performing for payment inquiries, claims, and debits.

You can monitor the status of these cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for open cases, new cases, and average closing times of the payment cases.

Payment Operations dashboard



To access the Payment Operations dashboard, navigate to **All > Payment Operations > Dashboard**.

Required Now Platform roles

- sn_bom_payment.manager, required to view the dashboard widgets and data.
- sn_bom_payment.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for the Payment Operations dashboard

User	Dashboard use
Payment manager	<p>Needs to gain visibility into the real-time status of payment cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open payment cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each payment case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or group • Monitor details of claims by error type • Drill down into details in an error category

Use cases for the Payment Operations dashboard (continued)

User	Dashboard use
Payment admin	Needs to be able to customize views.

Indicators

% of open internal claims having customer error based upon payment processor

The percentage of open internal claims having customer error based on the payment processor. The score is calculated according to this formula: ([Total Number of open internal claims having customer error grouped by payment processor]/[Total Number of open internal claims having customer error])*100

% of closed external claims having bank error based upon actual treatment

The percentage of closed external claims having bank error based on the actual treatment where the breakdown is Outcome reason. The score is calculated according to this formula: ([Number of closed external claims having bank error based upon outcome]/[Total number of closed external claims having bank error used in total number recovery])*100

% of open internal claims having bank error based upon error category

The percentage of open internal claims having bank error based on error category where the breakdowns are Age and Bank error category. The score is calculated according to this formula: ([Total Number of open internal claims having bank error based upon error category]/[Total number of open internal claims having bank error])*100

% of total claim amount refunded for external claims having customer error

The percentage of total claim amount refunded for external claims having customer error where the breakdowns is Actual treatment. The score is calculated according to this formula: ([Sum of refund amount for closed external claims having customer error based upon Actual treatment]/[Total sum of refund amount for closed external claims having customer error])*100

% of closed external claims having customer error based upon actual treatment

The percentage of closed external claims having customer error based on the actual treatment where the breakdown is Outcome reason. The score is calculated according to this formula: ([Total number of closed external claims having customer error based upon outcome]/[Total number of closed external claims having customer error])*100 || 0

% of open internal claims having bank error based upon requested treatment

The percentage of open internal claims having bank error based on requested treatment where the breakdowns are Age and Payment processor. The score is calculated according to this formula: ([Total Number of open internal claims having bank error grouped by payment processor]/[Total count of open internal claims having bank error based upon requested treatment])*100

% of open internal claims having requested treatment as exception

The percentage of open internal claims having requested treatment as exception where the breakdowns are Age and Error type. The score is calculated according to this formula: ([Number of open cases having requested treatment as Exception]/[Total Number of open cases having requested treatment as Exception])*100

% closing Time of payment cases

The percentage of closing time of payment cases where the breakdowns are Age, Payment cases, and Payment agent. The score is calculated according to this formula: [Summed Duration of Payment Closed Cases]/[Number of Payment Closed Cases] /24

% of total claims recovered for external claims having refunded amount

The percentage of total claims recovered for external claims having refunded amount where the breakdown is Actual treatment. The score is calculated according to this formula: ([Sum of refund amount for closed external claims having bank error]/[Total sum of refund amount for closed external claims having bank error])*100

% of closed external claims having bank error for actual split treatment

The percentage of closed external claims having bank error for actual split treatment where the breakdown is Actual treatment. The score is calculated according to this formula: ([Total number of closed external claims having bank error based upon actual treatment]/[Total number of closed external claims having bank error])*100

% of open internal claims having customer error based upon requested treatment

The percentage of open internal claims having customer error based on the requested treatment where the breakdowns are Age and Customer error category. The score is calculated according to this formula: ([Total Number of open internal claims having customer error with custom error category]/[Total Number of open internal claims having customer error])*100

% of closed external claims having customer error for actual treatment

The percentage of closed external claims having customer error for actual treatment. The score is calculated according to this formula: ([Total number of closed external claims having customer error based upon actual treatment]/[Total number of closed external claims having customer error])*100

% of internal claims having requested treatment as protected

The percentage of internal claims having requested treatment as protected where the breakdowns are Age and Error type. The score is calculated according to this formula: ([Number of open cases having requested treatment as Protected]/[Total number of open cases having requested treatment as Protected])*100

Number of closed external claims having customer error with requested treatment as exception

The number of closed external claims having customer error with requested treatment as exception where breakdown is Actual Treatment.

Breakdowns

- Actual Treatment
- Age
- Bank Error Category
- Customer Error Category
- Error Type
- Outcome Reason
- Payment Agent
- Payment Cases

- Payment processor
- Payment Service
- Payment Type

Filters

Filters available in the Payment Operations dashboard

Name	Type	Description
Actual Treatment	Choice	Shows choices available under actual treatment of payment claims.
Age	Bucket	Shows age ranges (in days) for the payment cases.
Bank Error Category	Choice	Shows choices available under bank error category for payment claims.
Customer Error Category	Choice	Shows choices available under customer error category for payment claims.
Error Type	Choice	Shows choices available under error type for payment inquiries.
Outcome Reason	Choice	Shows outcome choices available for payment claims.
Payment Agent	Script	Fetches assigned payment agents with the sn_bom_payment.claim_agent or sn_bom_payment.inquiry_agent role from the User Role table.
Payment Cases	Script	Fetches payment case records from the Task table.
Payment Processor	Choice	Shows choices available under Payment Processor for methods of payments.
Payment Service	List	Fetches records for all payment tasks.
Payment Type	Script	Fetches payment case records from the Task SLA table.

Financial Services Treasury Operations

The ServiceNow® Financial Services Treasury Operations application is a solution in Financial Services Operations that enables financial organizations to digitize the end-to-end onboarding of treasury products through automated workflows.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

<p>Explore</p>  <p>Learn about how customers, relationship managers, and agents use Treasury Operations.</p>	<p>Set up</p>  <p>Set up Financial Services Treasury Operations.</p>	<p>Use</p>  <p>Submit and manage treasury service requests.</p>
<p>Analytics and Reporting</p>  <p>Coordinate work and improve processes with preconfigured dashboard.</p>	<p>Process Mining</p>  <p>Visualize process and identify improvement opportunities.</p>	<p>Reference</p>  <p>Get details about components such as roles, tables, plugins, and store applications that are installed.</p>

Exploring Financial Services Treasury Operations

You can use ServiceNow® Financial Services Treasury Operations to manage treasury product onboarding with workflows available for key services such as wire transfers and Remote Deposit Capture (RDC).

Key features

- Manage new requests on a single system with real-time end-to-end visibility.
- Intelligently split cases across relevant teams.
- Reduce the complexity of the treasury product onboarding process with a unified playbook experience.

- Manage essential documentation using the ServiceNow® Financial Services Document Management application.
- Focus on specific tasks and complete them in the right order by using custom workspaces and roles.
- Track trends and response times with Performance Analytics to drive continuous improvement.

Treasury Operations personas

Treasury Operations is aimed at the following personas:

Personas for Financial Services Treasury Operations

Persona	Description
Administrator	Treasury admin who's responsible for configuring the application.
Service requesters	<p>Branch workers who submit requests and check the status of cases. The following users can submit a treasury service request for a treasury product activation or modification:</p> <ul style="list-style-type: none"> • Accounts and Contacts (business customers) who reach out to the treasury contributor • Treasury contributor in the front office of a financial institution
Fulfillers	<p>Agents in the middle or back office of financial institutions who work with treasury servicing team. They are responsible for working on treasury cases and tasks that come into treasury services and complete the activation or modification of treasury products.</p> <p>The following agents work on treasury service requests:</p> <ul style="list-style-type: none"> • Treasury contributor • Treasury agent • Treasury agent connector • Documentation agent
Managers	<p>A treasury manager of a financial institution:</p> <ul style="list-style-type: none"> • Reviews reports, dashboards, and SLAs • Analyzes business processes using Process Mining projects

Setting up Financial Services Treasury Operations

You can set up your implementation for the Financial Services Treasury Operations application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Financial Services Treasury Operations

You can install the Financial Services Treasury Operations application (sn_bom_treasury) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Treasury Operations:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Financial Services Treasury Operations](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Treasury Operations application (sn_bom_treasury) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Treasury Operations.
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.

Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configure Financial Services Treasury Operations

Review the components that are installed with the Financial Services Treasury Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Treasury Operations application is installed. For more information, see [Install Financial Services Treasury Operations](#).

Role required: sn_bom_treasury.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components.
Modify them or add new ones as applicable.

Task	Description
Configure service definitions	<p>Configure service definitions to enable unique flows and views for treasury service cases and tasks.</p> <p>You can add new case types and configure service definitions for each type.</p>
Edit or create flows	Edit or create flows using Flow Designer.
Configure playbook	Edit or create a new playbook using Playbooks.
Configure CSM Configurable Workspace	Configure CSM Configurable Workspace to enable agents to interact with customers and create and work on cases.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for treasury service cases and tasks.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and outbound document rules, and approval rules for document deferrals and exceptions.

Using Financial Services Treasury Operations

Learn how contributors and agents use the Financial Services Treasury Operations application to initiate, research, and resolve the treasury cases.

Workspace

Contributors and back-office agents use personalized Workspace to work on all aspects of treasury cases. Workspace enables agents to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for Treasury Operations

User	Description
Treasury contributor	Creates and tracks treasury service cases for accounts managed by them.
Treasury agent	Works on treasury service cases and treasury tasks.
Treasury agent connector	Creates and works on treasury cases and tasks to fulfil requests for accounts managed by them.
Document agent	Works on document tasks for treasury service cases.
Treasury admin	Configures the treasury workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .

Automated workflows

Predefined workflows for treasury cases are available with the application.

When a customer requires a treasury product, a treasury contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office agents such as treasury and document agent. The agents work on these tasks to fulfill the treasury product request.

For more information, see [Financial Services Treasury Operations workflows](#).

Case playbook

Using the case playbook, treasury contributor and agents review and work on their cases and tasks. The playbook provides end-to-end life cycle for the tasks performed during the case handling process, from the time a case is logged to the final resolution and communication to the customer.

Dashboard

Performance Analytics give business owners an insight into how the team and business is performing. A dashboard with pre-configured reports and customizable views is available with the application.

For more information, see [Treasury Operations dashboard](#).

Financial Services Treasury Operations workflows

The Financial Services Treasury Operations application installs automated workflows that can be configured for any treasury service. These workflows create cases and route tasks to the treasury and document agents.

Workflows available with this application

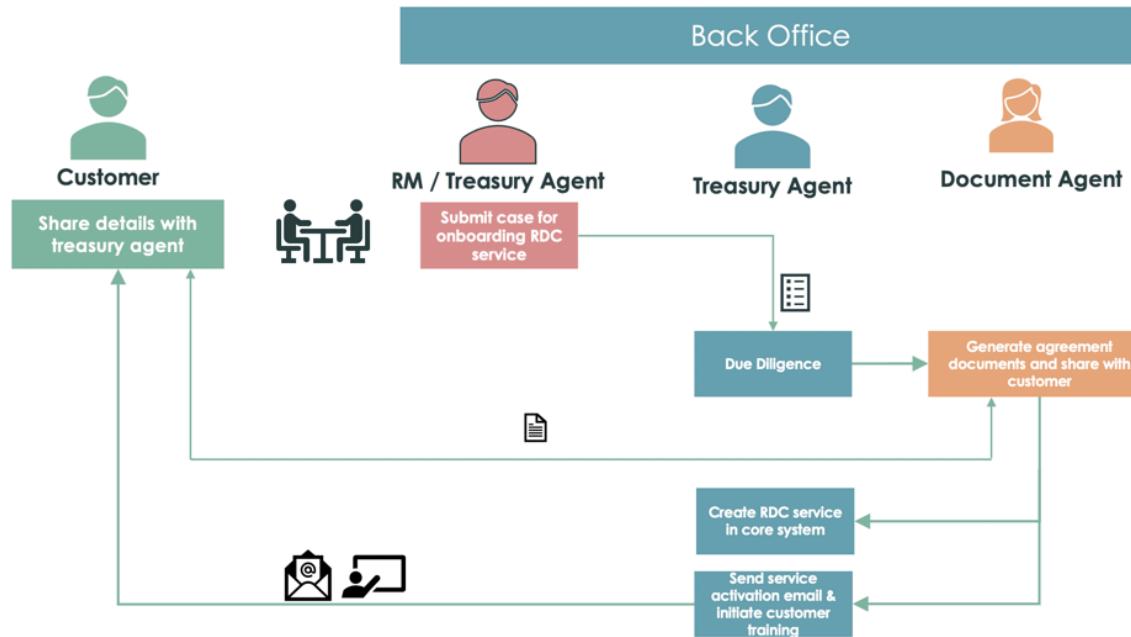
The following predefined workflows for treasury services are available with the application:

- Remote Deposit Capture (RDC) Service
- Wire Transfer Service

These workflows are built using [Process Automation Designer](#) and [Flow Designer](#). The treasury admin can review and customize these workflows according to the needs of their organization.

The following diagram shows how the application helps bank agents resolve a treasury request for onboarding RDC service.

Treasury operations workflow example for onboarding RDC service



General workflow for Treasury Operations

When a customer requires a treasury product, a treasury contributor initiates a case and updates its details, triggering the workflow. Throughout the workflow, treasury and document agents complete their assigned tasks and update the status of the case. The case playbook guides agents through the steps that are needed to resolve the case.

The following is a typical treasury workflow in the Financial Services Treasury Operations application.

Note: Depending on the service request type, a workflow might have additional or fewer tasks.

As a customer

A customer contacts the financial institution and requests for a treasury service.

As a treasury contributor

A treasury contributor, such as a relationship manager, submits a request for a treasury product activation or modification on behalf of the customer.

1. The contributor initiates a treasury product onboarding case.
2. In the case playbook, the contributor updates the case details in the Initiate stage and submits the application.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. In the case playbook, a treasury agent reviews the case details and performs a due diligence. If the applicant meets the standards of the financial institution, the agent marks the task as complete.

Note: The due diligence task appears only for the RDC service workflow.

2. The document agent works on the document task to generate an agreement document, share it with the customer, and get an acceptance for it.

The workflow generates fulfilment tasks for a treasury agent to work on them.

3. When all prior tasks are completed, a treasury agent activates the treasury service in their core treasury system, sends the service activation email to the customer, and starts the customer training for the treasury service.

The state and stage of the case is set to Closed Complete.

Create a treasury service case

Begin the treasury service application process by creating a treasury case on behalf of your customer.

Before you begin

Role required: sn_bom_treasury.contributor or sn_bom_treasury.agent_connector

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see [What are the components installed with Financial Services Operations Core data model?](#).

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

A treasury agent can also create a treasury service case by navigating to **Treasury Service Cases** in the list view of the workspace and clicking **New**.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Click the lists icon ().
3. Create a treasury case from the treasury case list or an interaction record.

Option	Steps
Treasury case from the treasury case list	<p>a. In the Lists tab, under Treasury Service Cases, click All.</p> <p>b. Click New.</p>
Treasury case from an interaction record	<p>a. In the Lists tab, under Interactions, click My Interactions.</p> <p>b. Open the required interaction record for the customer.</p> <p>c. Click Create Case.</p> <p>For information on how to create an interaction, see </p>

4. In the Create a new case dialog box, select the treasury service that you want to create a case for.
 - **Onboard RDC service**.
 - **Onboard Wire service**.
5. Click **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. Click **Save**.

Result

- A treasury service case is created in the New state and the workflow is triggered.
- The case is assigned to an assignment group or an agent in the treasury service based on the defined assignment rules.

What to do next

Collect all the required customer information and submit the application.

1. In the **Playbook** tab, fill the data in the Initiate stage.
2. Submit the application to back-office agents for fulfilment.

Submit a treasury service case for fulfilment

Collect all required information about the customer and submit the case to back-office agents for fulfilment.

Before you begin

Role required: sn_bom_treasury.contributor or sn_bom_treasury.agent_connector

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

Fill in the customer data in the Initiate stage of the case playbook and submit the application for activating the requested treasury product. A treasury agent can also perform the activities in the Initiate stage of the case playbook.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Treasury Service Cases**, click **All**.
4. In the list, select the case to work on.
5. Select the **Playbook** tab.
6. Complete activities under the **Initiate** stage.
 - a. In the setup activity, fill in the fields and click **Mark complete**.

Note: Fields are available depending on the treasury product type, such as wire transfer or RDC.
 - b. In the accounts activity, click **Add new** to add the customer accounts to be used for the treasury service.
 - c. In the users activity, click **Add new** to add the users for the treasury service.
 - d. In the Submit case activity, enter any comments in the **Submission comment** field and then click **Submit** to complete the application.

Result

- The treasury case is submitted for fulfilment.
- The Initiate stage in the case playbook shows as complete and the case automatically advances to the next stage.
- The associated treasury tasks are assigned to an assignment group or an agent in the treasury service. Any document tasks are assigned to a group or an agent in the document service. The assignment group or user that the task is assigned to is based on the assignment rules.

Work on a treasury service case

Work on a treasury case to collect applicant information, ensure that any outstanding tasks are completed, and fulfill the treasury product request.

Before you begin

Role required: sn_bom_treasury.agent or sn_bom_treasury.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a customer requires a treasury product, a treasury contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, treasury and document agents complete their assigned tasks and update the status of the case.

Note: Depending on the treasury service request type, a workflow might have additional or fewer tasks.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Treasury Service Cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all treasury cases, click **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides agents through the steps that are involved in resolving a case.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
 - **Initiate** to collect the customer information and submit application for activating a treasury service.
 - **Due diligence** to perform due diligence.

Note: This stage is available only for the RDC service workflow.

 - **Agreement documents** to prepare agreement documents and share with the customer.
 - **Fulfillment** to activate the requested treasury service, send service activation email to customer, initiate customer training, and close the case.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

Result

- The treasury case automatically updates to show Closed Complete.
- The customer receives a treasury service activation email.

Work on a document task to generate agreement documents

Work on a document task to generate customer agreement documents that are required to activate the treasury product.

Before you begin

Role required: sn_bom_document.b2b_agent

About this task

The Document Management Service determines which documents are required in a workflow. If any documents must be collected or distributed to the customer, a task is

automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

For more information, see [Understanding inbound and outbound documents](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon (≡).
3. In the **Lists** tab, under **Document Service**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **Outbound Documents** tab, choose a document.
6. Once the document has been reviewed, click **Verify**.
7. Optional: In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state.
- In the parent treasury case, the Agreement documents stage in the case playbook shows as complete and the case moves to the next stage.

Work on a treasury task for due diligence or fulfilment

Work on a treasury task to perform due diligence or fulfilment activities for the parent treasury service case.

Before you begin

Role required: sn_bom_treasury.agent or sn_bom_treasury.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

A treasury workflow automatically generates treasury tasks for the following activities in a treasury case:

- Perform due diligence

Note: This task is generated only for an RDC treasury case.

- Activate treasury service in core system
- Send treasury service activation email to the customer
- Initiate customer training for the treasury service

If assignment rules are configured, the task is automatically assigned to a treasury agent. The treasury agent can use the case playbook or the task form to work on a treasury task.

Procedure

Option	Steps
From the case playbook	<p>a. In the Lists tab, under Treasury Service Cases, open the case list.</p> <p>b. In the list, select the case that contains the treasury task.</p> <p>c. Select the Playbook tab.</p> <p>d. Under the Due diligence or Fulfilment stage, select the task activity to work on.</p> <p>i Note: The Due diligence activity is available only for an RDC treasury case.</p>
From the Treasury task list	<p>a. In the Lists tab, under Treasury Tasks, open the task list.</p> <ul style="list-style-type: none"> ▪ For your assigned tasks, click Assigned to me. ▪ For all treasury tasks, click All. <p>b. In the list, select the task that you want to work on.</p>

4. To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the treasury task in your core banking system.
6. Optional: In the **Work notes** field, enter any comments.
7. Close the task from the playbook activity or the treasury task form.
 - In case playbook, click **Mark complete** to close the task.
 - In task form, click **Close** to close the task.

Result

The treasury task moves to the Closed Complete state.

Analytics and reporting for Financial Services Treasury Operations

Financial Services Treasury Operations contains a preconfigured dashboard with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

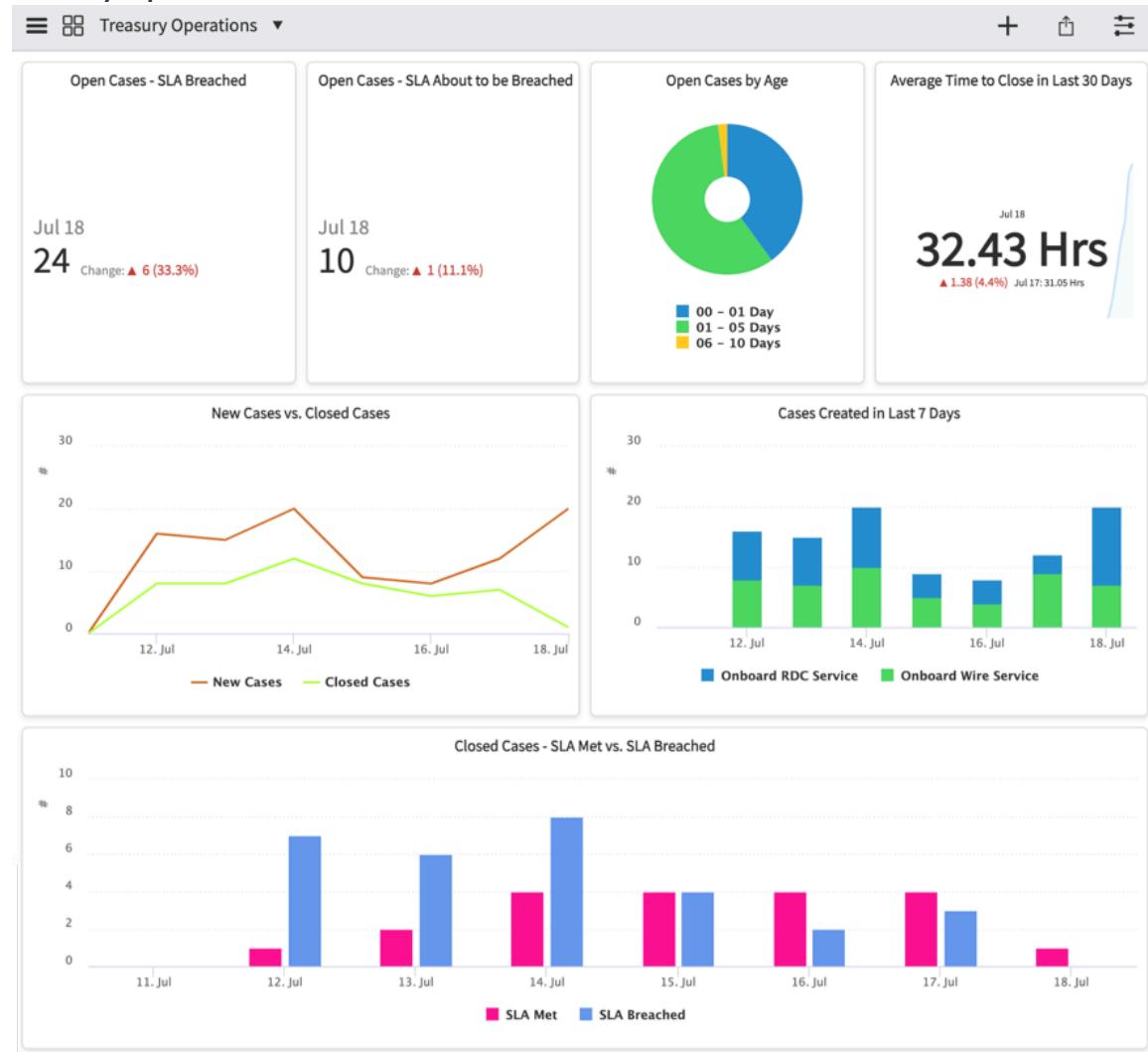
The [Treasury Operations dashboard](#) is available for Financial Services Treasury Operations.

Treasury Operations dashboard

With the Treasury Operations dashboard, you can get an insight into how your team and business are performing for treasury service requests received for your financial services.

You can monitor the status of treasury service cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and average closing times of the treasury cases.

Treasury Operations dashboard



Required Now Platform roles

- sn_bom_treasury.manager, needed to see the dashboard widgets and data.
- sn_bom_treasury.admin, sn_bom_pa.admin, and pa_admin, needed to edit the dashboard.

Access the Treasury Operations dashboard

To open the dashboard, navigate to **All > Treasury Operations > Dashboard**.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Treasury Operations dashboard

User	Dashboard use
Treasury manager	<p>Needs to gain visibility into the status of treasury cases and do the following:</p> <ul style="list-style-type: none"> • Monitor open treasury cases that have breached an SLA (Service Level Agreement) or are about to breach an SLA and hence need attention • Monitor the volume of treasury cases for each treasury product • Review the average closing time of cases • Drill down into details in a treasury product
Treasury admin	Needs to be able to customize views.

Indicators

FSO Treasury.Number of closed cases with sla

Count of cases closed that day within SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

FSO Treasury.Number of closed cases with breached sla

Count of treasury cases closed that day that breached SLA.

FSO Treasury.Number of open cases

Number of open treasury cases that day where breakdowns are Age and Service.

FSO Treasury.Number of closed cases

Number of treasury cases closed today where breakdowns are Age and Service.

FSO Treasury.Average time to close case

Average number of hours to close treasury cases where breakdown is Service.

The score is calculated according to this formula: [FSO Treasury.Summed duration of closed cases]/[FSO Treasury.Number of closed cases]

FSO Treasury.Summed duration of closed cases

Total number of hours to close treasury cases that day where breakdowns are Age and Service.

FSO Treasury.Number of new cases

Count of new treasury cases opened today where breakdowns are Age and Service. This indicator, when used with the Number of closed cases indicator, is used to compare and see the trend of the number of cases created vs. cases closed.

FSO Treasury.Number of open cases is going to breach sla

Daily count of open treasury cases that day where SLA elapsed percentage is equal to or greater than 80%.

FSO Treasury.Number of open cases breached sla

Daily count of open treasury cases that day that have breached SLA.

Breakdowns

- Age
- Service

Filters

Name	Type	Description
FSO Treasury.Service	Task record	Fetches all records from the Service Definition [sn_bom_service_definition] table where Task type starts with sn_bom_treasury and ends with service.
Age	Bucket	Shows age ranges (in days) for treasury cases.

Financial Services Treasury Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Treasury Operations application.

Components installed with Financial Services Treasury Operations

Several types of components are installed with installation of the Financial Services Treasury Operations application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Plugins installed

Plugins installed with Financial Services Treasury Operations

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with Financial Services Treasury Operations

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make treasury service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Document Processor	Enables the management of document services tasks that are used in Financial Services Treasury Operations operations workflows. For more information, see Integrate with Financial Services Document Processor .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User .

Roles installed

Roles installed with Financial Services Treasury Operations

Role title [name]	Description	Contains roles
Treasury admin [sn_bom_treasury.admin]	<p>Application-specific system administrator role for treasury operations that can:</p> <ul style="list-style-type: none"> • Grant treasury operations roles • Delete treasury service cases and tasks • Configure the treasury operations application • Create and modify treasury service definitions 	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_treasury.agent • sn_bom_treasury.manager

Roles installed with Financial Services Treasury Operations (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> • Read, write, and create access to treasury data 	
Treasury agent [sn_bom_treasury.agent]	<ul style="list-style-type: none"> • Create treasury service cases and enter case data • View the overall status of cases • Work on treasury service cases and tasks 	<ul style="list-style-type: none"> • sn_bom.service_viewer • sn_bom_document.b2b_viewer • sn_bom.rdc_service_viewer • sn_bom.b2b_checking_account_viewer • sn_bom.b2b_saving_account_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector • sn_bom.wire_transfer_service_viewer
Treasury manager [sn_bom_treasury.manager]	<ul style="list-style-type: none"> • View the Performance Analytics reports in the Treasury dashboard • Use Process Mining projects for treasury operations processes 	<ul style="list-style-type: none"> • sn_bom_treasury.agent • pa_viewer
Treasury contributor [sn_bom_treasury.contributor]	<ul style="list-style-type: none"> • Submit service requests for treasury product activation or modification • View the status of treasury service cases and document services tasks • Work on treasury cases till the Initiate and Review stage 	<ul style="list-style-type: none"> • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.rdc_service_viewer • sn_bom.account_data_viewer • sn_bom.b2b_checking_account_viewer • sn_bom.b2b_saving_account_viewer • sn_customerservice.csm_workspace_user • sn_bom.b2b_contributor • sn_bom_document.b2b_collector • sn_bom.wire_transfer_service_viewer

Roles installed with Financial Services Treasury Operations (continued)

Role title [name]	Description	Contains roles
	<p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	
Treasury agent connector [sn_bom_treasury.agent_connector]	<ul style="list-style-type: none"> Submit treasury service requests Work on treasury cases and tasks to fulfil requests for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.service_viewer sn_sla_definition_read sn_bom_document.b2b_viewer sn_bom.rdc_service_viewer sn_bom.viewer sn_bom.account_data_viewer sn_bom.b2b_checking_account_viewer sn_bom.agent sn_bom.b2b_saving_account_viewer sn_bom_document.b2b_collector sn_bom.wire_transfer_service_viewer
Treasury viewer [sn_bom_treasury.viewer]	Has read-only access to all treasury service cases and related data	<ul style="list-style-type: none"> sn_bom.service_viewer sn_bom.service_definition_read

Tables installed

Tables installed with Financial Services Treasury Operations

Table	Description
Treasury Base [sn_bom_treasury_base]	Treasury Service Case table extends the Treasury Base table. Treasury Base table extends the Financial Services Base [sn_bom_case] table.
Treasury Service Case [sn_bom_treasury_service]	Stores all treasury cases. This table extends the Treasury Base [sn_bom_treasury_base] table.
RDC Service Case [sn_bom_treasury_rdc_service]	Stores all treasury cases related to RDC service requests. This table extends the Treasury Service Case [sn_bom_treasury_service] table.
Wire Service Case [sn_bom_treasury_wire_service]	Stores all treasury cases related to wire service requests. This table extends the Treasury Service Case [sn_bom_treasury_service] table.
Treasury Service Financial Account [sn_bom_treasury_service_financial_account]	Intermediate table that stores all financial account level configurations for requested treasury services. This table has mapping between the Financial Account [sn_bom_financial_account] and Treasury Service Case [sn_bom_treasury_service] tables.
Treasury Service User [sn_bom_treasury_service_user]	Intermediate table that stores all user (contact) level configurations for requested treasury services. This table has mapping between the Contact [customer_contact] and Treasury Service Case [sn_bom_treasury_service] tables.
Treasury Task [sn_bom_treasury_task]	Stores all treasury tasks for all treasury cases. This table extends the Financial Task [sn_bom_task] table.

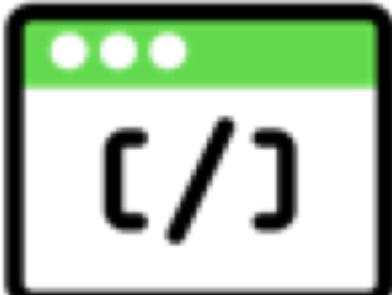
Intelligent Servicing for Fraud

With ServiceNow® Intelligent Servicing for Fraud, you can create cases for suspicious fraud alerts from an alert detection system, a fraud case reported by a customer, or an external source such as a law enforcement agency or a regulator.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Get started

<p>Explore</p>  <p>Learn about concepts and features.</p>	<p>Configure</p>  <p>Configure environments, tools, and user access.</p>	<p>Use</p>  <p>Submit and manage service requests.</p>
<p>Analytics and reporting</p>  <p>Coordinate work and improve processes with a preconfigured dashboard.</p>	<p>Process Mining</p>  <p>Visualize the process and identify the improvement opportunities.</p>	<p>Reference</p>  <p>Get details about components such as fields, tables, and properties.</p>

Exploring Intelligent Servicing for Fraud

By using the Intelligent Servicing for Fraud application, you can review the alert details that are flagged by external systems, review the cases that are reported by customers, investigate the alert cases that are reported by customers, and move the case to a final case disposition.

Key features

With the Intelligent Servicing for Fraud application, you can do the following tasks:

- Handle multiple fraudulent transactions for a single financial account such as a credit card, deposit account, and loan account.
- Review alert case details, investigate and take actions on the cases alerts, and move it to a final case disposition.
- Define the business rules and manage them to accomplish your organizational plans and drive business outcomes.

Intelligent Servicing for Fraud personas

The following table shows which personas in your organization can use the Intelligent Servicing for Fraud application.

Intelligent Servicing for Fraud personas

Persona	Description
Administrator	Fraud administrator who's responsible for configuring the application.
End users	Contributors such as branch workers, relationship managers, location managers, and fraud agents who submit requests on behalf of customers.
Fulfillers	<ul style="list-style-type: none"> Fraud agent who works on fraud cases and tasks to fulfill a request. Also, a fraud agent can rework the cases that were rejected by a fraud manager. Fraud manager who monitors, approves, rejects, and views all fraud cases on Process Mining dashboards and Performance Analytics dashboards and reports.

Setting up Intelligent Servicing for Fraud

You can set up your implementation for the Intelligent Servicing for Fraud application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

The following table provides an overview of the configuration tasks that are required for Intelligent Servicing for Fraud.

Intelligent Servicing for Fraud configuration tasks

Task	Description
Install Intelligent Servicing for Fraud.	<p>Install the Intelligent Servicing for Fraud application to work on fraud cases.</p> <p>For detailed instructions on how to install the application, see Install Intelligent Servicing for Fraud.</p>
Assign roles for Intelligent Servicing for Fraud users.	<p>Assign roles to control the actions that are available for each user.</p> <p>For detailed instructions on how to assign roles, see Assign roles for Intelligent Servicing for Fraud.</p>

Intelligent Servicing for Fraud configuration tasks (continued)

Task	Description								
Configure service definitions.	<p>Configure service definitions by navigating to Fraud Operations > Administration > Service Definitions.</p> <p>For detailed instructions on how to configure service definitions, see Configure service definitions.</p>								
Configure a playbook.	<p>Configure the playbook by navigating to All > Process Automation > Process Automation Definitions.</p> <p>For detailed instructions on how to edit or create flows, see Edit or create a new playbook.</p>								
Configure CSM Configurable Workspace.	<p>Configure CSM Configurable Workspace to enable agents to interact with customers and to resolve cases.</p> <p>For detailed instructions on how to configure CSM Configurable Workspace, see Configure CSM Configurable Workspace.</p>								
Edit or create flows.	<p>Edit or create flows by navigating to All > Process Automation > Flow Designer...</p> <p>For detailed instructions on how to edit or create flows, see Configure flows.</p>								
Configure service level agreements (SLAs).	<p>Configure an SLA by navigating to All > Service Level Management > SLA > SLA Definitions.</p> <p>For detailed instructions on how to configure an SLA, see Configure the Service Level Agreements.</p>								
Configure user groups.	<p>Configure the following user groups for case and task assignments. You can also assign roles to these user groups.</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Roles</th> </tr> </thead> <tbody> <tr> <td>Fraud operations analyst</td> <td>sn_bom_fraud.analyst</td> </tr> <tr> <td>Fraud operations investigator</td> <td>sn_bom_fraud.investigator</td> </tr> <tr> <td>Fraud operations manager</td> <td>sn_bom_fraud.manager</td> </tr> </tbody> </table> <p>For detailed instructions on how to configure user groups, see Configure user groups.</p>	Name	Roles	Fraud operations analyst	sn_bom_fraud.analyst	Fraud operations investigator	sn_bom_fraud.investigator	Fraud operations manager	sn_bom_fraud.manager
Name	Roles								
Fraud operations analyst	sn_bom_fraud.analyst								
Fraud operations investigator	sn_bom_fraud.investigator								
Fraud operations manager	sn_bom_fraud.manager								
Configure assignment rules to route tasks to agents, based on their skill sets.	<p>Configure the following assignment rule to identify cases that meet certain conditions and then route them to specific agents.</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Table</th> </tr> </thead> <tbody> <tr> <td>Fraud case</td> <td>sn_bom_fraud_case</td> </tr> </tbody> </table> <p>For detailed instructions on how to configure assignment rules, see Configure assignment rules.</p>	Name	Table	Fraud case	sn_bom_fraud_case				
Name	Table								
Fraud case	sn_bom_fraud_case								

Install Intelligent Servicing for Fraud

You can install the Intelligent Servicing for Fraud application (sn_bom_fraud) if you have the admin role. The application includes the demo data and installs that are related to ServiceNow® Store applications and plugins if they aren't already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with the Intelligent Servicing for Fraud application:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Intelligent Servicing for Fraud](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Intelligent Servicing for Fraud application (sn_bom_fraud) by using the filter criteria and search bar.

You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

In the list next to the **Install** button, the versions that are available to you are displayed.

3. Select a version from the list and select **Install**.

In the Install dialog box that is displayed, any dependencies that are installed along with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.



Important: If you don't load the demo data during installation, it's unavailable to load later.

6. Select **Install**.

Assign roles for Intelligent Servicing for Fraud users

Assign roles to control access to features, capabilities, and data in the Intelligent Servicing for Fraud application.

Before you begin

Role required: sn_bom_fraud.admin or admin

About this task

Users with the roles listed in the following table can use the Intelligent Servicing for Fraud application.

Roles for Intelligent Servicing for Fraud

Role	Description	Contains roles
sn_bom_fraud.admin	Creates, reads, updates, and deletes (CRUD) operations on fraud cases.	<ul style="list-style-type: none"> decision_table_admin sn_bom.service_definition_admin sn_bom_fraud.agent sn_doc_processor.admin
sn_bom_fraud.agent	Accesses and views fraud data as a fraud agent.	<ul style="list-style-type: none"> sn_doc_processor.agent sn_bom.customer_data_viewer sn_bom.account_data_viewer sn_bom.credit_card_account_viewer sn_bom.b2b_agent sn_bom.deposit_account_viewer sn_bom.b2b_credit_card_account_viewer sn_bom.b2c_agent
sn_bom_fraud.viewer	Grants access to view fraud cases.	<ul style="list-style-type: none"> sn_bom.service_definition_read sn_bom.customer_data_viewer sn_bom.account_data_viewer sn_bom.credit_card_account_viewer sn_bom.deposit_account_viewer sn_bom.b2b_credit_card_account_viewer
sn_bom_fraud.manager	Approves or rejects fraud cases.	sn_bom_fraud.agent

Roles for Intelligent Servicing for Fraud (continued)

Role	Description	Contains roles
sn_bom_fraud.contributor	Creates a fraud case on behalf of the customer.	<ul style="list-style-type: none"> • sn_bom.account_viewer • sn_doc_processor.collector • sn_bom.ref_data_viewer • sn_bom.service_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.credit_card_account_viewer • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer
sn_bom_fraud.agent_connector	Creates, views, and edits fraud cases and works with consumers to resolve cases.	<ul style="list-style-type: none"> • sn_doc_processor.agent • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.agent • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer

Procedure

Assign roles to users and groups using the Now Platform user administration feature.

- To assign a role to a user, see [Assign a role to a user](#).
- To assign a role to a group, see [Assign a role to a group](#).

Using Intelligent Servicing for Fraud

Learn how fraud agents and managers use the Intelligent Servicing for Fraud application to initiate, investigate, and resolve fraud cases.

General workflow for a fraud case

Branch workers and fraud agents use personalized Workspace to work on all aspects of their fraud cases. Workspace enables agents to do the following tasks:

- Monitor their workload and performance
- Focus on high-priority items
- Navigate across tasks

When a fraud case is reported by a customer or an external fraud detection system, a fraud agent initiates a case and updates the transaction details. This process, which triggers a workflow for the transaction, is done with a case playbook. Throughout the workflow, a fraud agent processes alerts, investigates the case, and updates the statuses of the tasks that are associated with the case update. Depending on the task updates, a workflow might have additional or fewer tasks.

How a fraud case is initiated

A fraud case can be initiated as follows:

- A fraud alert case is flagged by an external fraud detection system.
- A fraud case is reported by a customer or from an external source such as a law enforcement agency or a regulator.

Assignment and resolution of fraud cases

- Fraud agents and managers can use a fraud case to track the lifecycle of a fraud alert and the tasks for the request.
 - The Intelligent Servicing for Fraud application includes two sample service definitions that have predefined values that fraud agent and manager can use. The fraud type service definitions are the following:
 - Card fraud by alert: A fraud agent can update the status of the transactions that are suspected as fraud by interacting with the customers.
 - Card fraud: A fraud agent can investigate a fraudulent case that is reported by a customer or from external sources such as from a law enforcement agency or regulators.
- To resolve cases, a fraud agent can also gather documents until the closure of the case. The case can also be sent for approval to a fraud manager.

Submitting a fraud case request

An agent can begin the workflow by submitting a fraud case request that is received from a consumer or business contact in the Intelligent Servicing for Fraud application.

Submit a fraud request

Collect all required information and documents from the customer and submit the fraud request to the back-office agents so that you can begin the fulfillment process.

Before you begin

Role required: sn_bom_fraud.agent

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. On the **Lists** tab, under **Fraud cases**, select **All**.
4. Select **New**.
5. From the Create case dialog that appears, select a fraud type and select **Create**.
A new fraud case is created.
6. Fill in any necessary information that is related to the case.

Note: Each fraud case form has a different set of fields that are based on the selected fraud type.

7. Select **Save**.
8. Optional: Navigate to **Configure > Related Lists > Document Verification Tasks**, to collect customer documents, if any.
For a card fraud by alert, you have tasks to review the alerts and take required actions.
9. Select **Submit**.

Result

- A fraud case is created in the New state and the workflow is triggered.
- The case is assigned to an assignment group that is based on the defined assignment rules.

Work on a fraud case for Card fraud by alert

Use Card fraud by alert to work on a fraud case that is created for processing alerts that are received from an external fraud detection system, ensure that any outstanding tasks are completed, and the cases are investigated and resolved.

Before you begin

Role required: sn_bom_fraud.agent or sn_bom_fraud.agent_connector

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. In the **Lists** tab, under **Fraud cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all fraud cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides fulfillers through the steps that are involved in resolving a case.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
 - **Initiate**- This stage enables you to enter fraud information, verify fraud transactions, and submit the case.
 - **Process alert** - This stage enables you to evaluate the fraud risk using the Decision Builder capabilities. Based on the business rules configured in the Card fraud risk evaluation rules, the card fraud is evaluated as Low risk or High risk.
 - **Investigate**- This stage enables you to investigate the fraud case and request for manager approval to review the fraud investigation.

Note: To resolve cases, agents can also request documents until the closure of the case. The case can also be routed for approval to a fraud manager.

 - **Case disposition** - This stage enables you to capture case outcome, notify the customer, update fraud management system, request write-off, and complete all the fulfilment fraud tasks.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. Close the task from the task form.

Activity	Action
To update/complete fraud information	In the case playbook, select Mark complete .
To submit a fraud case	In the case playbook, select Submit .
To close investigation tasks	In the task form, select Close to close the task.

Work on a fraud case for Card fraud

Use Card fraud to work on a fraud case that is created for reviewing alerts that are flagged by customers or from external sources, ensure that any outstanding tasks are completed, and the cases are investigated and resolved.

Before you begin

Role required: sn_bom_fraud.agent or sn_bom_fraud.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. In the **Lists** tab, under **Fraud cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all fraud cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides fulfillers through the steps that are involved in resolving a case.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
 - **Initiate**- This stage enables you to enter fraud information, verify fraud transactions, and submit the case.
 - **Investigate**- This stage enables you to investigate the fraud case, determine the recovery funds option, collect documents for verification, and request for manager approval to review the fraud investigation.
 - **Case disposition** - This stage enables you to capture case outcome, notify the customer, update fraud management system, request write-off, and complete all the fulfilment fraud tasks.
 Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. Close the task from the task form.

Activity	Action
To update/complete fraud information	In the case playbook, select Mark complete .

Activity	Action
To submit a fraud case	In the case playbook, select Submit .
To close investigation tasks	In the task form, select Close to close the task.

Workspace for fraud agent

The Intelligent Servicing for Fraud workspace provides a single location for fraud agent to process cases and tasks. Agents can use it to respond to all task types, view the full context of an issue, and get relevant recommendations to resolve issues.

On the workspace landing page, you can get a quick overview of the cases and tasks that you and your team are working on. The widgets helps you and your team to monitor your workload, focus on high-priority items, and easily navigate across your responsibilities.

Note: The widgets and the data that are displayed in the widgets depend on your role.

The following is an example of the workspace landing page for the fraud agent.

Example of the landing page for fraud agent

Hello, Carroll!

Get a little help managing fraud cases with your personal home page.

My cases and tasks Team's cases and tasks

My cases

Total open cases	SLA breached	SLA at risk
24	10	0

My open cases Last refreshed just now.

Number	Fraud type	Consumer	Account	Total fraud amount	State	Created
FRC0000501	Card fraud by alert	Anu Raj	(empty)	\$1,338,788.046	Work in Progress	2022-12-02 05:15:29
FRC0000502	Card fraud by alert	Anu Raj	(empty)	\$15,910,6077	Work in Progress	2022-12-14 22:05:31
FRC0000503	Card fraud	Anu Raj	(empty)	\$15,910,6077	Work in Progress	2022-12-21 22:30:25
FRC0000504	Card fraud	Anu Raj	(empty)	\$15,104,8551	Work in Progress	2022-12-21 22:34:12
FRC0000505	Card fraud	Anu Raj	(empty)	\$15,104,8551	Work in Progress	2022-12-21 22:38:17

Showing 1-5 of 24

My tasks

Total open tasks	SLA breached	SLA at risk
0	0	0

Workspace for fraud manager

Managers can use Intelligent Servicing for Fraud workspace to view the cases and tasks, approve or reject records sent to them for review, and track their related activities. Also, you can view the performance analytics dashboard and process optimisation.

The following is an example of the workspace landing page for the fraud manager.

Example of the landing page for fraud manager

Hello, Charles!

Get a little help managing fraud cases with your personal home page.



Overview

Pending approval tasks	Team's open cases	SLA breached	SLA at risk																																										
5	25	11	0																																										
Pending approval tasks																																													
Last refreshed 2m ago.																																													
<table border="1"> <thead> <tr> <th>Number</th><th>Parent</th><th>Consumer</th><th>Account</th><th>Fraud amount</th><th>State</th><th>Created</th></tr> </thead> <tbody> <tr> <td>FRT0000589</td><td>FRC0000529</td><td>Anu Raj</td><td>(empty)</td><td>\$146,606.0882</td><td>New</td><td>2022-12-22 03:29:34</td></tr> <tr> <td>FRT0000597</td><td>FRC0000532</td><td>Anu Raj</td><td>(empty)</td><td>\$6,840.479</td><td>New</td><td>2022-12-22 03:53:17</td></tr> <tr> <td>FRT0000613</td><td>FRC0000529</td><td>Anu Raj</td><td>(empty)</td><td>\$146,606.0882</td><td>New</td><td>2022-12-23 00:39:37</td></tr> <tr> <td>FRT0000642</td><td>FRC0000544</td><td>(empty)</td><td>Avid Corporation</td><td>\$1,220,6551</td><td>New</td><td>2022-12-24 21:51:00</td></tr> <tr> <td>FRT0000710</td><td>FRC0000568</td><td>Anu Raj</td><td>(empty)</td><td>\$6,840.479</td><td>New</td><td>2022-12-29 05:20:07</td></tr> </tbody> </table>				Number	Parent	Consumer	Account	Fraud amount	State	Created	FRT0000589	FRC0000529	Anu Raj	(empty)	\$146,606.0882	New	2022-12-22 03:29:34	FRT0000597	FRC0000532	Anu Raj	(empty)	\$6,840.479	New	2022-12-22 03:53:17	FRT0000613	FRC0000529	Anu Raj	(empty)	\$146,606.0882	New	2022-12-23 00:39:37	FRT0000642	FRC0000544	(empty)	Avid Corporation	\$1,220,6551	New	2022-12-24 21:51:00	FRT0000710	FRC0000568	Anu Raj	(empty)	\$6,840.479	New	2022-12-29 05:20:07
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Example of the fraud manager dashboard

Hello, Charles!

Get a view of your team's performance



Fraud Management

Overall metrics



Intelligent Servicing for Fraud dashboard

Intelligent Servicing for Fraud contains a preconfigured dashboard with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

The Intelligent Servicing for Fraud dashboard enables you to monitor the status of fraud cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA and open cases that need immediate attention.

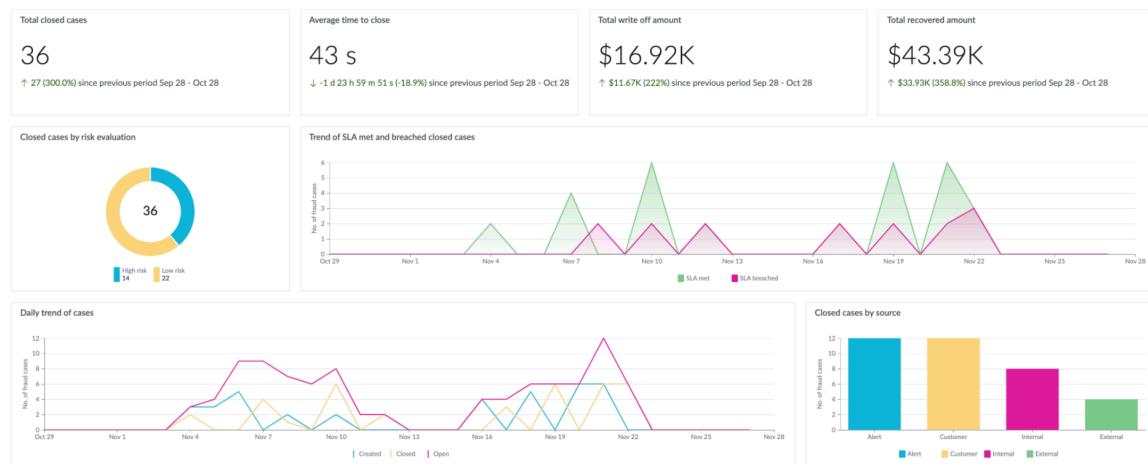
Intelligent Servicing for Fraud dashboard

Fraud Operations ▾



Overall metrics

Time duration: Last 30 days ▾



Required Now Platform roles

- sn_bom_fraud.manager, needed to see the dashboard widgets and data.
- sn_bom_fraud.admin, needed to edit the dashboard.

Access the Intelligent Servicing for Fraud dashboard

To open the dashboard, navigate to **All > Fraud Operations > Dashboard**.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Intelligent Servicing for Fraud dashboard

User	Dashboard use
Fraud manager	<p>Needs to gain visibility into the status of fraud cases and do the following:</p> <ul style="list-style-type: none"> • Monitor open fraud cases that have breached an SLA (Service Level Agreement) or are about to breach an SLA and hence need attention • Monitor the volume of fraud cases for each fraud category and their trend • Review the average closing time of cases for each category • Drill down into details in a fraud category
Fraud admin	Needs to be able to customize views.

Indicators

Number of closed cases breached SLA

Count of closed fraud cases in a day that have breached SLA.

Number of closed cases with SLA

Count of fraud cases closed that day within SLA. This indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

Number of closed cases

Count of closed fraud cases in selected time period where breakdowns are Fraud Source, Service and Risk classification.

Fraud Cases with writeoff

For selected time period, this holds the total writeoff amount of closed fraud cases that underwent write-off process where breakdown is Service.

Fraud Cases with recovery option

For selected time period, this holds the total recovery amount of closed fraud cases that underwent recovery process where breakdown is Service.

Open Cases

Count of cases open as of today. The indicator is used to compare and see the trend of the number of cases created vs. cases closed vs. open cases.

Number of cases created

Count of new fraud cases created today. The indicator is used to compare and see the trend of the number of cases created vs. cases closed vs. open cases.

Average time to close case

Breakdown of average number of hours to close fraud cases. The score is calculated as: [FSO Fraud.Summed duration of closed cases]/[FSO Fraud.Number of closed cases]

Breakdowns

- Fraud service
- Fraud source
- Fraud risk classification

Filters

Filters available in the Intelligent Servicing for Fraud dashboard

Name	Type	Description
Fraud service	Choice	Shows all active services defined for the Fraud case [sn_bom_fraud_case] table.
Fraud risk classification	Choice	Shows all active risk classifications for the Fraud case [sn_bom_fraud_case] table.

Filters available in the Intelligent Servicing for Fraud dashboard (continued)

Name	Type	Description
Fraud source	Choice	Shows all active source types for the Fraud case [sn_bom_fraud_case] table.

Components installed with Intelligent Servicing for Fraud

Several types of components are installed with the activation of the Intelligent Servicing for Fraud (sn_bom_fraud) plugin, including tables, user roles, and scheduled jobs.

Plugins installed

Plugins installed with the Intelligent Servicing for Fraud application

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Intelligent Servicing for Fraud application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make complaint service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

Roles installed with the Intelligent Servicing for Fraud application

Role	Description	Contains roles
sn_bom_fraud.admin	creates, reads, updates, and	<ul style="list-style-type: none"> decision_table_admin sn_bom.service_definition_admin

Roles installed with the Intelligent Servicing for Fraud application (continued)

Role	Description	Contains roles
	deletes (CRUD) operations on fraud cases.	<ul style="list-style-type: none"> • sn_bom_fraud.agent • sn_doc_processor.admin
sn_bom_fraud.agent	Accesses and views fraud data as a fraud agent.	<ul style="list-style-type: none"> • sn_doc_processor.agent • sn_bom.customer_data_viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.b2b_agent • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer • sn_bom.b2c_agent
sn_bom_fraud.viewer	Grants access to view fraud cases.	<ul style="list-style-type: none"> • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer
sn_bom_fraud.manager	Approves or rejects fraud cases.	sn_bom_fraud.agent
sn_bom_fraud.contributor	Creates a fraud case on behalf of the customer.	<ul style="list-style-type: none"> • sn_bom.account_viewer • sn_doc_processor.collector • sn_bom.ref_data_viewer • sn_bom.service_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.credit_card_account_viewer • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer

Roles installed with the Intelligent Servicing for Fraud application (continued)

Role	Description	Contains roles
sn_bom_fraud.agent_connector	Creates, views, and edits fraud cases and works with consumers to resolve cases.	<ul style="list-style-type: none"> • sn_doc_processor.agent • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.agent • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer

Tables installed

Tables installed with the Intelligent Servicing for Fraud application

Table	Description
Fraud Case [sn_bom_fraud_case]	<p>Stores all alerts that are flagged by the external fraud detection systems. This table is also used to log and investigate fraud cases that are reported by customers or by external entities such as the law enforcement agency or regulators in a country.</p> <p>The Fraud Case table extends the Financial Services Base table. Services Base table extends the Case [sn_customerservice_case] table.</p>
Fraud Task [sn_bom_fraud_task]	<p>Stores all fraud tasks. This table is used by fraud agents as a subtask to complete their fraud cases. For example, write off and report to risk and compliance.</p> <p>The Fraud Task table extends the Financial Task [sn_bom_task] table.</p>
Fraud Transaction [sn_bom_fraud_transaction]	<p>Stores the fraud transaction information and outcome of business rules that are triggered at various stages in the life cycle of the case.</p>

Decision tables installed

Decision tables installed with the Intelligent Servicing for Fraud application

Name	Description
Card fraud policy rules	Rules to decide whether investigation is allowed for a transaction and to determine its associated customer liability.

Decision tables installed with the Intelligent Servicing for Fraud application (continued)

Name	Description
Card fraud risk evaluation rules	Rules to determine risk associated with a transaction.
Fraud investigation routing rules	Rules to decide whether to route case to Fraud investigator group or not.

Insurance applications

Use Financial Services Operations insurance suite of applications to be agile, customer-centric, and responsive in resolving mid-term policy changes and requests.

Get started

FSO insurance applications can help you do the following:

- Connect work across distribution, underwriting, and servicing teams to resolve customer issues and policy change requests faster.
- Eliminate administrative work from underwriting queues to prioritize written premium.
- Improve regulatory compliance through built-in controls and a complete audit trail.

Find the application that best fits your needs

Property and Casualty Insurance Servicing

Property and Casualty Insurance Servicing policy service requests are supported through personal and commercial applications.

The personal and commercial insurance policy service requests are supported through the following applications:

- [Property and Casualty Insurance Servicing](#)
- [Commercial Lines Servicing](#)

Personal Lines Servicing

ServiceNow® Personal Lines Servicing enables underwriters and processors in your financial institution to quickly resolve personal insurance policy service requests, and can help you transform your middle and back-office insurance policy operations.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Explore

Learn about how customers, insurance agents, and policy processors use Personal Lines Servicing.

Set up

Set up Personal Lines Servicing.

Request

Submit insurance policy service requests.

Resolve

Resolve policy service requests via cases and tasks.

Analytics and Reporting

Monitor key statistics and track performance with preconfigured dashboard.

Process Mining

Visualize process and identify improvement opportunities.

Reference

Get details about components such as roles, tables, plugins, and store applications that are installed.

Exploring Personal Lines Servicing

Contributors, processors, and underwriters can use Personal Lines Servicing to create and manage service requests for personal insurance policies.

Key features

- Property and casualty insurance personal policy operations
- Underwriting operations

- Submit policy service requests using ServiceNow instance or a self-service portal
- Enhanced, flexible data model to create data structures and workflows that meet your business needs
- Document management service covering inbound and outbound documents and handling exceptions and approvals
- Personalized Workspace for different roles

With this application, manage the initiation, processing, underwriting, acknowledgement, and fulfillment of insurance policy service requests for personal lines products. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Personal Lines Servicing (sn_ins_policy_b2c) application from [ServiceNow Store](#).

Personal Lines Servicing personas

Personal Lines Servicing is aimed at the following personas:

Personas for Personal Lines Servicing

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Requester	Customers, customer service representatives, and contributors who submit policy service requests and check the status of cases. Two types of users can submit policy requests: <ul style="list-style-type: none"> • Consumers • Customer service representatives in the front office of a financial institution
Contributor	Insurance agents who submit policy service requests.
Manager	Managers can view the dashboard and Process Mining workflows.
Processors	Processors in the middle or back office of financial institutions who work with property and casualty insurance. They are responsible for working on policy cases and tasks (such as underwriting tasks and document service tasks) that come into policy services. <p>These roles work on policy requests:</p> <ul style="list-style-type: none"> • Insurance policy processors • Insurance underwriters

Setting up Personal Lines Servicing

You can set up your implementation for a Personal Lines Servicing application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Personal Lines Servicing

You can install the Personal Lines Servicing (sn_ins_policy_b2c) application if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- Review the [Personal Lines Servicing](#) application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Personal Lines Servicing.

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Personal Lines Servicing](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find your Personal Lines Servicing application (sn_ins_policy_b2c) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Personal Lines Servicing.
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.

Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configure Personal Lines Servicing

Review the components that are installed with the Personal Lines Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Personal Lines Servicing application is installed. For more information, see [Install Personal Lines Servicing](#).

Role required: sn_ins_policy_b2c.admin or admin

Procedure

- Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
- Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for policy service case and task. You should configure service definitions for: <ul style="list-style-type: none"> ◦ Personal Lines Servicing ◦ Insurance Underwriting Operations
Configure record producers	Create or modify record producers to define request forms.
Create flows	Create flows using Flow Designer.
Configure playbooks	Edit or create a new playbook using Playbooks.
Configure CSM Configurable Workspace	Configure CSM Configurable Workspace to enable requesters, contributors, and processors to interact with customers, and create and work on cases.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure policy request types.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.

Task	Description
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for policy service cases and tasks.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and outbound document rules, and approval rules for document deferrals and exceptions.

Using Personal Lines Servicing

Learn how the following roles use Personal Lines Servicing to update policies, change coverages, review and approve underwriting, and send documents for personal policies.

With Personal Lines Servicing requesters and contributors can submit requests, and processors can work on cases, for the following personal policy case types.

Personal case types

- Personal auto
- Homeowner

Workspace

Requesters, contributors, and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for Personal Lines Servicing

User	Description
Policy admin	Configures the insurance policy workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .
Insurance underwriting admin	Configures the insurance underwriting workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests for accounts managed by them.
Contributor Workspace	

Workspace users for Personal Lines Servicing (continued)

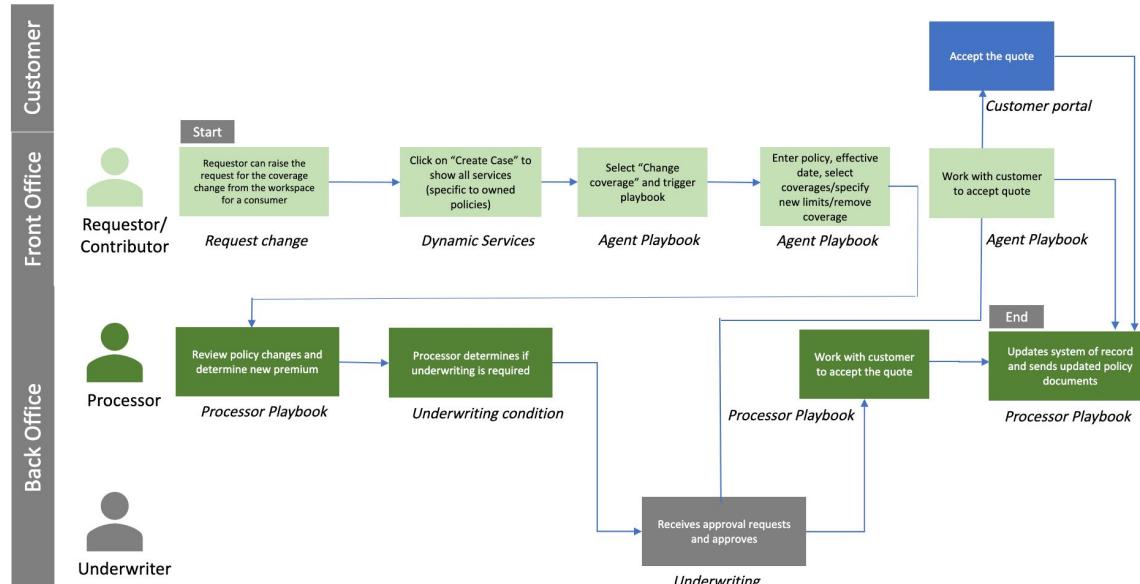
User	Description
Policy contributor	Submits policy service requests.
Underwriter Workspace	
Underwriter	Views the status of and works on underwriting tasks.

Request, review, and approve change coverage request workflows

Learn how agents, using the change coverage limits workflows, resolve service requests for requesting, reviewing, and approving policy change requests.

The following diagram shows how the application helps agents resolve a change policy coverage request.

Change coverage workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for changing coverage for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy requester, contributor, or processor

An insurance policy requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (`com.glide.service-portal.consumer-portal`) activated.

A policy service case is created based on the request type, and routes to the processor.

i Note: In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.

A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

1. In the case playbook, the processor reviews the policy change request and determines if underwriting is required. The processor approves or rejects the request.
 - If the processor approves the change request, a quote for the requested change is sent to the customer or contributor.
 - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.
2. An underwriter reviews the case details and approves or rejects the case. If they approve the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.
3. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the change coverage task in the playbook.

Accepting or rejecting a quote as a customer

When the customer receives a quote after acceptance of the requested policy change, they can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Submit a policy service request

Help your customers by submitting a policy service request for them.

Before you begin

Role required: sn_ins_policy_b2c.requestor, sn_ins_policy_b2c.homeowner_policy_processor, sn_ins_policy_b2c.auto_policy_processor, or sn_ins_policy_b2c.contributor

i Note: The applicable universal contributor role can also be assigned to create a case. For more information, see [What are the components installed with Financial Services Operations Core data model?](#)

i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see [Roles and Personas](#).

About this task

Requestors, contributors, and processors can submit policy service requests for customers.

Customers can submit policy service requests from the Consumer Service Portal or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit a form.

i Note: Before your customers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Create a policy service request from the customer record or an interaction record.

Option	Steps
Policy service request from a customer record	<p>a. In the Lists tab, under Customer, click Consumers.</p> <p>b. Click the customer record that you want to open.</p>
Policy service request from an interaction record	<p>a. In the Lists tab, under Interactions, click My Interactions.</p> <p>b. Click the interaction record for the customer that you want to open.</p> <p>For information on how to create an interaction, see </p>

4. Click **Create Policy Request**.
5. From the Catalogs list, select **Financial Services**.
6. Under **Categories**, click **Insurance Policy Service**.
7. Click a policy service that you want to submit a request for.
8. Fill in any necessary information that is related to the request.

Note: Each policy service request form has a different set of fields that are based on the policy service.

9. Click **Submit**.

Result

Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

What to do next

- Click **View Details** to open the policy service case and view its details. You can also add additional information in the **Comments** field that can help the policy processor in resolving the case.
- A policy processor can start working on the case and its tasks.

Work on a policy service case

Review a policy case for a policy service request and update its details to trigger its workflow.

Before you begin

Role required: sn_ins_policy_b2c.auto_policy_processor or
sn_ins_policy_b2c.homeowner_policy_processor

About this task

The Personal Lines Servicing modules enable processors to work on cases and tasks for personal policy accounts. When a customer requests an insurance policy service, a policy service case is created and assigned to an insurance policy processor. After the processor updates the case details, the configured workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as insurance policy, underwriting, or document service. A new task is created when an agent closes the previous task. All tasks that are associated with the case appear in respective tasks tabs.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Policy Service Cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case to work on.
 - To work on a case that is assigned to you by someone else, click **Accept**.
 - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

The state of the case updates to Work in Progress.
5. Select the **Playbook** tab.
The case playbook guides processors through the steps that are involved in resolving a case.
6. Use the activities and tasks under the playbook stages to fulfill the request and resolve the case.

i Note: Depending on the policy service request type, a playbook might have additional or fewer activities and tasks.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

7. Optional: For any ad hoc work, create a policy service task by navigating to the **Policy Service Tasks** tab of the case and clicking **New**.
8. Click **Update**.

Result

The case workflow triggers next tasks for underwriter and document agent and the case moves to the next stage.

What to do next

Work on the tasks associated with the case to resolve it.

- [Work on an insurance underwriting task](#).
- [Work on a document task to verify documents for a policy service case](#).
- Work on a policy service task.

Work on an insurance underwriting task

Work on a personal insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin

Role required: sn_ins_underwrite.b2c_underwriter

About this task

The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Personal Underwriting Service Tasks**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all underwriting tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the task in your insurance system.
6. Optional: In the **Work notes** field, enter any comments that are related to your findings.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Update**.

Work on a document task to verify documents for a policy service case

Work on a document task to manage and track documents (inbound and outbound) that are needed for a policy service case.

Before you begin

Role required: sn_bom_document.b2c_agent

About this task

The Document Processor service determines which documents (inbound and outbound) are required in a workflow. If any documents must be collected or distributed to the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

For more information, see [Understanding inbound and outbound documents](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Document Service**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

5. Find out which documents are required for the case:
 - For a list of inbound documents, click the **Inbound Documents** tab.
 - For a list of outbound documents, click the **Outbound Documents** tab.
6. Verify the completeness of all documents that the customer has submitted (inbound) or the bank should share with the customer (outbound).

Task	Action
Verify an inbound or outbound document	<ul style="list-style-type: none"> a. In the list, click the document that you want to verify. b. Check the document details and click Verify.
Defer an inbound document	<p>If the customer can't submit a document and has requested to submit it at a future date, you can defer this document.</p> <ul style="list-style-type: none"> a. In the list, click the document to defer. b. Click Request Deferment. <p>i Note: This option is available only if a deferment is enabled for the document category.</p>
Request exception for an inbound document	<p>If the customer is not able to submit a document and seeks an exemption from submitting it, you can request an exception for this document.</p> <ul style="list-style-type: none"> a. In the list, click the document to request an exception for. b. Click Request Exception. <p>i Note: This option is available only if an exception is enabled for the document category.</p>

i Note: Depending on the document rules, a deferment or an exception for a document might require an approval by a document agent to close the task. To approve, click the **Approvals** tab in the document and click **Approve**.

7. Optional: In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state and the associated case moves to the next stage.
- A new task that is based on the configured workflow is automatically generated in a respective task tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rules.

Analytics and reporting for Personal Lines Servicing

Personal Lines Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

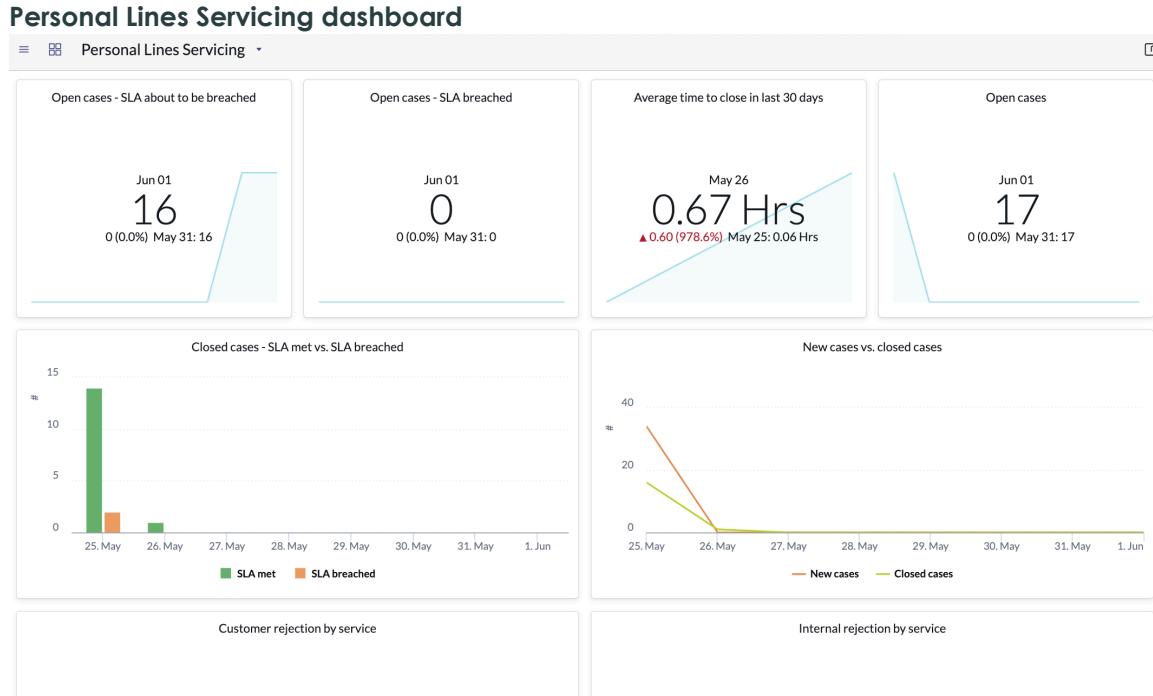
The following dashboards are available for Personal Lines Servicing.

Personal Lines Servicing dashboard

Personal Lines Servicing dashboard

With the Personal Lines Servicing dashboard, you can get an insight into how your team and business are performing for personal policy service requests received for your insurance services.

The Personal Lines Servicing dashboard enables you to monitor the status of policy service cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and average closing times of the policy service cases.



To access the Personal Lines Servicing dashboard, navigate to **All > Personal Lines Servicing > Dashboard**.

Required Now Platform roles

- sn_ins_policy_b2c.manager, required to view the dashboard widgets and data.
- sn_ins_policy_b2c.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Personal Lines Servicing dashboard

User	Dashboard use
Personal lines manager	<p>Needs to gain visibility into the real-time status of insurance cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open insurance cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or group • Monitor details of requests by policy type • Drill down into details in an error category
Personal lines admin	Needs to be able to customize views.

Indicators

Personal Lines Servicing.Summed duration of closed cases

Total number of hours to close personal lines cases that day where breakdowns are Stage and Service.

Personal Lines Servicing.Number of closed cases

Number of personal lines cases closed today where breakdowns are Stage and Service.

Personal Lines.Open Cases with SLA Breached greater than 80%

Daily count of open personal lines cases that day where SLA elapsed percentage is greater than 80%.

Personal Lines: Number of change coverage cases created for both auto and home

Count of personal lines cases created today where personal lines service is Personal auto change coverage account or homeowners change coverage.

Personal Lines Servicing.Number of closed cases with breached sla

Count of personal lines cases closed that day that breached SLA.

Personal Lines: Number of open cases breached SLA

Daily count of open personal lines cases that day that have breached SLA.

Personal lines.Number of change coverage open cases for auto and home

Number of open personal lines cases that day where personal lines service is Personal auto change coverage account or homeowners change coverage.

Personal Lines Servicing.Number of cases rejected by customer

Number of cases rejected by customer.

Personal Lines Servicing.Number of closed cases with SLA

Count of personal lines cases closed that day within SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

Breakdowns

- Policy Case Stage
- Policy Service
- Policy Rejection Reason

Personal Lines Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Personal Lines Servicing application.

Components installed with Personal Lines Servicing

Several types of components are installed with the installation of the Financial Services Insurance Policy Operations Personal Lines Servicing store applications, including tables and user roles. The applications also install related plugins and store applications if they are not already installed.

i Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application ↗](#).

Plugins installed

Plugins installed with the Personal Lines Servicing store applications

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Personal Lines Servicing store applications

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Personal Lines Underwriting	Enables management of personal underwriting services tasks that are used in insurance policy service cases. For more information, see Components installed with Personal Lines Underwriting .
Document Processor	Enables the management of document services tasks that are used in insurance operations workflows. For more information, see Integrate with Financial Services Document Processor .

Store applications installed with the Personal Lines Servicing store applications (continued)

Store application	Description
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

Roles installed with the Personal Lines Servicing store applications

Role title [name]	Description	Contains roles
Personal insurance policy admin [sn_ins_policy_b2c.admin]	<p>Application-specific system administrator role for personal insurance policy that can:</p> <ul style="list-style-type: none"> Grant personal property and casualty insurance servicing roles Delete personal policy cases and tasks Configure personal Property and Casualty Insurance Servicing application Create and modify personal policy service definitions Has read, write, and create access to personal policy data <p>Note: The sn_bom.admin role contains the sn_ins_policy_b2c.admin role when the Property and Casualty Insurance Servicing application is installed.</p>	<ul style="list-style-type: none"> sn_bom.service_definition sn_ins_policy_b2c.info sn_ins_policy_b2c.auto sn_ins_policy_b2c.home
Personal insurance policy requester [sn_ins_policy_b2c.requestor]	<ul style="list-style-type: none"> Submit personal insurance policy service requests View the status of personal insurance policy cases, underwriting tasks, and document services tasks Record interactions 	<ul style="list-style-type: none"> sn_ins_policy_b2c.home sn_ins_policy_b2c.info sn_bom.homeowner_in sn_bom.auto_ins_policy sn_bom.viewer sn_bom_document.b2c

Roles installed with the Personal Lines Servicing store applications (continued)

Role title [name]	Description	Contains roles
		<ul style="list-style-type: none"> sn_ins_policy_b2c.auto_processor sn_bom.b2c_requestor sn_ins_underwrite.viewer
Personal insurance contributor [sn_ins_policy_b2c.contributor]	<p>Create and track policy service cases for accounts managed by them.</p> <p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_sla_definition_read sn_bom.customer_data_processor sn_ins_policy_b2c.info_viewer sn_bom.homeowner_insurance_processor sn_bom.auto_ins_policy_processor sn_bom.b2c_contributor sn_bom_document.b2c_processor sn_customerservice.csms_processor sn_ins_underwrite.viewer sn_bom_document.b2c_processor
Auto policy processor [sn_ins_policy_b2c.auto_policy_processor]	<ul style="list-style-type: none"> Submit auto insurance policy service requests View the status of auto insurance policy cases, underwriting tasks, and document services tasks Record interactions 	<ul style="list-style-type: none"> sn_ins_policy_b2c.info_viewer sn_bom.auto_ins_policy_processor sn_bom_document.b2c_processor sn_bom.b2c_agent sn_ins_underwrite.viewer
Auto insurance policy viewer [sn_ins_policy_b2c.auto_policy_viewer]	View auto insurance policy cases and related data	<ul style="list-style-type: none"> sn_bom.ref_data_viewer sn_bom.service_definition_processor sn_bom.customer_data_processor sn_ins_policy_b2c.insurance_processor sn_ins_policy_b2c.info_viewer
Homeowner policy processor [sn_ins_policy_b2c.homeowner_policy_processor]	<ul style="list-style-type: none"> Submit homeowner insurance policy service requests View the status of homeowner insurance policy cases, underwriting tasks, and document services tasks Record interactions 	<ul style="list-style-type: none"> sn_ins_policy_b2c.info_viewer sn_bom.homeowner_insurance_processor sn_bom_document.b2c_processor sn_bom.b2c_agent sn_ins_underwrite.viewer

Roles installed with the Personal Lines Servicing store applications (continued)

Role title [name]	Description	Contains roles
Homeowner insurance policy viewer [sn_ins_policy_b2c.homeowner_policy_viewer]	View homeowner insurance policy cases and related data	<ul style="list-style-type: none"> • sn_bom.ref_data_viewer • sn_bom.service_definition • sn_bom.customer_data • sn_ins_policy_b2c.insurance_case • sn_ins_policy_b2c.info

Tables installed

Tables installed with the Personal Lines Servicing store applications

Table	Description
Policy Base [sn_ins_policy_b2c_base]	Policy Service Case table extends the Policy Base table. Policy Base table extends the Case [sn_customerservice_case] table.
Auto Policy Case [sn_ins_policy_b2c_service]	Stores all policy service cases for consumer services for all Financial Services Operations applications. This table extends the Policy Base [sn_ins_policy_b2c_base] table.
Auto Policy Task [sn_ins_policy_b2c_task]	Stores all policy tasks for policy services for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Homeowner Policy Case [sn_ins_policy_b2c_home_service]	Homeowners case type table which holds all servicing cases for Homeowner policies. This table is extended off Policy Base table.
Homeowner Policy Task [sn_ins_policy_b2c_home_service_task]	This table extends the Financial Task [sn_bom_task] table. Stores all tasks related to a Homeowners case.
Insured Property Info [sn_ins_policy_b2c_insured_property_info]	This is an Info table which stores the changes to insured properties which can take place as part of servicing a case against a policy.
Participant Insured Property Info [sn_ins_policy_b2c_participant_insured_property_info]	This is an Info table which stores the changes to a role that a participant plays on an insured property which can take place as part of servicing a case against a policy.
Policy Coverage Info	This is an Info table which stores the changes to policy participants

Tables installed with the Personal Lines Servicing store applications (continued)

Table	Description
[sn_ins_policy_b2c_policy_coverage_info]	which can take place as part of servicing a case against a policy.
Policy Participant Info [sn_ins_policy_b2c_policy_participant_info]	This is an Info table which stores the changes to policy coverages which can take place as part of servicing a case against a policy.

Components installed with Personal Lines Underwriting

Several types of components are installed with installation of the Personal Lines Underwriting application (sn_ins_underwrite), including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

The Personal Lines Underwriting plugin (sn_ins_underwrite) is automatically installed with the Personal Lines Servicing plugin.

Personal Lines Underwriting manages the underwriting tasks that are used in workflows across Financial Services Operations applications.

Roles installed

Roles installed with the Personal Lines Underwriting application

Role title [name]	Description	Contains roles
Insurance underwriting admin sn_ins_underwrite.admin	Application-specific system administrator role that can grant access to all insurance underwriting operations data. Users with this role have read, write, and create access to the Insurance Underwriting Operations tables.	sn_ins_underwrite.underwriter
Personal insurance underwriter [sn_ins_underwrite.b2c_underwriter]	<ul style="list-style-type: none"> • View the overall status of 	<ul style="list-style-type: none"> • sn_bom.b2c_agent • sn_bom.ins_policy_viewer

Roles installed with the Personal Lines Underwriting application (continued)

Role title [name]	Description	Contains roles
	<p>personal underwriting tasks for insurance policy services</p> <ul style="list-style-type: none"> • Work on personal underwriting tasks 	<ul style="list-style-type: none"> • sn_ins_policy_b2c.info_viewer • sn_ins_policy_b2c.homeowner_policy_viewer • sn_ins_policy_b2c.auto_policy_viewer
Insurance underwriting viewer sn_ins_underwrite.viewer	<p>View underwriting tasks and related data for insurance policy services</p>	None

Tables installed

Tables installed with the Personal Lines Underwriting application

Table	Description
Underwriting Service Task (Personal) [sn_ins_underwrite_b2c_task]	Stores all underwriting tasks for personal policy service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

Commercial Lines Servicing

ServiceNow® Commercial Lines Servicing enables underwriters and processors in your financial institution to quickly resolve commercial insurance policy service requests, and can help you transform your middle and back-office insurance policy operations.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

<p>Explore</p>  <p>Learn about how customers, insurance agents, and policy processors use Commercial Lines Servicing.</p>	<p>Set up</p>  <p>Set up Commercial Lines Servicing.</p>	<p>Request</p>  <p>Submit insurance policy service requests.</p>
<p>Resolve</p>  <p>Resolve policy service requests via cases and tasks.</p>	<p>Analytics and Reporting</p>  <p>Monitor key statistics and track performance with preconfigured dashboard.</p>	<p>Process Mining</p>  <p>Visualize process and identify improvement opportunities.</p>
<p>Reference</p>  <p>Get details about components such as roles, tables, plugins, and store applications that are installed.</p>		

Exploring Commercial Lines Servicing

Contributors, processors, and underwriters can use Commercial Lines Servicing to create and manage service requests for commercial insurance policies.

Key features

- Property and casualty insurance business policy operations
- Underwriting operations
- Submit policy service requests using ServiceNow instance or a self-service portal
- Enhanced, flexible data model to create data structures and workflows that meet your business needs
- Document management service covering inbound and outbound documents and handling exceptions and approvals
- Personalized Workspace for different roles

With this application, manage the initiation, processing, underwriting, acknowledgement, and fulfillment of insurance policy service requests for commercial lines products. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Commercial Lines Servicing (sn_ins_policy_b2b) application from [ServiceNow Store](#).

Commercial Lines Servicing personas

Commercial Lines Servicing is aimed at the following personas:

Personas for Commercial Lines Servicing

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Requester	Customers, customer service representatives, and contributors who submit policy service requests and check the status of cases. Two types of users can submit policy requests: <ul style="list-style-type: none"> • Consumers • Customer service representatives in the front office of a financial institution
Contributor	Insurance agents who submit policy service requests.
Manager	Managers can view the dashboard and Process Mining workflows.
Processors	Processors in the middle or back office of financial institutions who work with property and casualty insurance. They are responsible for working on policy cases and tasks (such as underwriting tasks and document service tasks) that come into policy services. These roles work on policy requests:

Personas for Commercial Lines Servicing (continued)

Persona	Description
	<ul style="list-style-type: none"> • Insurance policy processors • Insurance underwriters

Setting up Commercial Lines Servicing

You can set up your implementation for a Commercial Lines Servicing application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Commercial Lines Servicing

You can install the Commercial Lines Servicing (sn_ins_policy_b2b) application if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- Review the [Commercial Lines Servicing](#) application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Commercial Lines Servicing.

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Commercial Lines Servicing](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find your Commercial Lines Servicing application (sn_ins_policy_b2b) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Commercial Lines Servicing.

4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.

Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configure Commercial Lines Servicing

Review the components that are installed with the Commercial Lines Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Commercial Lines Servicing application is installed. For more information, see [Install Personal Lines Servicing](#).

Role required: sn_ins_policy_b2b.admin or admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	<p>Configure service definitions to enable unique flows and views for policy service case and task. You should configure service definitions for:</p> <ul style="list-style-type: none"> ◦ Commercial Lines Servicing ◦ Commercial Lines Underwriting
Configure record producers	<p>Create or modify record producers to define request forms.</p>
Create flows	<p>Create flows using Flow Designer.</p>
Configure playbooks	<p>Edit or create a new playbook using Playbooks.</p>
Configure CSM Configurable Workspace	<p>Configure CSM Configurable Workspace to enable requesters, contributors, and processors to interact with customers, and create and work on cases.</p>

Task	Description
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure policy request types.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for policy service cases and tasks.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and outbound document rules, and approval rules for document deferrals and exceptions.

Using Commercial Lines Servicing

Learn how the following roles use Commercial Lines Servicing to update policies, change coverages, review and approve underwriting, and send documents for personal policies.

With Commercial Lines Servicing, requesters and contributors can submit requests, and processors can work on cases, for the following personal policy case types.

Commercial case types

Business owners policy is the commercial case type available.

Workspace

Requesters, contributors, and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for Commercial Lines Servicing

User	Description
Policy admin	<p>Configures the insurance policy workspace as per business requirements.</p> <p>For more information, see Configure CSM Configurable Workspace.</p>
Underwriting admin	Configures the insurance underwriting workspace as per business requirements.

Workspace users for Commercial Lines Servicing (continued)

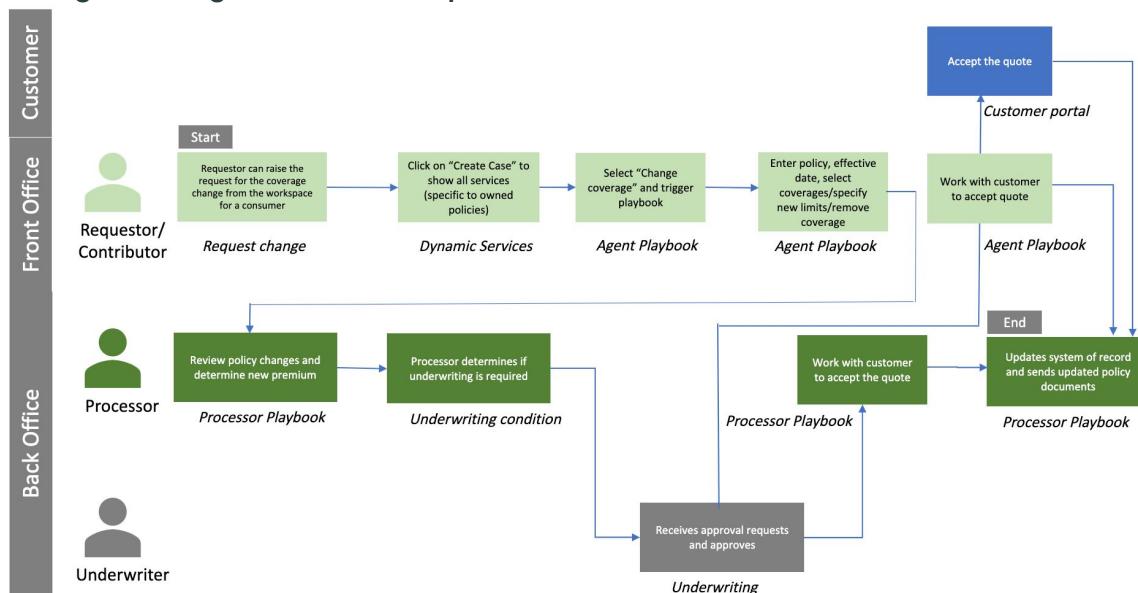
User	Description
	For more information, see Configure CSM Configurable Workspace .
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests for accounts managed by them.
Contributor Workspace	
Policy contributor	Submits policy service requests.
Underwriter Workspace	
Underwriter	Views the status of and works on underwriting tasks.

Request, review, and approve change coverage request workflows

Learn how agents, using the change coverage limits workflows, resolve service requests for requesting, reviewing, and approving policy change requests.

The following diagram shows how the application helps agents resolve a change policy coverage request.

Change coverage workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for changing coverage for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy requester, contributor, or processor

An insurance policy requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

i Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A policy service case is created based on the request type, and routes to the processor.

i Note: In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.

A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

1. In the case playbook, the processor reviews the policy change request and determines if underwriting is required. The processor approves or rejects the request.
 - If the processor approves the change request, a quote for the requested change is sent to the customer or contributor.
 - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.
2. An underwriter reviews the case details and approves or rejects the case. If they approve the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.
3. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the change coverage task in the playbook.

Accepting or rejecting a quote as a customer

When the customer receives a quote after acceptance of the requested policy change, they can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Submit a policy service request

Help your customers by submitting a policy service request for them.

Before you begin

Role required: sn_ins_policy_b2b.requestor or sn_ins_policy_b2b.contributor

i Note: The applicable universal contributor role can also be assigned to create a case. For more information, see [What are the components installed with Financial Services Operations Core data model?](#).

i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see [Roles and Personas](#).

About this task

Requestors, contributors, and processors can submit policy service requests for customers.

Customers can submit policy service requests from the Consumer Service Portal or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit a form.

- Note:** Before your customers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Create a policy service request from the customer record or an interaction record.

Option	Steps
Policy service request from a customer record	<ol style="list-style-type: none"> In the Lists tab, under Customer, click Consumers. Click the customer record that you want to open.
Policy service request from an interaction record	<ol style="list-style-type: none"> In the Lists tab, under Interactions, click My Interactions. Click the interaction record for the customer that you want to open. <p>For information on how to create an interaction, see </p>

4. Click **Create Policy Request**.
5. From the Catalogs list, select **Financial Services**.
6. Under **Categories**, click **Insurance Policy Service**.
7. Click a policy service that you want to submit a request for.
8. Fill in any necessary information that is related to the request.

Note: Each policy service request form has a different set of fields that are based on the policy service.

9. Click **Submit**.

Result

Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

What to do next

- Click **View Details** to open the policy service case and view its details. You can also add additional information in the **Comments** field that can help the policy processor in resolving the case.
- A policy processor can start working on the case and its tasks.

Work on a policy service case

Review a policy case for a policy service request and update its details to trigger its workflow.

Before you begin

Role required: sn_ins_policy_b2b.bop_processor

About this task

The Commercial Lines Servicing modules enable processors to work on cases and tasks for commercial policy accounts. When a customer requests an insurance policy service, a policy service case is created and assigned to an insurance policy processor. After the processor updates the case details, the configured workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as insurance policy, underwriting, or document service. A new task is created when an agent closes the previous task. All tasks that are associated with the case appear in respective tasks tabs.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Policy Service Cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all cases, click **All**.
4. In the list, select the case to work on.
 - To work on a case that is assigned to you by someone else, click **Accept**.
 - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

The state of the case updates to Work in Progress.

5. Select the **Playbook** tab.

The case playbook guides processors through the steps that are involved in resolving a case.

6. Use the activities and tasks under the playbook stages to fulfill the request and resolve the case.

Note: Depending on the policy service request type, a playbook might have additional or fewer activities and tasks.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

7. Optional: For any ad hoc work, create a policy service task by navigating to the **Policy Service Tasks** tab of the case and clicking **New**.
8. Click **Update**.

Result

The case workflow triggers next tasks for underwriter and document agent and the case moves to the next stage.

What to do next

Work on the tasks associated with the case to resolve it.

- Work on an insurance underwriting task.
- Work on a document task to verify documents for a policy service case.
- Work on a policy service task.

Work on an insurance underwriting task

Work on a commercial insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin

Role required: sn_ins_uw_b2b.underwriter

About this task

The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Commercial Underwriting Service Tasks**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all underwriting tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the task in your insurance system.
6. Optional: In the **Work notes** field, enter any comments that are related to your findings.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Update**.

Work on a document task to verify documents for a policy service case

Work on a document task to manage and track documents (inbound and outbound) that are needed for a policy service case.

Before you begin

Role required: sn_bom_document.b2b_agent

About this task

The Document Processor service determines which documents (inbound and outbound) are required in a workflow. If any documents must be collected or distributed to the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

For more information, see [Understanding inbound and outbound documents](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().

3. In the **Lists** tab, under **Document Service**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Find out which documents are required for the case:
 - For a list of inbound documents, click the **Inbound Documents** tab.
 - For a list of outbound documents, click the **Outbound Documents** tab.
6. Verify the completeness of all documents that the customer has submitted (inbound) or the bank should share with the customer (outbound).

Task	Action
Verify an inbound or outbound document	<ul style="list-style-type: none"> a. In the list, click the document that you want to verify. b. Check the document details and click Verify.
Defer an inbound document	<p>If the customer can't submit a document and has requested to submit it at a future date, you can defer this document.</p> <ul style="list-style-type: none"> a. In the list, click the document to defer. b. Click Request Deferment. <p>i Note: This option is available only if a deferment is enabled for the document category.</p>
Request exception for an inbound document	<p>If the customer is not able to submit a document and seeks an exemption from submitting it, you can request an exception for this document.</p> <ul style="list-style-type: none"> a. In the list, click the document to request an exception for. b. Click Request Exception. <p>i Note: This option is available only if an exception is enabled for the document category.</p>

i Note: Depending on the document rules, a deferment or an exception for a document might require an approval by a document agent to close the task. To approve, click the **Approvals** tab in the document and click **Approve**.

7. Optional: In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state and the associated case moves to the next stage.
- A new task that is based on the configured workflow is automatically generated in a respective task tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rules.

Analytics and reporting for Group Life Servicing

Commercial Lines Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Commercial Lines Servicing.

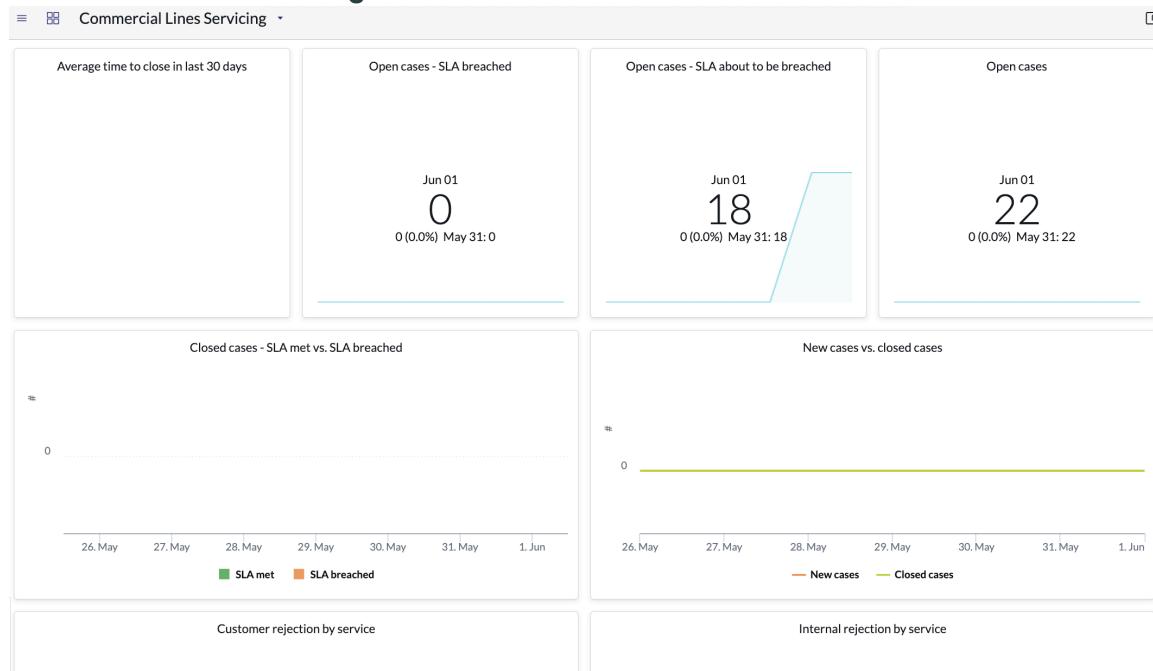
[Commercial Lines Servicing dashboard](#)

Commercial Lines Servicing dashboard

With the Commercial Lines Servicing dashboard, you can get an insight into how your team and business are performing for personal policy service requests received for your insurance services.

The Commercial Lines Servicing dashboard enables you to monitor the status of policy service cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and average closing times of the policy service cases.

Commercial Lines Servicing dashboard



To access the Commercial Lines Servicing dashboard, navigate to **All > Commercial Lines Servicing > Dashboard**.

Required Now Platform roles

- sn_ins_policy_b2b.manager, required to view the dashboard widgets and data.
- sn_ins_policy_b2b.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Commercial Lines Servicing dashboard

User	Dashboard use
Commercial lines servicing manager	<p>Needs to gain visibility into the real-time status of insurance cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open insurance cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or group • Monitor details of requests by policy type • Drill down into details in an error category
Commercial lines servicing admin	Needs to be able to customize views.

Indicators

Commercial Lines Servicing.Summed duration of closed cases

Total number of hours to close commercial lines cases that day where breakdowns are Stage and Service.

Commercial Lines Servicing.Number of closed cases

Number of commercial lines cases closed today where breakdowns are Stage and Service.

Commercial Lines.Open Cases with SLA Breached greater than 80%

Daily count of open commercial lines cases that day where SLA elapsed percentage is greater than 80%.

Commercial Lines: Number of BOP change coverage cases created

Count of commercial lines cases created today where commercial lines service is BOP change coverage account.

Commercial Lines Servicing.Number of closed cases with breached sla

Count of commercial lines cases closed that day that breached SLA.

Commercial Lines: Number of open cases breached SLA

- Daily count of open commercial lines cases that day that have breached SLA.
- Commercial lines.Number of bop change coverage open cases
 - Number of open commercial lines cases that day where commercial lines service is bop change coverage account.
- Commercial Lines Servicing.Number of cases rejected by customer
- Commercial Lines Servicing.Number of closed cases with sla
 - Count of commercial lines cases closed that day within SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.
- Commercial Lines Servicing.Number of cases rejected by fulfiller

Breakdowns

- Policy Case Stage
- Policy Reject Reason
- Policy Service

Commercial Lines Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Commercial Lines Servicing application.

Components installed with Commercial Lines Servicing

Several types of components are installed with the installation of the Financial Services Commercial Lines Servicing store application, including tables and user roles. The applications also install related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Plugins installed

Plugins installed with Commercial Lines Servicing

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with Commercial Lines Servicing

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see What are the components

Store applications installed with Commercial Lines Servicing (continued)

Store application	Description
	installed with Financial Services Operations Core data model?.
Commercial Lines Underwriting	Enables management of commercial underwriting services tasks that are used in insurance policy service cases. For more information, see Components installed with Commercial Lines Underwriting .
Document Processor	Enables the management of document services tasks that are used in insurance operations workflows. For more information, see Integrate with Financial Services Document Processor .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

Roles installed with Commercial Lines Servicing

Role title [name]	Description	Contains roles
Commercial insurance policy admin [sn_ins_policy_b2b.admin]	<ul style="list-style-type: none"> Grant commercial property and casualty insurance servicing roles Delete commercial policy cases and tasks Configure commercial Property and Casualty Insurance Servicing application Create and modify commercial policy service definitions 	<ul style="list-style-type: none"> sn_bom.service_definition_admin sn_ins_policy_b2b.bop_processor

Roles installed with Commercial Lines Servicing (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> Has read, write, and create access to commercial policy data 	
Commercial policy processor [sn_ins_policy_b2b.bop_processor]	<ul style="list-style-type: none"> Submit commercial insurance policy service requests View the status of commercial insurance policy cases, underwriting tasks, and document services tasks Record interactions 	<ul style="list-style-type: none"> sn_ins_policy_b2b.info_viewer sn_bom_document.b2b_viewer sn_ins_policy_b2b.info_writer sn_bom.b2b_agent sn_ins_uw_b2b.viewer sn_ins_policy_b2b.bop_viewer sn_bom_document.b2b_collector sn_bom.bo_ins_policy_viewer
Commercial insurance policy requester [sn_ins_policy_b2b.requestor]	<ul style="list-style-type: none"> Submit commercial insurance policy service requests View the status of commercial insurance policy cases, underwriting tasks, and document services tasks Record interactions 	<ul style="list-style-type: none"> agent_workspace_user sn_ins_policy_b2b.info_viewer sn_bom_document.b2b_viewer sn_ins_policy_b2b.info_writer sn_ins_uw_b2b.viewer sn_ins_policy_b2b.bop_viewer sn_bom.bo_ins_policy_viewer sn_bom.b2b_requestor
Commercial insurance contributor [sn_ins_policy_b2b.contributor]	Create and track policy service cases for accounts managed by them.	<ul style="list-style-type: none"> sn_ins_policy_b2b.info_viewer sn_sla_definition_read sn_bom_document.b2b_viewer sn_ins_policy_b2b.info_writer sn_bom.account_data_viewer sn_ins_uw_b2b.viewer

Roles installed with Commercial Lines Servicing (continued)

Role title [name]	Description	Contains roles
	<p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_customerservice.csm_workspace_user sn_bom.b2b_contributor sn_bom_document.b2b_collector sn_bom.bo_ins_policy_viewer
Commercial insurance policy viewer [sn_ins_policy_b2b.bop_viewer]	View commercial insurance policy cases and related data	<ul style="list-style-type: none"> sn_bom.ref_data_viewer sn_bom.service_definition_read sn_bom.customer_data_viewer sn_ins_uw_b2b.viewer sn_bom.bo_ins_policy_viewer

Tables installed

Tables installed with Commercial Lines Servicing

Table	Description
Policy Base [sn_ins_policy_b2b_base]	Personal lines servicing base table extension of the Case [sn_customerservice_case] table. Any line of business specific case type tables can be extended off this table.
Business Owner Policy Case [sn_ins_policy_b2b_bop_service]	BOP case type table which holds all servicing cases for Business Owner policies. This table is an extension of the Policy Base table.
Business Owner Policy Task [sn_ins_policy_b2b_bop_task]	This table extends the Financial Task [sn_bom_task] table. Stores all tasks related to a BOP case.
Insured Property Info [sn_ins_policy_b2b_insured_property_info]	This is an Info table which stores the changes to insured properties which can take place as part of servicing a case against a policy.

Tables installed with Commercial Lines Servicing (continued)

Table	Description
Participant Insured Property Info [sn_ins_policy_b2b_participant_insured_property_info]	This is an Info table which stores the changes to a role that a participant plays on an insured property which can take place as part of servicing a case against a policy.
Policy Participant Info [sn_ins_policy_b2b_policy_participant_info]	This is an Info table which stores the changes to policy participants which can take place as part of servicing a case against a policy.
Policy Coverage Info [sn_ins_policy_b2b_policy_coverage_info]	This is an Info table which stores the changes to policy coverages which can take place as part of servicing a case against a policy.

Components installed with Commercial Lines Underwriting

Several types of components are installed with installation of the Commercial Lines Underwriting application (sn_ins_uw_b2b), including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

The Commercial Lines Underwriting plugin (sn_ins_uw_b2b) is automatically installed with the Commercial Lines Servicing plugin.

Commercial Lines Underwriting manages the underwriting tasks that are used in workflows across Financial Services Operations applications.

Roles installed

Roles installed with the Commercial Lines Underwriting application

Role title [name]	Description	Contains roles
Insurance underwriting admin sn_ins_underwrite.admin	<p>Application-specific system administrator role that can grant access to all insurance underwriting operations data.</p> <p>Users with this role have read, write, and create access to the Insurance Underwriting Operations tables.</p>	sn_ins_underwrite.underwriter

Roles installed with the Commercial Lines Underwriting application (continued)

Role title [name]	Description	Contains roles
Commercial insurance underwriter [sn_ins_uw_b2b.underwriter]	<ul style="list-style-type: none"> View the overall status of commercial underwriting tasks for insurance policy services Work on commercial underwriting tasks 	<ul style="list-style-type: none"> sn_ins_policy_b2b.info_viewer sn_bom.b2b_agent sn_ins_policy_b2b.bop_viewer sn_bom.ins_policy_viewer
Insurance underwriting viewer sn_ins_underwrite.viewer	View underwriting tasks and related data for insurance policy services	None

Tables installed

Tables installed with the Commercial Lines Underwriting application

Table	Description
Commercial Lines Underwriting	
Commercial Underwriting Service Task [sn_ins_uw_b2b_task]	Stores all underwriting tasks for business policy service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

Life Insurance Servicing

Life Insurance Servicing policy service requests are supported through individual life and group life applications.

Individual and group life insurance policy service requests are supported through the following applications:

- [Individual Life Servicing](#)
- [Group Life Servicing](#)

Individual Life Servicing

The ServiceNow® Individual Life Servicing application (sn_ins_indiv_life) gives your organization the tools to quickly update and maintain individual life and disability insurance policies.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Explore

Learn about how customers, insurance agents, and policy processors use Individual Life Servicing.

Set up

Set up Individual Life Servicing

Request

Submit insurance policy service requests.

Resolve

Resolve policy service requests via cases and tasks.

Analytics and Reporting

Monitor key statistics and track performance with preconfigured dashboard.

Process Mining

Visualize process and identify improvement opportunities.

Reference

Get details about components such as roles, tables, plugins, and store applications that are installed.

Exploring Individual Life Servicing

Contributors, processors, and underwriters can manage individual life and disability insurance policies, creating cases to initiate and complete insurance workflow tasks.

Key features

- Five baseline flows for updating policy information
- Initiate and complete insurance workflows using dedicated playbooks and workspaces designed for each role. Playbooks provide step-by-step guidance through tasks to ensure that every step gets completed at the right stage of the process. Use or enhance baseline service flows for Individual Life Servicing
- Baseline data model to help create relevant service definitions and view accurate information on the policy
- Document processor feature to help collect and process documents intelligently, as well as configure and send out documents for e-signature
- Personalized Workspace for different roles
- Monitor key statistics and track performance with ServiceNow® Performance Analytics and ServiceNow® Process Mining.

With the Individual Life Servicing application, manage the initiation, processing, and fulfillment of insurance policy service requests for individual life and disability products. Coordinate efforts with departments and offices to manage life and disability insurance policy change tasks. Collect and validate required documentation, authorize, and finalize the approval process from one centralized workflow.

Individual Life Servicing personas

Individual Life Servicing is aimed at the following personas.

Personas for the Individual Life Servicing application

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Contributor	Insurance agents who submit policy service requests on behalf of customers.
Manager	Managers who can view the analytics and Process Mining dashboards.
Processors	Processors in the middle or back office of financial institutions who work on life insurance policy changes. They are responsible for working on policy cases and tasks.
Underwriters	Underwriters help review and process servicing requests if their inputs are required in resolving a case.

Setting up Individual Life Servicing

You can set up your implementation for a Individual Life Servicing application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Individual Life Servicing

You can install the Individual Life Servicing application (sn_ins_indiv_life) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- Review the [Individual Life Servicing](#) application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Individual Life Servicing:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Individual Life Servicing](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Individual Life Servicing application (sn_ins_indiv_life) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

In the list next to the **Install** button, the versions that are available to you are displayed.

3. Select a version from the list and select **Install**.

In the Install dialog box that is displayed, any dependencies that are installed along with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.

Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

6. Select **Install**.

Configure Individual Life Servicing

Review the components that are installed with the Individual Life Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Individual Life Servicing application is installed. For more information, see [Install Individual Life Servicing](#).

Role required: sn_ins_indiv_life.admin or admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.

For more information, see [Import your financial data using import sets](#).

2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	<p>Configure service definitions to enable unique flows and views for policy service case and task. You should configure service definitions for:</p> <ul style="list-style-type: none"> ◦ Individual Life Servicing ◦ Individual Life Underwriting
Configure record producers	Create or modify record producers to define request forms.
Create flows	Create flows using Flow Designer.
Configure playbooks	Edit or create a new playbook using Playbooks.
Configure CSM Configurable Workspace	Configure CSM Configurable Workspace to enable requesters, contributors, and processors to interact with customers, and create and work on cases.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure policy request types.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for policy service cases and tasks.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound

Task	Description
	and outbound document rules, and approval rules for document deferments and exceptions.

Individual Life Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Individual Life Servicing application.

Components installed with Individual Life Servicing

Several types of components are installed with activation of the Individual Life Servicing plugin, including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Plugins installed

Plugins installed with the Individual Life Servicing application

Plugin name	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.
Individual Life Insurance Underwriting Operations [sn_ins_indiv_uw]	Enables insurance carriers to route service requests to underwriters based on their existing underwriting guidelines and rules. Underwriters can collaborate with distribution and servicing teams through a workflow.

Store applications installed

Store applications installed with the Individual Life Servicing application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Individual Life Insurance Underwriting Operations	Enables management of individual policy underwriting services tasks that are used in insurance policy service workflows. For more information, see Components installed with Individual Life Underwriting .
Document Processor	Enables management of document services tasks that are used in insurance policy service cases. For more information, see

Store applications installed with the Individual Life Servicing application (continued)

Store application	Description
	Integrate with Financial Services Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users .

Roles installed

Roles installed with the Individual Life Servicing application

Role title [name]	Description	Contains roles
Individual policy admin [sn_ins_indiv_life.admin]	<ul style="list-style-type: none"> Grant individual insurance servicing roles Delete individual policy cases and tasks Configure Individual Life Servicing application Create and modify individual policy service definitions Has read, write, and create access to individual policy data 	<ul style="list-style-type: none"> sn_bom.service_definition_admin sn_ins_indiv_life.line_writer sn_ins_indiv_life.processor sn_ins_indiv_life.processor_connector
Individual life manager [sn_ins_indiv_life.manager]	<ul style="list-style-type: none"> View the Performance Analytics reports in the Individual 	<ul style="list-style-type: none"> sn_ins_indiv_life.processor sn_ins_indiv_life.processor_connector

Roles installed with the Individual Life Servicing application (continued)

Role title [name]	Description	Contains roles
	<p>Life Servicing dashboard</p> <ul style="list-style-type: none"> • Use Process Mining projects for insurance operations processes 	
Individual policy processor [sn_ins_indiv_life.processor]	<ul style="list-style-type: none"> • Submit individual insurance policy service requests • View the status of individual insurance policy cases, underwriting tasks, and document services tasks • Record interactions 	<ul style="list-style-type: none"> • sn_ins_indiv_life.line_writer • sn_doc_processor.agent • sn_ins_indiv_uw.viewer • sn_bom.indiv_life_policy_viewer • sn_bom.indiv_disab_policy_viewer • sn_bom.b2b_agent • sn_bom.b2c_agent
Individual policy processor connector [sn_ins_indiv_life.processor_connector]	<ul style="list-style-type: none"> • Access and view the status of individual life and disability policy cases, underwriting tasks, and document services tasks for customer accounts managed by them. • Create, update, and close cases and tasks for customer accounts 	<ul style="list-style-type: none"> • sn_ins_indiv_life.viewer • sn_doc_processor.agent • sn_ins_indiv_life.line_writer • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_ins_indiv_uw.viewer • sn_bom.viewer • sn_bom.indiv_life_policy_viewer • sn_bom.indiv_disab_policy_viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_ins_indiv_life.line_viewer

Roles installed with the Individual Life Servicing application (continued)

Role title [name]	Description	Contains roles
	<p>managed by them</p> <ul style="list-style-type: none"> Record interactions 	
Individual policy contributor [sn_ins_indiv_life.contributor]	<p>Create and track policy service cases for accounts managed by them.</p> <p>i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.service_viewer sn_ins_indiv_life.lineinfo_writer sn_sla_definition_read sn_bom.customer_data_viewer sn_ins_indiv_uw.viewer sn_bom.b2c_contributor sn_bom.indiv_life_policy_viewer sn_bom.indiv_disab_policy_viewer sn_bom.account_data_viewer sn_customerservice.csm_workspace_user sn_bom.b2b_contributor sn_ins_indiv_life.line_viewer sn_bom.ins_policy_viewer
Individual policy viewer [sn_ins_indiv_life.viewer]	<p>View individual insurance policy cases and related data</p>	<ul style="list-style-type: none"> sn_bom.ref_data_viewer sn_bom.service_definition_read sn_bom.customer_data_viewer sn_bom.indiv_life_policy_viewer sn_ins_indiv_life.info_viewer sn_bom.ins_policy_viewer

Tables installed

Store applications installed with the Individual Life Servicing application

Table	Description
Individual Life Policy Base [sn_ins_indiv_life_base]	Policy Base table extends the Case [sn_customerservice_case] table.

Store applications installed with the Individual Life Servicing application (continued)

Table	Description
Individual Life Policy Case [sn_ins_indiv_life_service]	Policy Service Case table extends the Policy Base table. Stores all policy service cases for consumer services for the Individual Life Servicing
Individual Life Policy Task [sn_ins_indiv_life_task]	This table extends the Financial Task [sn_bom_task] table. Stores all policy tasks for policy services for the Individual Life Servicing
Policy Coverage Line [sn_ins_indiv_life_coverage_line]	This is an Info table which stores the changes to coverages of policy services for the Individual Life Servicing

Components installed with Individual Life Underwriting

Several types of components are installed with activation of the Individual Life Underwriting plugin, including tables and user roles.

Roles installed

Roles installed with the Individual Life Underwriting application

Role title [name]	Description	Contains roles
Individual insurance underwriting admin [sn_ins_indiv_uw.admin]	<p>Application-specific system administrator role that can grant access to all individual insurance underwriting operations data.</p> <p>Users with this role have read, write, and create access to the Individual Life Underwriting tables.</p>	sn_ins_indiv_uw.underwriter
Individual insurance underwriter [sn_ins_indiv_uw.underwriter]	<ul style="list-style-type: none"> View the overall status of individual policy underwriting tasks for insurance policy services Work on individual policy underwriting tasks 	<ul style="list-style-type: none"> sn_ins_indiv_life.viewer sn_ins_indiv_life.line_writer sn_bom.indiv_disab_policy_viewer sn_bom.b2b_agent sn_bom.b2c_agent
Individual insurance underwriting viewer [sn_ins_indiv_uw.viewer]	View underwriting tasks and related data for individual insurance policy services	

Tables installed

Tables installed with the Individual Life Underwriting application

Table	Description
Individual Life Underwriting Service Task [sn_ins_indiv_uw_task]	Stores all underwriting tasks for individual policy service requests for all applications. This table extends the Financial Task [sn_bom_task] table.

Using Individual Life Servicing

Learn how the following roles use Individual Life Servicing to update policies, review and approve underwriting, and send documents for individual life policies.

With Individual Life Servicing, contributors/processors can submit cases on behalf of the customer, and processors/underwriters can work on the cases raised on the individual policy case type.

Predefined workflows on the individual life policy case type

- Increase coverage
- Decrease coverage
- Cancel policy
- Convert term to perm
- Add/Change beneficiary

Workspace

Contributors and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for Individual Life Servicing

User	Description
Policy admin	Configures the insurance policy workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .
Underwriting admin	Configures the insurance underwriting workspace as per business requirements.

Workspace users for Individual Life Servicing (continued)

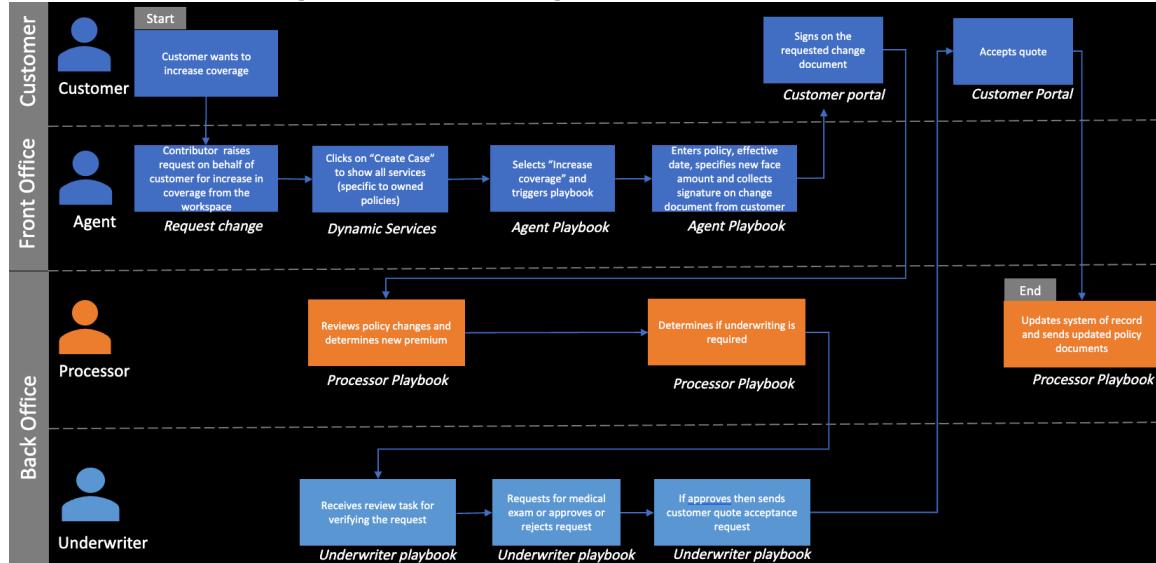
User	Description
	For more information, see Configure CSM Configurable Workspace .
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests raised on policies.
Contributor Workspace	
Policy contributor	Submits policy service requests on behalf of customers.
Underwriter Workspace	
Underwriter	Views the status of tasks and works on underwriting-specific tasks.

Request, review, and approve increase coverage request workflows

Learn how agents, using the increase coverage workflow, resolve service requests for requesting, reviewing, and approving individual life insurance policy change requests.

The following diagram shows how the application helps agents resolve an increase coverage request.

Individual Life Servicing - Increase coverage workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for increasing coverage for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy contributor or processor

An insurance policy contributor creates a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

i Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A policy service case is created based on the request type, and a task creates to send a request to send to the customer the increase coverage .pdf document for their signature. Once the customer signs the document, and the contributor submits the case.

i Note: In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.

A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

1. In the case playbook, the processor reviews the policy change request and determines the new premium amount. The processor determines if underwriting is required.
 - If the processor approves the request, a quote for the requested increase coverage change is sent to the customer or contributor.
 - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.
 - If the processor rejects the request, the case becomes closed.
2. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the increase coverage task in the playbook.

Approving or rejecting a case as an underwriter

When a processor is not sure about whether to approve the requested change and a created task advances the case to the underwriter, the underwriter reviews the case details, may request a medical exam for the customer, or approves or rejects the case. If the underwriter approves the case to authorize the increase coverage change request, an updated premium quote for is sent to the customer or contributor.

Accepting or rejecting a quote as a customer

After a contributor or processor updates and sends the customer the increase coverage document with the changes for the customer's signature, the customer reviews the request details and signs the document. After the processor or underwriter approves the increase coverage request, the customer is sent an adjusted premium quote and can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Create an individual life service case

A processor or contributor can begin the policy request process by creating an individual life case on behalf of your customer.

Before you begin

Role required: sn_ins_indiv_life.processor, sn_ins_indiv_life.processor_connector, or sn_ins_indiv_life.contributor

Note: The applicable universal contributor role can also be assigned to create a case.

For more information, see [What are the components installed with Financial Services Operations Core data model?](#).

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

Contributors and processors can submit individual policy service requests for customers from their workspace.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. Create a case from the individual life service case list or an interaction record.

Option	Steps
Individual life case from the individual life case list	<ol style="list-style-type: none"> a. In the Lists tab, under Individual life service cases, click All. b. Select New.
Individual life case from an interaction record	<ol style="list-style-type: none"> a. In the Lists tab, under Interactions, select My Interactions. b. Open the required interaction record for the customer. c. Select Create Case. <p>For information on how to create an interaction, see Interaction types</p>

4. In the Create a new case dialog box, select the individual life service that you want to create a case for.
 - **Add/Change beneficiary**
 - **Increase coverage**
 - **Decrease coverage**
 - **Convert term to perm**
 - **Cancel policy**
5. Select **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. Select **Save**.

Result

Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

Work on an individual life service case

Work on an individual life case to review policy information, ensure that any outstanding tasks are completed, and complete the policy service request.

Before you begin

Role required: sn_ins_indiv_life.processor or sn_ins_indiv_life.processor_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a customer requires an insurance policy change, an individual life contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, insurance and document agents complete their assigned tasks and update the status of the case.

Note: Depending on the policy service request type, a workflow might have additional or fewer tasks.

Use the case playbook that provides the activities and tasks required to research and complete the request. Tasks in the playbook activities are also available in the Tasks tab of the case.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. In the **Lists** tab, under **Individual life service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all individual life cases, select **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides processors through the steps that are involved in resolving a case.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
 - **Initiation** to enter policy details or coverage changes, collect customer documents, and submit the case for review.
 - **Processor review** to verify customer documents, review policy details, and submit the review.
 - **Customer acceptance** to update with the customer's decision to accept or reject the quote.
 - **Fulfillment** to activate the accepted change, update the policy record, send updated policy documents to the customer, and close the case.
 Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

7. Optional: In the **Work notes** field, enter any comments.
8. Close the task from the playbook activity or the task form.

Policy task	Action
To verify a change or a document	<ul style="list-style-type: none"> ◦ In the case playbook, click Mark complete. ◦ In the task form, in the State field, change the state of the task to Closed Complete.
To submit a review	Select Approve to approve or Reject to reject the request.

Result

The case automatically updates to show Closed Complete.

Work on an individual life insurance underwriting task

An underwriter can work on an individual life insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin

Role required: sn_ins_indiv_uw.underwriter

About this task

The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

Use the case playbook that provides the activities and tasks required to research and complete the request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. Open the task from the underwriting task list.

Option	Description
From the Individual Life Underwriting task list	<p>a. In the Lists tab, under Individual life UW Service Tasks, open the task list.</p> <ul style="list-style-type: none"> ▪ For your assigned tasks, select Assigned to me. ▪ For all underwriting tasks, select All. <p>b. In the list, select the task that you want to work on.</p>

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

4. Finish the work that is required to complete the task in your insurance system.
5. Optional: In the **Work notes** field, enter any comments that are related to your findings.
6. Close the task from the underwriting task form.

Underwriting task	Action
To review coverage change	<ul style="list-style-type: none"> ◦ To request further action, select Request medical exam. ◦ To close the task: <ul style="list-style-type: none"> ▪ In the case playbook, click Mark complete. ▪ In the task form, in the State field, change the state of the task to Closed Complete.
To submit a review	Select Approve to approve or Reject to reject the request.

7. Select **Update**.

Analytics and reporting for Individual Life Servicing

Individual Life Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Individual Life Servicing.

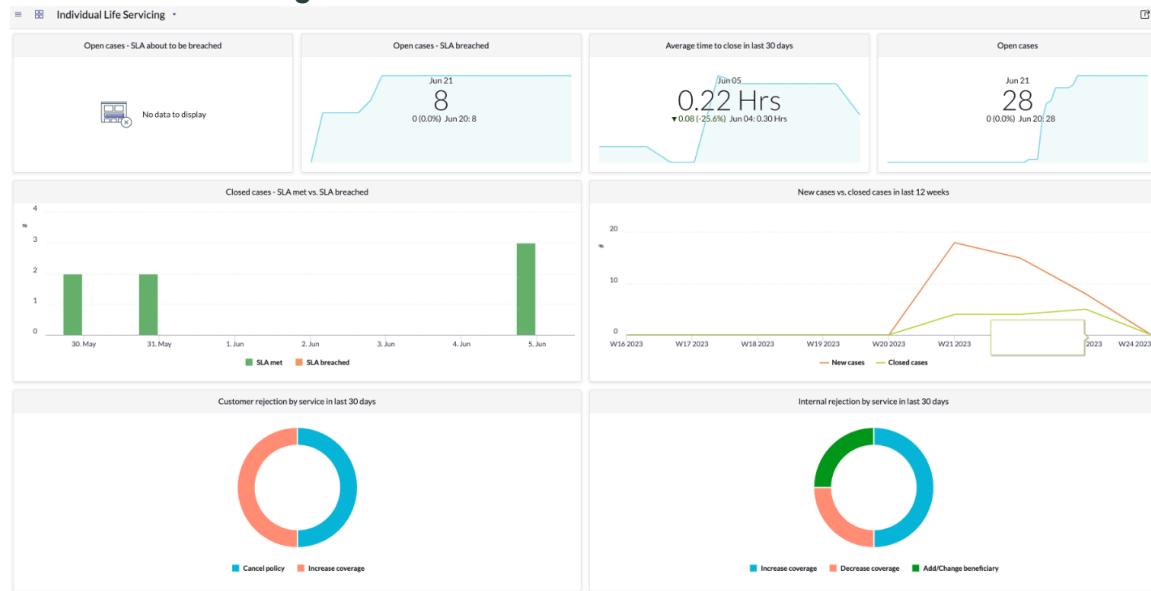
[Individual Life Servicing dashboard](#)

Individual Life Servicing dashboard

With the Individual Life Servicing dashboard, you can get an insight into how your team and business are performing for individual policy service requests received for your insurance services.

The Individual Life Servicing dashboard enables you to monitor the status of policy service cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and average closing times of the policy service cases.

Individual Life Servicing



To access the Individual Life Servicing dashboard, navigate to **All > Individual Life Servicing > Dashboard**.

Required Now Platform roles

- sn_ins_indiv_life.manager, required to view the dashboard widgets and data.
- sn_ins_indiv_life.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Individual Life Servicing dashboard

User	Dashboard use
Individual life policy manager	<p>Needs to gain visibility into the real-time status of insurance cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open insurance cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or individual • Monitor details of requests by policy type • Drill down into details in an error category
Individual life policy admin	Needs to be able to customize views.

Indicators

Individual Life and Disability Servicing.Summed duration of closed cases

Total number of hours to close personal lines cases that day where breakdowns are Stage and Service.

Individual Life and Disability Servicing.Number of closed cases

Number of individual life cases closed today where breakdowns are Stage and Service.

Individual Life and Disability Servicing.Open Cases with SLA Breached greater than 80%

Daily count of open individual life cases that day where SLA elapsed percentage is greater than 80%.

Individual Life and Disability Servicing.Number of closed cases with breached sla

Count of individual life cases closed that day that breached SLA.

Individual Life and Disability Servicing.Number of open cases breached SLA

Daily count of open individual life cases that day that have breached SLA.

Individual Life and Disability Servicing.Number of open cases

Number of open individual life cases that day.

Individual Life and Disability Servicing.Number of cases rejected by customer

Number of closed cases rejected by customers in last 30 days, where the solution proposed by the agent was rejected.

Individual Life and Disability Servicing.Number of closed cases with sla

Count of individual life cases closed that day within SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

Individual Life and Disability Servicing.Number of cases rejected by fulfiller

Number of closed cases in the last 30 days that were rejected by a processor or underwriter.

Individual Life and Disability Servicing.Individual life send policy documents

Individual Life and Disability Servicing.Individual life update policy

Breakdowns

- Individual Case Stage
- Individual Life Rejection Reason
- Individual Life Service

Group Life Servicing

The ServiceNow® Group Life Servicing application (sn_ins_group_life) gives your organization the tools to establish, update, and maintain group life and disability insurance policies.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Explore

Learn about how customers, insurance agents, and policy processors use Group Life Servicing.

Set up

Set up Group Life Servicing

Request

Submit insurance policy service requests.

Resolve

Resolve policy service requests via cases and tasks.

Analytics and Reporting

Monitor key statistics and track performance with preconfigured dashboard.

Process Mining

Visualize process and identify improvement opportunities.

Reference

Get details about components such as roles, tables, plugins, and store applications that are installed.

Exploring Group Life Servicing

Contributors, processors, and underwriters can manage group life and disability insurance policies, creating cases to initiate and complete insurance workflow tasks.

Key features

- Baseline service flow for changing group policy member information
- Initiate and complete insurance workflows using dedicated playbooks and workspaces designed for each role. Playbooks provide step-by-step guidance through tasks to ensure that every step gets completed at the right stage of the process. Use or enhance baseline service flows for Group Life Servicing.
- Baseline data model to help create relevant service definitions and view accurate information on the policy
- Document processor feature to help collect and process documents intelligently, as well as configure and send out documents for e-signature
- Personalized Workspace for different roles
- Monitor key statistics and track performance with ServiceNow® Performance Analytics and ServiceNow® Process Mining.

With the Group Life Servicing application, manage initiation, processing, and fulfillment of insurance policy service requests for group life and disability products. Coordinate efforts with departments and offices to manage life insurance policy change tasks. Collect and validate required documentation, authorize, and finalize the approval process from one centralized workflow.

Group Life Servicing personas

Group Life Servicing is aimed at the following personas.

Personas for the Group Life Servicing application

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Contributor	Insurance agents who submit policy service requests on behalf of customers.
Manager	Managers who can view the analytics and Process Mining dashboards.
Processors and Processor connectors	Processors in the middle or back office of financial institutions who work on life insurance policy changes. They are responsible for working on policy cases and tasks.
Underwriters	Underwriters help review and process servicing requests if their inputs are required in resolving a case.

Setting up Group Life Servicing

You can set up your implementation for a Group Life Servicing application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Group Life Servicing

You can install the Group Life Servicing application (sn_ins_group_life) if you have the admin role. The application installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- Review the [Group Life Servicing](#) application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with sn_ins_group_life:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Group Life Servicing](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Group Life and Disability Servicing application (sn_ins_group_life) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

In the list next to the **Install** button, the versions that are available to you are displayed.

3. Select a version from the list and select **Install**.

In the Install dialog box that is displayed, any dependencies that are installed along with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.



Important: If you don't load the demo data during installation, it's unavailable to load later.

6. Select **Install**.

Configure Group Life Servicing

Review the components that are installed with the Group Life Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Group Life Servicing application is installed. For more information, see [Install Group Life Servicing](#).

Role required: sn_ins_group_life.admin or admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	<p>Configure service definitions to enable unique flows and views for policy service case and task. You should configure service definitions for:</p> <ul style="list-style-type: none"> ◦ Group Life and Disability Servicing ◦ Group Life and Disability Underwriting
Configure record producers	<p>Create or modify record producers to define request forms.</p>
Create flows	<p>Create flows using Flow Designer.</p>
Configure playbooks	<p>Edit or create a new playbook using Playbooks.</p>
Configure CSM Configurable Workspace	<p>Configure CSM Configurable Workspace to enable requesters, contributors, and processors to interact with customers, and create and work on cases.</p>
Modify interceptors and workspace record type selectors	<p>Modify interceptors and workspace record type selectors to configure policy request types.</p>
Configure user groups	<p>Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.</p>
Configure assignment rules	<p>Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.</p>
Configure Service Level Agreements (SLAs)	<p>Configure the installed SLAs to configure SLA timings for policy service cases and tasks.</p>
Configure Document Processor	<p>Configure Document Processor for document categories, document types, inbound</p>

Task	Description
	and outbound document rules, and approval rules for document deferments and exceptions.

Group Life Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Group Life Servicing application.

Components installed with Group Life Servicing

Several types of components are installed with activation of the Group Life Servicing plugin, including tables and user roles. The applications also install related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Plugins installed

Plugins installed with the Group Life Servicing application

Plugin name	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.
Group Life and Disability Underwriting [sn_ins_group_uw]	Enables insurance carriers to route service requests to underwriters based on their existing underwriting guidelines and rules. Underwriters can collaborate with distribution and servicing teams through a workflow.

Store applications installed

Store applications installed with the Group Life Servicing application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Group Life Underwriting	Enables management of group policy underwriting services tasks that are used in insurance policy service cases. For more information, see Components installed with Group Life Underwriting .
Document Processor	Enables management of document services tasks that are used in insurance policy service workflows. For more information, see

Store applications installed with the Group Life Servicing application (continued)

Store application	Description
	Integrate with Financial Services Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users .

Roles installed

Roles installed with the Group Life Servicing application

Role title [name]	Description	Contains roles
Group policy admin [sn_ins_group_life.admin]	<ul style="list-style-type: none"> Grant group insurance servicing roles Delete group policy cases and tasks Configure Group Life Servicing application Create and modify group policy service definitions Has read, write, and create access to group policy data 	<ul style="list-style-type: none"> decision_table_admin sn_bom.service_definition_admin sn_doc_processor.admin sn_ins_group_life.processor
Group life manager [sn_ins_group_life.manager]	<ul style="list-style-type: none"> View the Performance Analytics reports in the Group Life Servicing dashboard Use Process Mining projects 	<ul style="list-style-type: none"> sn_ins_group_life.processor sn_ins_group_life.processor_connector

Roles installed with the Group Life Servicing application (continued)

Role title [name]	Description	Contains roles
	for insurance operations processes	
Group policy processor [sn_ins_group_life.processor]	<ul style="list-style-type: none"> • Submit group insurance policy service requests • View the status of group insurance policy cases, underwriting tasks, and document services tasks • Record interactions 	<ul style="list-style-type: none"> • sn_doc_processor.agent • sn_ins_group_life.info_viewer • sn_ins_group_life.info_writer • sn_bom.group_life_ins_policy_viewer • sn_bom.b2b_agent • sn_ins_group_uw.viewer
Group policy processor connector [sn_ins_group_life.processor_connector]	<ul style="list-style-type: none"> • Access and view the status of individual life and disability policy cases, underwriting tasks, and document services tasks for customer accounts managed by them. • Create, update, and close cases and tasks for customer accounts managed by them • Record interactions 	<ul style="list-style-type: none"> • sn_ins_group_life.info_viewer • sn_sla_definition_read • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_ins_group_life.info_writer • sn_bom.group_life_ins_policy_viewer • sn_ins_group_uw.viewer
Group policy contributor [sn_ins_group_life.contributor]	Create and track policy service cases for accounts	<ul style="list-style-type: none"> • sn_ins_group_life.info_viewer • sn_sla_definition_read • sn_bom.account_data_viewer

Roles installed with the Group Life Servicing application (continued)

Role title [name]	Description	Contains roles
	<p>managed by them.</p> <p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_ins_group_life.info_writer • sn_bom.group_life_ins_policy_viewer • sn_customerservice.csm_workspace_user • sn_ins_group_uw.viewer • sn_bom.b2b_contributor
Group policy viewer [sn_ins_group_life.viewer]	View group insurance policy cases and related data	<ul style="list-style-type: none"> • sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom.group_life_ins_policy_viewer

Tables installed

Tables installed with the Group Life Servicing application

Table	Description
Group Life Policy Base [sn_ins_group_life_base]	
Group Life Policy Case [sn_ins_group_life_service]	
Group Life Policy Task [sn_ins_group_life_task]	
Insured Property Info [sn_ins_group_life_insured_property_info]	
Policy Coverage Info [sn_ins_group_life_policy_coverage_info]	

Components installed with Group Life Underwriting

Several types of components are installed with activation of the Group Life and Disability Underwriting plugin, including tables and user roles.

Roles installed

Roles installed with the Group Life Underwriting application

Role title [name]	Description	Contains roles
Group insurance underwriting admin [sn_ins_group_uw.admin]	<p>Application-specific system administrator role that can grant access to all group insurance underwriting operations data.</p> <p>Users with this role have read, write, and create access to the Group Life Underwriting tables.</p>	sn_ins_group_uw.underwriter
Group insurance underwriter [sn_ins_group_uw.underwriter]	<ul style="list-style-type: none"> View the overall status of group policy underwriting tasks for insurance policy services Work on group policy underwriting tasks 	<ul style="list-style-type: none"> • sn_ins_group_life.info_viewer • sn_ins_group_life.viewer • sn_ins_group_life.info_writer • sn_bom.b2b_agent
Group insurance underwriting viewer [sn_ins_group_uw.viewer]	View underwriting tasks and related data for group insurance policy services	sn_bom.service_definition_read

Tables installed

Tables installed with the Group Life Underwriting application

Table	Description
Group Life Underwriting Service Task [sn_ins_group_uw_task]	Stores all underwriting tasks for group policy service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

Using Group Life Servicing

Learn how the following roles use Group Life Servicing to update policies, review and approve underwriting, and send documents for group life policies.

With Group Life Servicing, contributors can submit requests, and processors can work on the cases raised for the group policy case type.

Predefined workflows on the Group life policy case type

Change member info is the workflow available on the group policy case type.

Workspace

Contributors and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for Group Life Servicing

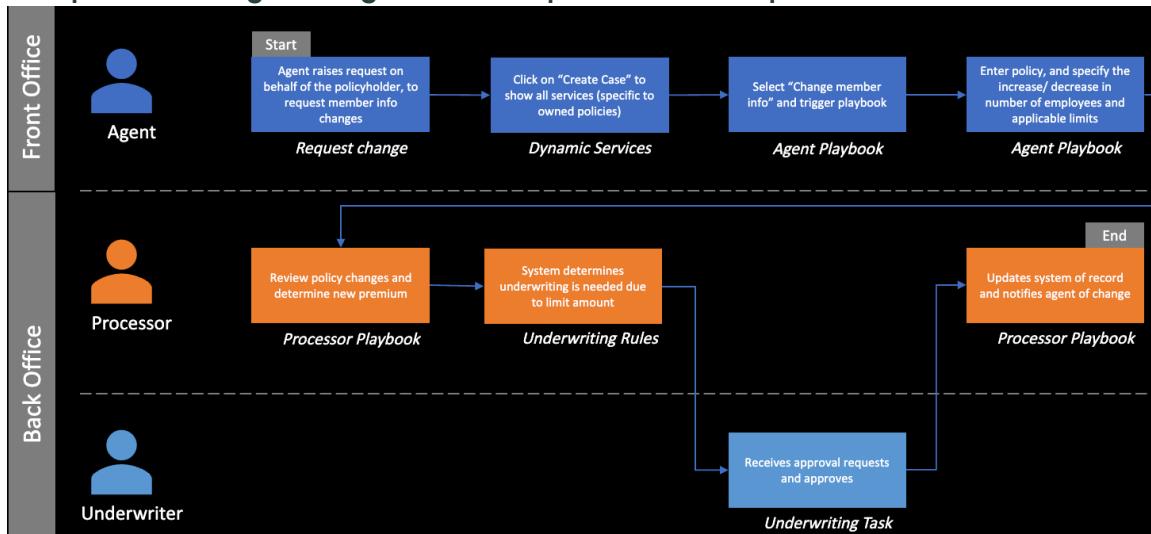
User	Description
Policy admin	Configures the insurance policy workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .
Underwriting admin	Configures the insurance underwriting workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests for accounts.
Contributor Workspace	
Policy contributor	Submits policy service requests on behalf of customers.
Underwriter Workspace	
Underwriter	Views the status of and works on underwriting tasks.

Request, review, and approve change membership request workflows

Learn how agents, using the change member info workflows, resolve service requests for requesting, reviewing, and approving group life insurance member change requests.

The following diagram shows how the application helps agents resolve a change policy membership request.

Group Life Servicing - Change membership workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for changing membership for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy contributor or processor

An insurance policy contributor submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

i Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A policy service case is created based on the request type, and routes to the processor.

i Note: In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.

A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

- In the case playbook, the processor reviews the policy change request and determines if underwriting is required. The processor approves or rejects the request.
 - If the processor approves the change request, a quote for the requested change is sent to the customer or contributor.
 - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.

2. An underwriter reviews the case details and approves or rejects the case. If they approve the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.
3. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the change membership task in the playbook.

Approving or rejecting a case as an underwriter

When a processor is not sure about whether to approve the requested change and a created task advances the case to the underwriter, the underwriter reviews the case details and approves or rejects the case. If the underwriter approves the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.

Accepting or rejecting a quote as a customer

When the customer receives a quote after acceptance of the requested policy change, they can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Create a group life service case

A processor or contributor can begin the change member info request process by creating a group life case on behalf of your customer.

Before you begin

Role required: sn_ins_group_life.processor, sn_ins_group_life.processor_connector, or sn_ins_group_life.contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see [What are the components installed with Financial Services Operations Core data model?](#).

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see [Roles and Personas](#).

About this task

Contributors and processors can submit group policy service requests for customers.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. Create a case from the group life service case list or an interaction record.

Option	Steps
Group life case from the group life case list	<ol style="list-style-type: none"> a. In the Lists tab, under Group life service cases, click All. b. Select New.

Option	Steps
Group life case from an interaction record	<p>a. In the Lists tab, under Interactions, click My Interactions.</p> <p>b. Open the required interaction record for the customer.</p> <p>c. Select Create Case.</p> <p>For information on how to create an interaction, see      </p>

4. In the Create a new case dialog box, select **Group life change member info**.
5. Select **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. Select **Save**.

Result

Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

Work on a group life policy service case

Work on a group life case to change or review member information, and complete the policy service request.

Before you begin

Role required: sn_ins_group_life.processor, sn_ins_group_life.contributor, or sn_ins_group_life.processor_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a customer requires an insurance policy change, a Group life contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, insurance and document agents complete their assigned tasks and update the status of the case.

Note: Depending on the policy service request type, a workflow might have additional or fewer tasks.

Use the case playbook that provides the activities and tasks required to research and complete the request.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. In the **Lists** tab, under **Group life service cases**, open the case list.
 - For your assigned cases, select **Assigned to me**.
 - For all Group life cases, select **All**.

4. In the list, select the case to work on.

To work on a case that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.

5. Select the **Playbook** tab.

The case playbook guides processors through the steps that are involved in resolving a case.

6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:

- **Initiate and review** to enter policy details or coverage changes, collect customer documents, and submit the case for review.
- **Processor review** to verify customer documents, review policy details, and submit the review.
- **Customer acceptance** to update with the customer's decision to accept or reject the quote.
- **Fulfillment** to activate the accepted change, update the policy record, send updated policy documents to the customer, and close the case.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

7. Optional: In the **Work notes** field, enter any comments.

8. Close the task from the playbook activity or the task form.

Policy task	Action
To verify a change or a document	<ul style="list-style-type: none"> ◦ In the case playbook, click Mark complete. ◦ In the task form, in the State field, change the state of the task to Closed Complete.
To submit a review	Select Approve to approve or Reject to reject the request.

Result

The case automatically updates to show Closed Complete.

Work on a group life insurance underwriting task

An underwriter can work on a group life insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin

Role required: sn_ins_group_uw.underwriter

About this task

The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon (≡).
3. Open the task from the underwriting task list.

Option	Description
From the Group Life Underwriting task list	<p>a. In the Lists tab, under Group life UW Service Tasks, open the task list.</p> <ul style="list-style-type: none"> ▪ For your assigned tasks, select Assigned to me. ▪ For all underwriting tasks, select All. <p>b. In the list, select the task that you want to work on.</p>

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

4. Finish the work that is required to complete the task in your insurance system.
5. Optional: In the **Work notes** field, enter any comments that are related to your findings.
6. Close the task from the underwriting task form.

Underwriting task	Action
To review coverage change	<p>To close the task:</p> <ul style="list-style-type: none"> ◦ In the case playbook, click Mark complete. ◦ In the task form, in the State field, change the state of the task to Closed Complete.
To submit a review	Select Approve to approve or Reject to reject the request.

7. Select **Update**.

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Group Life Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Group Life Servicing.

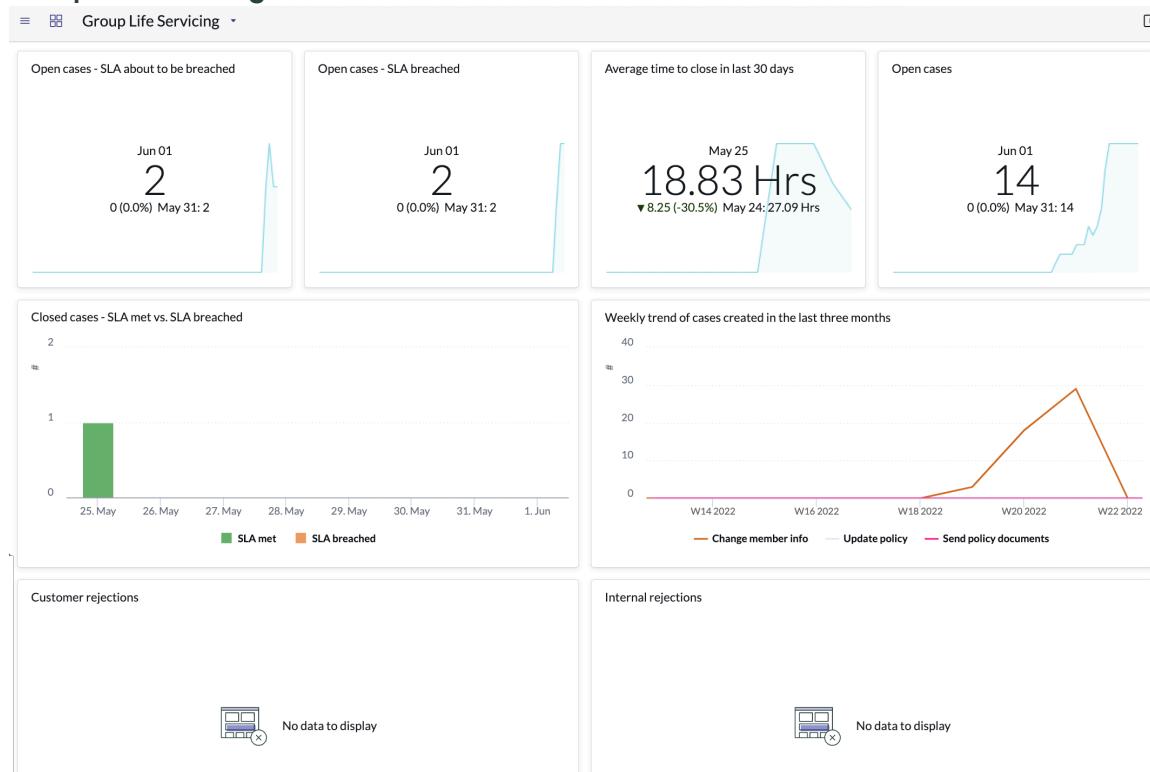
[Group Life Servicing dashboard](#)

Group Life Servicing dashboard

With the Group Life Servicing dashboard, you can get an insight into how your team and business are performing for group policy service requests received for your insurance services.

The Group Life Servicing dashboard enables you to monitor the status of policy service cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and average closing times of the policy service cases.

Group Life Servicing dashboard



To access the Group Life Servicing dashboard, navigate to **All > Group Life Servicing > Dashboard**.

Required Now Platform roles

- sn_ins_group_life.manager, required to view the dashboard widgets and data.
- sn_ins_group_life.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Group Life Servicing dashboard

User	Dashboard use
Group life policy manager	<p>Needs to gain visibility into the real-time status of insurance cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open insurance cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or group

Use cases for using the Group Life Servicing dashboard (continued)

User	Dashboard use
	<ul style="list-style-type: none"> Monitor details of requests by policy type Drill down into details in an error category
Group life policy admin	Needs to be able to customize views.

Indicators

Group Life and Disability Servicing.Summed duration of closed cases

Total number of hours to close personal lines cases that day where breakdowns are Stage and Service.

Group Life and Disability Servicing.Number of closed cases

Number of group life cases closed today where breakdowns are Stage and Service.

Group Life and Disability Servicing.Open Cases with SLA Breached greater than 80%

Daily count of open group life cases that day where SLA elapsed percentage is greater than 80%.

Group Life and Disability Servicing.Group life change member info

Group Life and Disability Servicing.Number of closed cases with breached sla

Count of group life cases closed that day that breached SLA.

Group Life and Disability Servicing.Number of open cases breached SLA

Daily count of open group life cases that day that have breached SLA.

Group Life and Disability Servicing.Number of open cases

Number of open group life cases that day.

Group Life and Disability Servicing.Number of cases rejected by customer

Number of closed cases rejected by customers in last 30 days, where the solution proposed by the agent was rejected.

Group Life and Disability Servicing.Number of closed cases with sla

Count of group life cases closed that day within SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

Group Life and Disability Servicing.Number of cases rejected by fulfiller

Number of closed cases in the last 30 days that were rejected by a processor or underwriter.

Group Life and Disability Servicing.Group life send policy documents

Group Life and Disability Servicing.Group life update policy

Breakdowns

- Group Case Stage
- Group Life Rejection Reason
- Group Life Service

Commercial Lines Claims

The Commercial Lines Claims application enables your organization to quickly set up the various stages of the claim process. This process, which starts from the first notice of loss to the claim closure, enables your processors, adjusters, and special investigation agents to manage commercial insurance claims.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

<p>Explore</p>  <p>Learn about how processors and adjusters use Commercial Lines Claims.</p>	<p>Set up</p>  <p>Set up Commercial Lines Claims</p>	<p>Manage</p>  <p>Manage cases for insurance claims from the first notice of loss to the claim closure.</p>
<p>Reference</p>  <p>Get details about components such as roles, tables, plugins, and store applications that are installed.</p>	<p>Analytics and Reporting</p>  <p>Monitor key statistics and track performance with a preconfigured dashboard.</p>	<p>Process Mining</p>  <p>Visualize processes and identify improvement opportunities.</p>

Exploring Commercial Lines Claims

First-notice-of-loss (FNOL) representatives, processors, adjusters, special investigation agents, and managers can use Commercial Lines Claims application to create and manage commercial insurance claims.

With the Commercial Lines Claims application, you can manage the initiation, processing, and resolving of insurance policy claims for your commercial customers from one centralized workflow. With this application, you can coordinate with special investigation departments and offices to manage claims tasks. You can also collect and validate the required claim documentation, investigate the claim, and settle the claim.

Key features

- Claims data model that you can use to build any claims service
- Claims workflows that you can manage by using cases within a dedicated application
- Visualization of all claim records for a customer
- Dedicated playbooks and workspaces that are built for various claim personas
- Key statistics and performance that you can manage and track with ServiceNow® Performance Analytics and Process Mining
- Baseline workflow where you can view the claims from the first notice of loss to claim closure

Commercial Lines Claims personas

The following table shows which personas in your organization can use the Commercial Lines Claims application.

Commercial Lines Claims personas

Persona	Description
Administrator	Claims admin who is responsible for configuring the application.
First notice of loss (FNOL) representative	Front office person who creates a claim case on behalf of a customer and uploads relevant documents.
Claims processors	Processors in the middle or back office of insurance institutions who work with claims. They work on claims cases and tasks that come into claims services, and close the claim cases.
Special Investigation Unit (SIU) agents	Department that investigates potential fraud claims cases.
Claims adjuster	Person who collects and verifies documents, loss assessment details, and insurance benefits such as expenses, deductibles, and coverages. The adjuster also determines whether a fraud investigation is needed and then settles the claim.
Claims manager	Manager who approves reserves and payment requests, and can view an overview of all claims, including Process Mining dashboards, and Performance Analytics dashboards and reports.

Setting up Commercial Lines Claims

You can install and configure the Commercial Lines Claims application so that your First Notice of Loss (FNOL) representatives, processors, and adjusters can begin servicing your commercial insurance claims.

Install Commercial Lines Claims

You can install the Commercial Lines Claims application (sn_ins_claim_cml) if you have the admin role. The application installs related ServiceNow® Store applications and plugins if they aren't already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Commercial Lines Claims:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Commercial Lines Claims](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Commercial Lines Claims application (sn_ins_claim_cml) using the filter criteria and search bar.

You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

In the list next to the **Install** button, the versions that are available to you are displayed.

3. Select a version from the list and select **Install**.

In the Install dialog box that is displayed, any dependencies that are installed along with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.



Important: If you don't load the demo data during installation, it's unavailable to load later.

6. Select **Install**.

Configure Commercial Lines Claims

Review the components that are installed with the Commercial Lines Claims application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Commercial Lines Claims application is installed. For more information, see [Install Commercial Lines Claims](#).

Role required: sn_ins_claim_cml.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	<p>Configure service definitions to enable unique flows and views for service cases and tasks. For more information, see Configure service definitions.</p> <p>You can add new case types and configure service definitions for each type.</p>
Edit or create flows	<p>Edit or create flows using Flow Designer. For more information, see Edit or create flows.</p>
Configure playbook	<p>Create a playbook by using Playbooks. For more information, see Edit or create a new playbook.</p>
Configure CSM Configurable Workspace	<p>Configure CSM Configurable Workspace to enable agents to interact with customers and create and work on cases.</p> <p>For more information, see Configure CSM Configurable Workspace.</p>
Configure the Claim Workspace, Fraud score and Claim summary pages	<p>Configure Claim workspace, Fraud score, and Claim summary pages on claim cases and claim adjuster tasks. For more information, see Enable Claim workspace, Fraud score, and Claim summary pages.</p> <p>i Note: The Claim workspace is accessible from an adjuster task. The Fraud score and Claim summary pages are accessible from both a claim case and an adjuster task.</p>
Configure Service Level Agreements (SLAs)	<p>Configure the installed SLAs to configure SLA timings for claim service cases and tasks.</p>

Task	Description
	For more information, see Configure the installed SLAs
Configure user groups	<p>Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.</p> <p>For more information, see Configure user groups.</p>
Configure assignment rules	<p>Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents. For more information, see Configure assignment rules.</p>
Configure Document Processor	<p>Configure document processor for document categories, document types, inbound and outbound document rules, and approval rules for document deferrals and exceptions.</p> <p>For more information, see Configure Document Processor.</p>
Configure Archive Rules	<p>The Archive Commercial Auto Claim Case rule archives commercial auto claim cases that are older than a year. This rule is inactive by default.</p> <p>To configure archive rules, navigate to System Archiving > Archive Rules and enable the Archive Commercial Auto Claim Case rule.</p>

Enable Claim workspace, Fraud score, and Claim summary pages

Enable and set conditions for Fraud score and Claim summary variant pages so that a claims manager, adjuster, or processor can view them.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > Now Experience Framework > UI Builder**.
2. Enable the CSM default record page under CSM/FSM Configurable Workspace. For more information, see [CSM Configurable Workspace record pages](#).
3. From the CSM default record page, set the page order.
4. Set the variant conditions on the following record pages.

Claims page variant	Navigation to page records
Record page for the adjuster task	To access the record page for the adjuster task, navigate to: CSM Configurable Work-

Claims page variant	Navigation to page records
	<p>space > Record > Claim Adjuster Record Page.</p> <p>The record page for the adjuster task is a variant of CSM default record page. For more information, see CSM Configurable      </p>
Claim workspace page	<p>To access the Claim workspace page for updates, navigate to page collection: CSM default record post-Details > Claim workspace > Claim Workspace Default.</p>
Fraud score page	<p>To access the Fraud score page for updates, navigate to page collection: CSM default record post-Details > Fraud score > Default.</p>
Claim Summary page	<p>To access the claim Summary page for updates:</p> <p>Navigate to page collection: CSM default record pre-Details > Claim summary > Claim Summary Default.</p> <p>Or navigate to page collection CSM default record post-Details > Claim Summary > Claim Summary On Adjuster.</p>

Components installed with Commercial Lines Claims

Several types of components are installed with activation of the sn_ins_claim_cml plugin, including plugins, tables, and user roles.

Plugins installed

Plugins installed with the Commercial Lines Claims application

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Commercial Lines Claims application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .

Store applications installed with the Commercial Lines Claims application (continued)

Store application	Description
Insurance Special Investigations	Insurance Special Investigations enables insurance carriers to route fraud investigation requests to SIU agents. Requests get routed via adjusters working on claim cases through workflows in the Personal Lines Claims application.
Document Processor	Enables management of document services tasks that are used in insurance policy service cases. For more information, see Integrate with Financial Services Document Processor .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

Roles installed with the Commercial Lines Claims application

Role title [name]	Description	Contains roles
Commercial Lines Claims		
Commercial Lines Claims admin [sn_ins_claim_cml.admin]	<ul style="list-style-type: none"> Grant Commercial Lines Claims roles Delete Commercial Lines Claims cases and tasks Configure Commercial Lines Claims application Create and modify Commercial Lines Claims service definitions Has read, write, and create access to 	<ul style="list-style-type: none"> decision_table_admin sn_bom.service_definition_admin sn_ins_claim_cml.admin sn_ins_claim_cml.auto_processor sn_ins_siu.viewer sn_doc_processor.admin sn_ins_claim_cml.auto_adjuster

Roles installed with the Commercial Lines Claims application (continued)

Role title [name]	Description	Contains roles
	Commercial Lines Claims policy or case data	
Commercial Lines Claims manager [sn_ins_claim_cml.manager]	<ul style="list-style-type: none"> • View the Commercial Lines Claims dashboard • Use Process Mining for Commercial Lines Claims processes 	<ul style="list-style-type: none"> • sn_ins_claim_cml.auto_adjuster • sn_ins_claim_cml.auto_processor • pa_viewer
Commercial Lines Claims adjuster [sn_ins_claim_cml.auto_adjuster]	<ul style="list-style-type: none"> • Evaluates the commercial auto claim details based on assigned adjuster tasks, and settles claims • Views the status of commercial auto claim cases • Creates and edits ad-hoc tasks 	<ul style="list-style-type: none"> • sn_customerservice.case_contributor_viewer • sn_doc_processor.agent • sn_bom.adjuster • sn_ins_claim_cml.auto_processor • sn_sla_definition_read • sn_bom.viewer • sn_bom.ca_ins_policy_viewer • sn_customerservice.csm_workspace_user
Commercial Lines Claims processor [sn_ins_claim_cml.auto_processor]	<ul style="list-style-type: none"> • Submits commercial auto claim details, and creates and edits ad-hoc tasks • Views the status of commercial auto claim cases 	<ul style="list-style-type: none"> • sn_customerservice.case_contributor_viewer • sn_ins_claim.payment_reader • sn_ins_claim.reserve_reader • sn_ins_claim.fraud_score_reader • sn_ins_claim.property_writer • sn_bom.ca_ins_policy_viewer • sn_ins_claim.coverage_writer • sn_ins_claim.summary_page_read • sn_bom.b2b_agent • sn_ins_claim.participant_writer

Roles installed with the Commercial Lines Claims application (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> • Closes a claim • Records interactions 	<ul style="list-style-type: none"> • sn_ins_claim.policy_snapshot_reader • sn_ins_claim.profile_writer • sn_ins_claim.injury_writer
Commercial Lines Claims viewer [sn_ins_claim_cml.auto_viewer]	View commercial auto claim cases and related data.	<ul style="list-style-type: none"> • sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom.ca_ins_policy_viewer
Commercial Lines Claims FNOL representative [sn_ins_claim_cml.fnolRepresentative]	Create and track commercial claim cases for policies managed by them.	<ul style="list-style-type: none"> • sn_customerservice.case_contributor_viewer • sn_sla_definition_read • sn_bom.account_data_viewer • sn_customerservice.consumer_contributor • sn_bom.ca_ins_policy_viewer • sn_customerservice.csm_workspace_user • sn_customerservice.account_contributor • sn_bom.fnol_representative
Insurance Special Investigations		
Insurance Special Investigations admin [sn_ins_siu.admin]	<ul style="list-style-type: none"> • Grant insurance special investigations roles • Delete special investigations cases and tasks • Configure Insurance Special Investigations application • Create and modify special investigations service definitions 	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_ins_siu.agent

Roles installed with the Commercial Lines Claims application (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> Has read, write, and create access to special investigations case data 	
Insurance Special Investigations agent [sn_ins_siu.agent]	Submits evaluation on SIU tasks that are associated with a case.	<ul style="list-style-type: none"> sn_ins_claim.property_reader sn_ins_claim.payment_reader sn_ins_claim.reserve_reader sn_ins_claim.fraud_score_reader sn_ins_claim_cml.auto_viewer sn_bom.b2b_agent sn_ins_claim.coverage_reader sn_ins_claim_pers.auto_viewer sn_bom.b2c_agent sn_ins_claim.participant_reader
Insurance Special Investigations viewer [sn_ins_siu.viewer]	View special investigation cases and related data.	

Tables installed

Tables installed with the Commercial Lines Claims application

Table	Description
Commercial Lines Claims	
Commercial Auto Claim Case [sn_ins_claim_cml_auto_service]	Stores information about commercial claim cases. This table extends the Commercial Claim Base [sn_bom_claim_base] table.
Commercial Auto Claim Task [sn_ins_claim_cml_auto_task]	Stores information about all commercial claims tasks for all commercial claims cases.
Commercial Auto Claim Adjuster Task [sn_ins_claim_cml_auto_adj_task]	Stores information about tasks related to the adjuster persona for commercial claims.
Commercial Claim Base	Extends the Claim Base [sn_bom_claim_base] table.

Tables installed with the Commercial Lines Claims application (continued)

Table	Description
sn_ins_claim_cml_base	
Property Incident [sn_ins_claim_cml_auto_incident]	Stores information about property incident details for commercial claims cases. This table extends the Claim Incident [sn_ins_claim_property] table from Insurance Claims Core.
Insurance Special Investigations	
SIU Task sn_ins_siu_task	Stores information about tasks related to the Special Investigation Unit department for all claims auto cases.

Managing commercial claims

Learn which roles use the Commercial Lines Claims application to create, investigate, and manage an insurance claim from the first notice of loss (FNOL) to claim closure.

With the Commercial Lines Claims application, FNOL representatives can submit claim requests, while processors and adjusters can work on the cases for the following commercial policy case types.

Commercial case types

The following are commercial case types available.

- Commercial auto policy
- You can also create case types for commercial lines claims by extending a case type from the commercial claim base case.

Workspace

Processors, adjusters, and other roles use Workspace to work on all aspects of insurance claim cases. With Workspace, users with these roles can do the following tasks:

- Monitor the workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

The following table shows which Workspace users can use the Commercial Lines Claims application.

Workspace users for Commercial Lines Claims

Role	Description
Claims admin	Configures Workspace per the business requirements.

Workspace users for Commercial Lines Claims (continued)

Role	Description
	For more information, see Configure CSM Configurable Workspace .
Claims manager	Approves reserve and payment requests, and views the analytics and Process Mining dashboards.
First notice of loss representative workspace	
First notice of loss representative	Creates claim cases on behalf of customers, and uploads relevant documents.
Processor workspace	
Claims processor	Works on claim cases and tasks to resolve cases that are managed by them.
SIU workspace	
Special Investigation Unit (SIU) agent	Works on potential fraud claim investigation tasks.
Adjuster workspace	
Adjuster	Evaluates a claim by reviewing the claim documents, coverages, reserves, and payments.

Commercial Lines Claims workflows

The Commercial Lines Claims application installs automated workflows that you can configure for any claims tasks. These workflows create cases and routes any tasks accordingly.

Overview

After a claim case is initiated, an automated workflow begins. A business rules engine that is driven by base system, configurable rules, can help your organization to categorize a claim as a potential fraud or as a duplicate claim. Here are some example business rules:

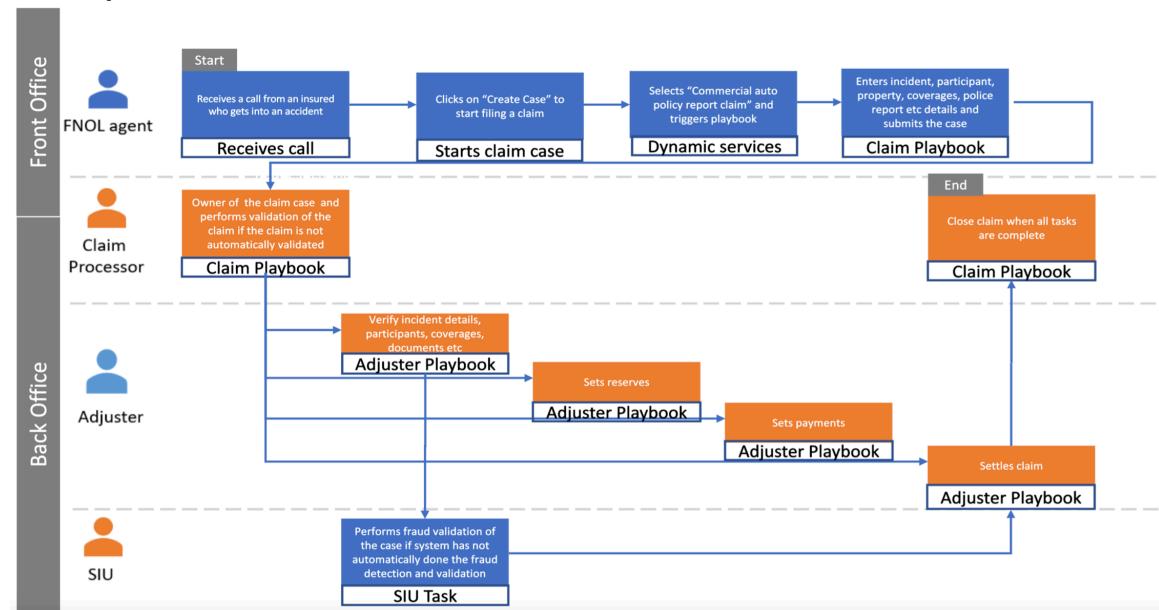
- If the number of properties or participants submitted for the claim is greater than two, the claim is considered as high priority.
- If a claim is identified as duplicate claim, then a claim validation task is created to the processor for further review.
- If a claim is identified as close proximity claim, then a task is created to the Special Investigation Unit (SIU) team for further review.

The following example shows a workflow that routes the case and tasks for investigating and managing insurance claims to five different roles in different departments. In this example, the front and back-office agents log in to the Workspace to work on the tasks in their queue. The playbook guides agents through this process to fulfill claims:

- Submitting first notice of loss
- Claim validation
- Adjuster claim evaluation

- Fraud evaluation
- Claim closure

Claims process workflow – Commercial Auto Claim



First notice of loss (FNOL) stage

Submitting a claim as a first-notice-of-loss representative

1. In the First notice of loss (FNOL) stage, an insurance policy claimant reports a loss with an FNOL representative. After the case is created, a workflow triggers automatically with playbook tasks for managing the case to resolution.
2. The FNOL representative documents the incident, property, injury, and participant details for the claim, as well as the coverages that are available. The representative also collects and submits the applicable inbound documents for verification, such as the driver's license, and initiates the claim by submitting the case.
3. After the case is submitted, your business decision rules:
 - Can prioritize the claim case, depending on the number of properties or participants reported in the claim
 - Can trigger a task and refer a claim case to the Special Investigation Unit department for further evaluation
 - Can trigger the claim validation task for further review
 - Can forward the claim to an adjuster for loss evaluation

Claim validation stage

Validating and closing a claim as a claims processor

1. In the Claim validation stage, the processor updates task details, and rejects or approves the claim task accordingly.
2. If the processor validates the task by approving it, it moves to the adjuster evaluation stage.

Adjuster evaluation stage

Evaluating and settling a claim as an adjuster

1. In the Adjuster evaluation stage, the adjuster reviews and verifies or rejects the submitted claim documents. The adjuster also reviews coverages, and updates or adds coverages if appropriate.
2. The adjuster can refer the claim to the SIU department for claim investigation. Once the SIU department completes the fraud review task, the adjuster can settle or reject the claim.
3. The adjuster evaluates a claim and assigns a reserve amount against relevant coverage, based on loss details.
 - If the assigned reserve amount is within the approval authority of the adjuster, the adjuster approves the results.
 - If the assigned reserve amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the reserve amount is approved by the claims manager, the adjuster proceeds with the claim payment evaluation. If the amount isn't approved, the adjuster re-evaluates and revises reserve amount based on the recommendations from the claims manager.
4. The adjuster updates the claim record with either loss reserve, expense reserve, or both.
5. The adjuster creates payment amounts against the created reserves, based on finalized evaluation.
 - If the created payment amount is within the approval authority of the adjuster, the adjuster approves the results.
 - If the amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the claims manager approves the payment amount, the adjuster proceeds with a claim payment evaluation. If the amount isn't approved, the adjuster re-evaluates and creates a new payment amount based on the recommendations from the claims manager.
6. The adjuster approves or rejects the review task. If the adjuster approves the review task to settle the claim, the claim case moves to the fulfillment stage to be closed by the claims processor. If the adjuster rejects all related tasks, the claim case automatically closes.

Special Investigation Unit (SIU) tasks

Investigating a potential fraud claim as a special investigation unit agent

1. If business rules determine that the claim requires validation, or if the adjuster determines possibility of fraud, a task triggers to the SIU department for investigation. An SIU agent reviews the fraud task, updates details in the evaluation task record, and approves or rejects the task. An approved evaluation task indicates a determination of fraud not found. A rejected evaluation task indicates that the claim is determined to be invalid and potentially fraud.
2. If the task is approved, the claim is concluded as fraud not found, and can be approved by the adjuster. When the claim is approved, the case moves to the fulfillment stage, which the claim processor completes.

Claims manager approval tasks

Approving reserve or payment amounts as a claims manager

1. If an assigned reserve amount is beyond the approval authority of the adjuster, the system assigns the reserve amount request to the claims manager for approval. If the claims manager approves the reserve amount, the adjuster proceeds with the claim payment evaluation. If the claims manager rejects the reserve amount and provides a recommendation, the adjuster should revise the reserve amount as per recommended.
2. If a created payment amount is beyond the approval authority of the adjuster, the system assigns the payment amount request to the claims manager for approval. The claims manager reviews the payment amount and claim details, and approves or rejects the claim payment. If the claims manager approves the payment amount, the adjuster can proceed to settlement. But if the manager rejects the request and provides recommendation, the adjuster should revise and submit payment amount as per recommended. System-generated work notes stating the approval or rejection automatically add to the Activity stream for the task and claim case.

Closure

The case is complete when the state and stage of the case sets to Closed Complete.

Create a commercial claim case

A first notice of loss representative or processor can begin the claim process by initiating a commercial claim case on behalf of your customer.

Before you begin

Role required: sn_ins_claim_cml.fnol_representative or sn_ins_claim_cml.auto_processor

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon.
3. Create a case from the commercial auto claim cases list or an interaction record.

Option	Steps
Commercial auto claim case from the commercial auto claim case list	<ol style="list-style-type: none"> a. In the Lists tab, under Commercial auto claim cases, click All. b. Select New.
Commercial auto claim case from an interaction record	<ol style="list-style-type: none"> a. In the Lists tab, under Interactions, click My Interactions. b. Open the required interaction record for the customer. c. Select Create Case. <p>For information on how to create an interaction, see </p>

4. In the Create a new case dialog box, select **Commercial auto policy report claim**.

5. Select **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. Optional: In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
8. Select **Save**.

Result

A commercial claim case is created in the New state and the workflow is triggered. The case is assigned to an assignment group based on the defined assignment rules.

What to do next

As a claim processor, you can assign the case to yourself and start working on it. For more information, see [Process a commercial claim](#).

Process a commercial claim

A processor can initiate a claim, review a claim to verify it and after an adjuster's evaluation, complete fulfillment tasks and close a claim.

Before you begin

Role required: sn_ins_claim_cml.auto_processor

Update and close the tasks of the claim case.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Open the claim case and task one of the following ways.

Option	Steps
From the landing page	Select an active case from the My pending tasks or My open claims list. a. Select the lists icon ().
From the case playbook	b. In the Lists tab, under Commercial auto claim cases , open the case list. c. In the list, select the case that contains the task. d. If the claim case is in New status or not assigned to you, select Accept to be able to work on it. e. Select the Playbook tab. f. Under one of the following stages, select the task activity to work on. <ul style="list-style-type: none"> ▪ First notice of loss ▪ Claim validation ▪ Fulfillment

Option	Steps
From a commercial auto claim case	<p>a. Select the lists icon (≡).</p> <p>b. In the Lists tab, under Commercial auto claim cases, select Assigned to me.</p> <p>c. In the list, select the case that you want to open.</p> <p>d. If the claim case is in New status, select Accept to be able to work on it.</p> <p>e. In the case, select the Tasks tab and select the claim task.</p>
From the Commercial auto claim tasks list	<p>a. Select the lists icon (≡).</p> <p>b. In the Lists tab, under Commercial auto claim tasks, select All.</p> <p>c. In the list, select the task that you want to open.</p>

You may need to select **Accept** to accept assignment of the task to you, enabling you to work on the task.

3. Finish the work that is required to complete the tasks in your claims system. The work you may need to complete could include steps in any of the following stages.
 - Completing first notice of loss stage tasks to initiate the claim.
 - Evaluating the validity of the claim reported by the customer.
 - Completing and closing the claim.
4. Optional: In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
5. Close the task from the playbook activity or the task form.

Claim task	Action
To submit incident details	In the case playbook, select Mark complete .
To validate a claim	A claim validation task is created when a business rule determines a duplicate claim due to the same insurance policy and loss date. To validate a claim: In the task form, select Approve to validate the claim or Reject to deny and close the claim.
To add claim property, participant, or coverage information	In the case playbook, select Save .
To initiate a claim	In the case playbook, select Submit .
To close a claim	In the case playbook, select Close to close the claim.

Adjuster tasks

Adjusters can work on claim tasks from the Claim Workspace.

Claim Workspace

From the Claim Workspace, an adjuster can review a claim to verify documents, evaluate claim coverages, determine claim payment details, and approve settlement for a claim. The Claim Workspace for adjusters is a unified view of all the actions that an adjuster can perform on a claim. Using workspace tabs and cards, adjusters can navigate through the following sections:

- Claim details - View and modify details such as policy number, claim stage, claim status, and incident and reporting dates.
- Claim properties - View and work on properties relevant to the claim case.
- Claim participants - View and work on participants relevant to the claim case.
- Task details - View and modify the agent and group that a task is assigned to.
- Tasks - View and work on adjuster tasks for the current claim case.
- Coverages and financials - View and modify claim entities such as claim coverages, associated reserves, payments, and expense amounts under individual coverages.

From the Claim Workspace, an adjuster can also access tabs to view the Fraud score page and Summary page for a claim.

Adjuster Claim Workspace - Commercial auto claim review

The screenshot shows the Adjuster Claim Workspace for a commercial auto claim. The main interface is divided into several sections:

- Claim workspace:** A tabbed section showing the claim details for CAC0001001. It includes fields for Account (Avid Corporation), Insurance policy (AUTO-56565), Number (CAC0001001), Priority (4 - Low), SIU review (Not in review), Fraud score (—), Incident date (2023-07-10 16:17:06), Report date (2023-07-10), Nature of loss (Collision), Police report number (PR-2453), Incident location (4560 Beacon Ave, Fremont, CA, US 94538), and Incident description (* Collided with a tree).
- Tasks:** A section titled "Pending All" showing a table of pending tasks. One task is listed: "Call insured for first contact" due on 2023-07-11 16:31:06, assigned to "Commercial Auto Claim Task" and marked as "New".
- Coverages and financials:** A section showing coverage details for "Collision Cover". It lists "Claim coverage AUTO-56565-Collision" and "Involved entity Honda-CRV" with a unit of "\$1,000.00". Below this, a "Loss reserve" table shows a reserve amount of "\$500.00".
- Activity stream:** A sidebar on the right showing activity history. It includes a "Compose" section for comments and a "System" entry for a "Reserve submitted for coverage AUTO-56565-Collision Cover for Honda-CRV under ADT0001001 by Rita Book". Another "System" entry shows "Field changes" made at 2023-07-10 16:23:18.

Work on commercial claim adjuster tasks

Update and close the adjuster tasks of a claim case.

Before you begin

Role required: sn_ins_claim_cml.auto_adjuster

Important: To access the Claim workspace, Fraud score, and Summary adjuster workspace related tabs, you must activate the CSM default record page. By default, the page is set to inactive. To determine the default page for displaying records in CSM Configurable Workspace, see [CSM Configurable Workspace record pages](#).

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
 2. Open the task one of the following ways.
- | Option | Steps |
|--|--|
| From the landing page | Select a task from the All open claims list. |
| From the Commercial auto claim adjuster tasks list | <p>a. Select the lists icon ().</p> <p>b. In the Lists tab, under Commercial auto claim adjuster tasks, select All.</p> <p>c. In the list, select the task that you want to open.</p> |

3. Finish the work that is required to complete the evaluation or settlement task.
4. Work on the adjuster task by completing various actions from the claim workspace.

Claim task	Claim workspace actions
To add a document verification task	<p>a. Select Add document verification task.</p> <p>b. Fill in the required fields.</p> <p>c. Select Save.</p> <p>d. Select Submit document.</p>
To verify a document	Select Verify to verify the document or Reject to reject the submitted document for verification.
To add claim coverage	<p>a. Select Add coverage.</p> <p>b. Select Claim coverage and any of the following required:</p> <ul style="list-style-type: none"> ▪ Claim property ▪ Claim participant <p>c. Select Save.</p>
To add a reserve or payment	<p>a. In Coverages and financials, select one from the Claim coverage list:</p> <ul style="list-style-type: none"> ▪ Add reserve ▪ Add payment <p>b. Fill in the required fields.</p> <p>c. Select Save.</p>
To add an ad-hoc claim task	<p>a. From the Tasks list, select Add claim task.</p> <p>b. Fill in the required fields.</p> <p>c. Select Save.</p>
To submit a reserve or payment amount for approval	Select Approve to approve or Reject to reject the reserve or payment amount.

Claim task	Claim workspace actions
	<p>a. In Coverages and financials, for a reserve or payment in the Claim coverage list, select Pending.</p> <p>b. Select Submit.</p>
<p>To refer a claim for fraud evaluation</p> <p>To submit a claim settlement decision</p>	<p>Select Send to SIU.</p> <p>a. Select Settle claim.</p> <ul style="list-style-type: none"> ▪ Select Approve claim to approve the claim and send for fulfillment. ▪ Select Deny claim to reject the settlement. <p>b. Enter comments for the settlement decision.</p> <p>c. Select Submit.</p>

5. Optional: Within a task, in the **Work notes** field, enter any comments that are related to your findings.
 Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.

Result

Depending on the current stage of the case:

- When the adjuster accepts the task, the task status sets to Work in progress.
- When the adjuster submits a reserve or payment, if the amount is within their authorization limit, it is auto approved.
- If the adjuster settles the claim, the claim case automatically closes, with the case status set as Closed complete, and claim stage moved to Closed rejected. System-generated work notes stating the rejection automatically add to the Activity stream for the task and claim case.
- If one of the adjuster related tasks is approved, a task triggers to the claim processor to close the case. System-generated work notes stating the approval automatically add to the Activity stream for the task and claim case.

Related topics

[Generate and view a claim's fraud score](#)

[View a claim's summary](#)

Generate and view a claim's fraud score

Generate a fraud score, and view the fraud score page to get detailed insight into a claim's fraud score and history.

An adjuster, processor, and manager can generate a fraud score and view the fraud score page on a claim case and from an adjuster task to determine fraud risk of a case. Admins can use the baseline fraud score page to create a customized scoring page specific to requirements for your line of business.

Note: For more information, see [Configure the fraud score ranges with UI Builder](#).

Generating and accessing fraud score details

If you're a claims manager, adjuster, or processor for a company, you can generate and access claim fraud score details by using Financial Services Operations Integration with FRISS. This option is only available on claim case records and adjuster task records.

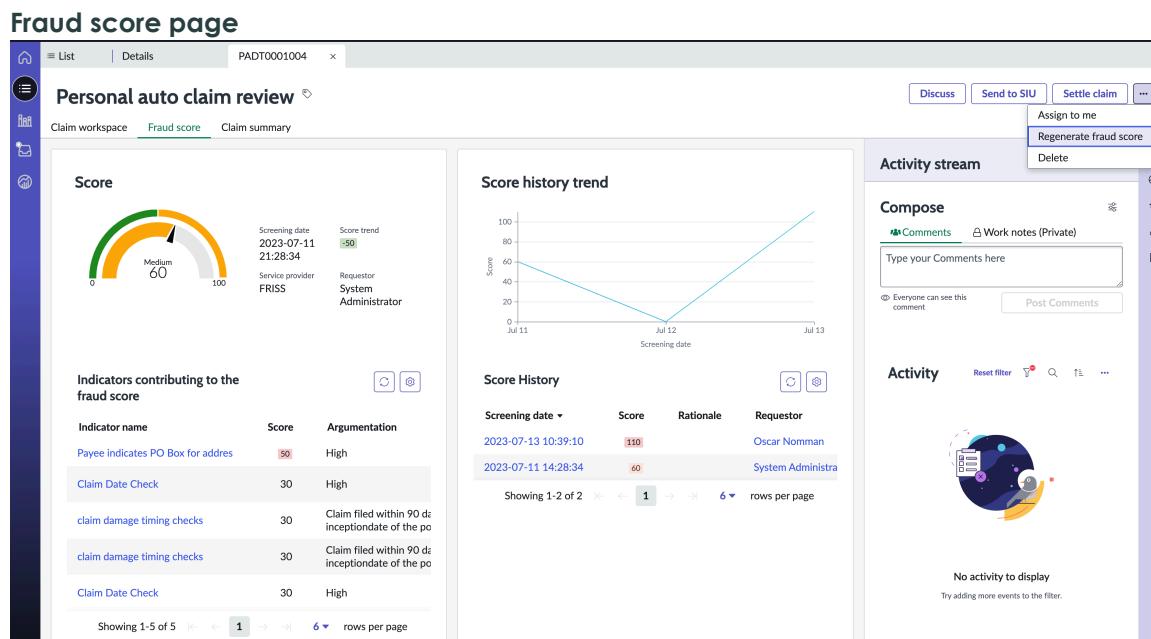
From a claim case record or adjuster task record:

- Select the Fraud score tab to view the fraud score page.
- Select **Regenerate fraud score** to generate or regenerate a fraud score.

Fraud score page

In the claim or from an adjuster task, you can see information about fraud scores on the **Fraud score** tab.

The following example shows the fraud score page for the Personal Lines Claims application with score details.



Fraud score page details

Score gauge

Shows a high, average, or low risk score based on the passed claim data. You can configure the display by defining the ranges for high, average, or low scores. For more information on how to configure the ranges, see [Configure the fraud score ranges with UI Builder](#).

Fraud score

Overall fraud score number.

Score trend

Displays the difference between the current and the previous score.

Service provider

Shows the name of the fraud data analysis service provider.

Screening date

Refers to the date that a claim was screened for fraud detection.

Indicators contributing to the fraud score

If FRISS is enabled, displays a list of indicators such as Claim Date Check and Police report that factor into the fraud score, with accompanying scores and rationales for why each score was specified for the indicator. For more information about FRISS, see [Financial Services Operations Integration with FRISS](#).

Score history trend

Displays a visual chart of score history over time by screening date.

Score history

Displays the number of times that the API is executed for the claim case. Lists scores with screening dates, rationale for screening requests, and screening requestors. You can select to filter and refresh history on demand.

Configure the fraud score ranges with UI Builder

Configure the fraud score ranges by using the UI Builder. You can configure certain fields, such as the **Ranges** field, in the fraud information page of the CSM Configurable Workspace, so that you can set the score range.

Before you begin

Role required: admin

About this task

Note: Any configuration changes made here appears at the Financial Services Operations Core level and will apply to all FSO Core applications.

Procedure

1. Navigate to **All > Now Experience Framework > UI Builder > Page collections**.
2. **CSM default record post-Details > Fraud score > Default**
3. Optional: If a Different application scope message appears, select **Edit in original scope**.
4. Set the minimum and maximum value on the configuration panel's **Config** tab by selecting **Ranges**.
5. Set the value, color, and label by selecting **Configure Ranges**.
6. Select **Apply**.
By configuring the gauge, you can display the position of a particular value within a given range of minimum and maximum values. You can also see the progress by setting the color-coded data ranges. For more details on the gauge configuration, see the [ServiceNow® Developer Site](#).

Related topics

[CSM Configurable Workspace record pages](#)

Evaluate a commercial claim for fraud

A special investigations agent can review a claim to determine whether a claim is fraudulent.

Before you begin

Role required: sn_ins_siu.agent

Use the case playbook that provides the activities and tasks required to update and close the tasks of the claim case.

About this task

When business rule logic identifies a claim case as a 'close proximity' claim- a claim case very close to the policy start date- then a task triggers to the SIU department for evaluation of fraud. An adjuster can also refer a claim for fraud evaluation during the adjuster's claim evaluation.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.

2. Select the lists icon (≡).

3. Open the task from the special investigation tasks list.

Option	Description
From the Special Investigation tasks list	<p>a. In the Lists tab, under Special Investigation tasks, open the task list.</p> <ul style="list-style-type: none"> ▪ For your assigned tasks, select Assigned to me. ▪ For all special investigation tasks, select All. <p>b. In the list, select the task that you want to work on.</p>

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

4. Finish the work that is required to complete the task in your claims system.

5. Optional: In the **Work notes** field, enter any comments that are related to your findings.

6. Close the task from the special investigation task form.

Special investigation task	Action
To submit a fraud evaluation	Select Approve to conclude the claim as not fraudulent or Reject to validate the claim as fraud.

Result

- If the task is approved, the task moves to Closed Complete.
- If the task is rejected, the task moves to Closed Rejected.

Approve a reserve or payment amount

A claims manager can approve claim reserve and payment amounts.

Before you begin

Role required: sn_ins_claim_cml.manager

About this task

If an assigned reserve or created payment amount by an adjuster is higher than the approval authority of the adjuster, the claims manager receives a request for reserve or payment amount approval from the adjuster.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
 2. Open the task one of the following ways.
- | Option | Description |
|---|---|
| From the landing page | Select the task from the My pending tasks list. |
| From the Commercial lines claims approvals list | <p>a. Select the lists icon (≡).</p> <p>b. In the Lists tab, under Commercial lines claims approvals, open one of the following:</p> <ul style="list-style-type: none"> ▪ My approvals - Reserves ▪ My approvals - Payments <p>c. In the list, select the task that you want to work on.</p> |

3. If you want to reject the requested approval amount, in the **Comments** field, enter comments with your recommendation. Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.
4. Close the task from the Claim reserve or Claim payment task form.

Approval task	Action
To submit an approval	Select Approve to approve the reserve or payment amount, or Reject to reject the reserve or payment amount.

Result

- If the claims manager approves the reserve or payment amount, the claim reserve task returns to the adjuster to proceed with the claim payment evaluation or settlement.
- If the claims manager rejects the reserve or payment amount, the manager provides another recommendation. A notification of the rejected status triggers to the adjuster.
- System-generated entries for reserve or payment amount approval or rejection add to the Activity stream. These automated entries support auditing and tracking.

Add an ad-hoc task

Create a task as a processor, adjuster, or manager to help prioritize and plan your claim work better.

Before you begin

Role required: sn_ins_claim_cml.auto_processor, sn_ins_claim_cml.auto_adjuster, or sn_ins_claim_cml.manager

- Note:** You can create additional tasks as needed on a claim using the **Add task** button from the Actions menu, or using the **Create a new record** button from the Related records panel.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Open the claim one of the following ways.

Option	Steps
From the landing page	<p>From a claims list, select the claim case you want to create a new task for.</p>
From the applicable case/tasks list	<p>a. Select the lists icon (≡).</p> <p>b. In the Lists tab, navigate to one of the following applicable lists:</p> <ul style="list-style-type: none"> ▪ As a processor, select Commercial auto claim cases, then select All. ▪ As an adjuster, select Commercial auto claim adjuster tasks, then select All. ▪ As a manager, select Commercial lines claims approvals, then select one of the following: <ul style="list-style-type: none"> ▪ My approvals - Reserves ▪ My approvals - Payments <p>c. In the list, select the case or task that you want to open.</p>

3. Select **Add task**.
 4. Fill in the details on the Create New Commercial Auto Claim Task form.
 5. Optional: In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the task.
 6. Assign the task to yourself or another user.
 7. Select **Save**.
- The task shows in New status. Active and inactive claim tasks display on the claim case and on the claim Adjuster evaluation step.

What to do next

After a task is created, the task can move to the following statuses depending on the requirement for the task.

- Work in Progress
 - After a newly created task is assigned to oneself.
 - A task assignee selects **Accept** to accept the task.
 - A task assignee selects a task currently in the Awaiting info status.
 - After a task assignee selects Open task to continue working on the task.
- Awaiting info- A task assignee selects Awaiting info.
- Closed complete- A task assignee selects Close to close the task.

View ad-hoc and system generated tasks for a claim

View a pending task to prioritize your claim work.

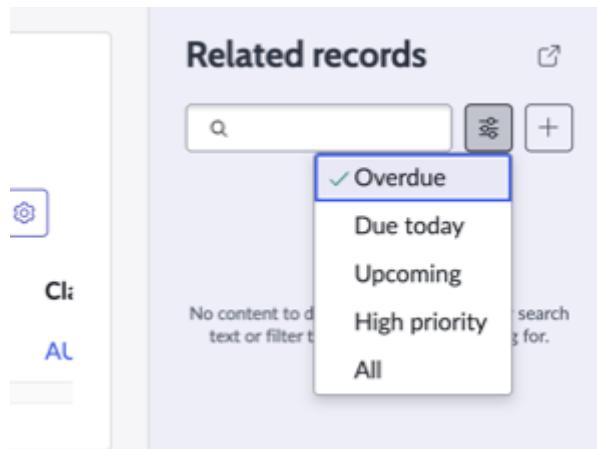
Processors can view assigned tasks from a claim case or task, and adjusters can view their assigned tasks when working from within an adjuster task. These roles can also view assigned tasks from My pending tasks on the landing page.

View or search for a task from a claim case or parent adjuster task by selecting the Tasks tab or the **Related records** icon (≡) from the contextual menu.

Search for a task in these ways:

- Enter a short description into the search
- Filter on these options:
 - Overdue
 - Due today
 - Upcoming
 - High priority
 - All

- Select the  icon to open tasks filtered accordingly in a list view.



Discuss a claim

Discuss details of a claim with additional users that have access to the claim record.

Before you begin

Role required: sn_ins_claim_cml.fnolRepresentative, sn_ins_claim_cml.autoProcessor, sn_ins_claim_cml.autoAdjuster, sn_ins_claim_cml.manager

About this task

Create or view an ongoing sidebar discussion for cases.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon.
3. Open a case from the list.
4. Select **Discuss**.

5. Enter a subject for the discussion.
6. Add participants to the discussion.
7. Select **Start discussion**.
The discussion associates with the claim record.

What to do next

To view a discussion, select **Discuss**, then select **Open record** for the discussion you want to view.

View a claim's summary

Managers, adjusters, and processors can view the Claim summary page to see claim case snapshots.

Use the Claim summary page to view items such as claim status, service level agreements, claim properties and participants, notes and activities, coverages, and other financials.

i Note:

- The Claim summary page is read-only and cannot be updated.
- An admin can view and modify the page variant of the Claim summary page by accessing it from the UI Builder **CSM default record-post Details** page collection. For more information, see [Enable Claim workspace](#), [Fraud score](#), and [Claim summary pages](#).

From a claim case or adjuster task, select **Claim summary** to view the Claim Summary page.

Claim Summary page details

Claim details

Shows details such as policy number, claim stage, claim status, and incident and reporting dates.

Claim SLAs

Shows the time left to meet relevant service level agreements.

Adjuster tasks

Shows a list of relevant adjuster tasks and their statuses associated with the current claim case.

Claim properties

Shows a list of properties added to the claim case.

Claim participants

Shows a list of participants added to the claim case.

Claim status

Shows whether the claim case is in one of these statuses:

- FNOL
- Claim review
- Adjuster review
- Fulfillment
- Closed complete

- Closed rejected
- Cancelled

Coverages and financials

Shows the financial summary of the claim, including claim entities such as claim coverages, associated reserves, payments, and expense amounts under individual coverages.

Notes and activities

Shows user and system activities history, including claim update comments, work notes, and key attribute changes.

Use Agent assist to view associated claims

Use the Agent assist contextual search to view associated claims and relevant knowledge articles.

Before you begin

Role required: sn_ins_claim_cml.fnolRepresentative, sn_ins_claim_cml.autoProcessor, sn_ins_claim_cml.autoAdjuster, sn_ins_claim_cml.manager

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon.
3. Open the task from the case playbook or the Commercial auto claim adjuster tasks list.

Option	Steps
From the case playbook	<ol style="list-style-type: none"> In the Lists tab, under Commercial auto claim cases, open the case list. In the list, select the case that contains the adjuster task.
From the Commercial auto claim adjuster tasks list	<ol style="list-style-type: none"> In the Lists tab, under Commercial auto claim adjuster tasks, select All. In the list, select the task that you want to open.

4. Select the Agent assist icon to use the feature.

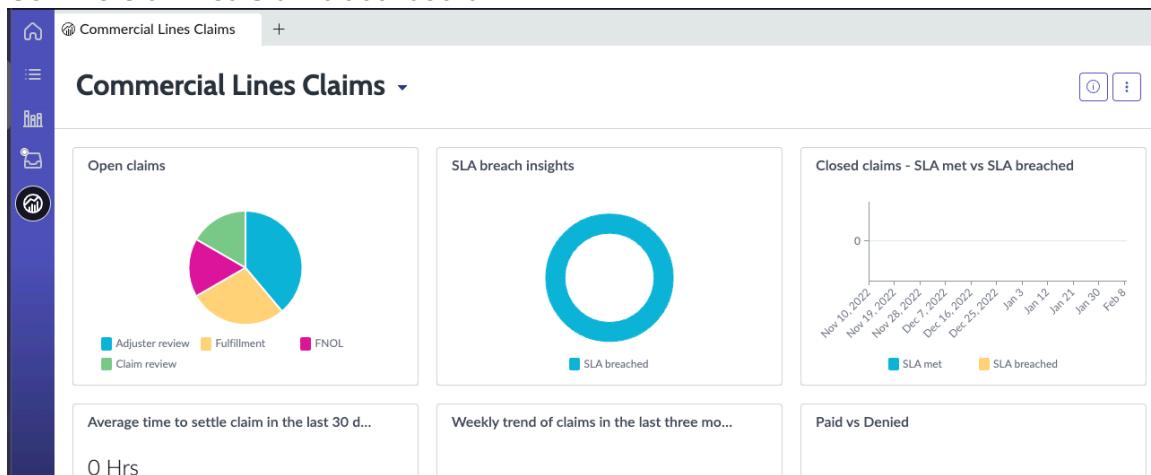
For more detailed information about Agent assist, refer to [Finding solutions using Agent assist](#).

Commercial Lines Claims dashboard

With the Commercial Lines Claims dashboard, you can get an insight into how your team and business are performing for personal policy service requests received for your insurance services.

The Commercial Lines Claims dashboard enables you to monitor the status of claim cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and average closing times of the claim cases.

Commercial Lines Claims dashboard



To access the Commercial Lines Claims dashboard, navigate to **All > Commercial Lines Claims > Dashboard**.

Required Now Platform roles

- sn_ins_claim_cml.manager, required to view the dashboard widgets and data.
- sn_ins_claim_cml.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Commercial Lines Claims dashboard

User	Dashboard use
Commercial lines claims manager	<p>Needs to gain visibility into the real-time status of claim cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open claim cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each claim case type and their trend • Review the average closing time of cases for a representative, processor, or group
Commercial lines claims admin	Needs to be able to customize views.

Indicators

Commercial Claim.Number of denied cases

Count of commercial claim cases rejected and closed today.

Commercial Claim.Number of open cases

Daily count of open commercial claim cases.

Commercial Claim.Summed duration of closed cases

Total number of hours to close commercial claim cases that day where breakdowns are Stage and Service.

Commercial Claim.Number of closed cases

Number of commercial claim cases closed today where breakdowns are Stage and Service.

Commercial Claim.Open Cases with SLA Breached greater than 80%

Daily count of open commercial claim cases that day where SLA elapsed percentage is greater than 80%.

Commercial Claim.Number of closed SIU cases

Daily count of commercial claim cases closed by the special investigations unit (SIU).

Commercial Claim.Sum of total claim payout

Daily count of claim payout on closed cases.

Commercial Claim.Number of closed cases with breached sla

Count of commercial claim cases closed that day that breached SLA.

Commercial Claim:Number of created cases

Daily count of open commercial claims cases created that day.

Commercial lines.Number of bop change coverage open cases

Number of open commercial claim cases that day where commercial service is bop change coverage account.

Commercial Claim.Number of closed cases within sla

Count of commercial claim cases closed that day within SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

Breakdowns

- SLA percentage
- Commercial Claim.Age
- Commercial Claim.Account
- Commercial Claim.Product
- Commercial Claim.Service
- Commercial Claim.Stage

Personal Lines Claims

The Personal Lines Claims application enables your organization to quickly set up the various stages of the claim process, starting from first notice of loss to claim closure.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

<p>Explore</p>  <p>Learn about how processors and adjusters use Personal Lines Claims.</p>	<p>Set up</p>  <p>Set up Personal Lines Claims</p>	<p>Manage</p>  <p>Manage cases for insurance claims from first notice of loss to claim closure.</p>
<p>Reference</p>  <p>Get details about components such as roles, tables, plugins, and store applications that are installed.</p>	<p>Analytics and Reporting</p>  <p>Monitor key statistics and track performance with preconfigured dashboard.</p>	<p>Process Mining</p>  <p>Visualize process and identify improvement opportunities.</p>

Exploring Personal Lines Claims

First-notice-of-loss (FNOL) representatives, processors, adjusters, special investigation agents, and managers can use Personal Lines Claims to create and manage personal insurance claims.

With the Personal Lines Claims application, you can manage the initiation, processing, and resolving of insurance policy claims for your customers from one centralized workflow. With this application, you can coordinate with special investigation departments and offices to manage claims tasks. You can also collect and validate the required claim documentation, investigate the claim, and settle the claim.

Key features

- Claims data model that you can use to build any claims service
- Claims workflows that you can manage by using cases within a dedicated application
- Visualization of all claim records for a customer
- Dedicated playbooks and workspaces that are built for various claim personas
- Key statistics and performance that you can manage and track with ServiceNow® Performance Analytics and Process Mining
- Baseline workflow where you can view the claims from the first notice of loss to claim closure for personal auto claims

Personal Lines Claims personas

The following table shows which personas in your organization can use the Personal Lines Claims application.

Personal Lines Claims personas

Persona	Description
Administrator	Claims admin who is responsible for configuring the application.
First notice of loss (FNOL) representative	Front office person who creates a claim case on behalf of a customer, and uploads relevant documents.
Claims processors	Processors in the middle or back office of insurance institutions who work with claims. They work on claims cases and tasks that come into claims services, and close the claim cases.
Special Investigation Unit (SIU) agents	Department that investigates potential fraud claims cases.
Claims adjuster	Person who collects and verifies documents, loss assessment details, and insurance benefits such as expenses, deductibles, and coverages, marks whether fraud investigation is needed, and settles a claim.
Claims manager	Manager who approves reserves and payment requests, and can view an overview of all claims, including Process Mining dashboards, and Performance Analytics dashboards and reports.

Setting up Personal Lines Claims

Install and configure Personal Lines Claims so that FNOL representatives, processors, adjusters, and others, can begin servicing your personal insurance claims.

Install Personal Lines Claims

You can install the Personal Lines Claims application (`sn_ins_claim_pers`) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Personal Lines Claims:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Personal Lines Claims](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Personal Lines Claims application (sn_ins_claim_pers) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

In the list next to the **Install** button, the versions that are available to you are displayed.

3. Select a version from the list and select **Install**.

In the Install dialog box that is displayed, any dependencies that are installed along with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.



Important: If you don't load the demo data during installation, it's unavailable to load later.

6. Select **Install**.

Configure Personal Lines Claims

Review the components that are installed with the Personal Lines Claims application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Personal Lines Claims application is installed. For more information, see [Install Personal Lines Claims](#).

Role required: sn_ins_claim_pers.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	<p>Configure service definitions to enable unique flows and views for service cases and tasks. For more information, see Configure service definitions.</p> <p>You can add new case types and configure service definitions for each type.</p>
Edit or create flows	<p>Edit or create flows using Flow Designer. For more information, see Edit or create flows.</p>
Configure playbook	<p>Create a playbook by using Playbooks. For more information, see Edit or create a new playbook.</p>
Configure CSM Configurable Workspace	<p>Configure CSM Configurable Workspace to enable agents to interact with customers and create and work on cases.</p> <p>For more information, see Configure CSM Configurable Workspace.</p>
Configure the Claim Workspace, Fraud score and Claim summary pages	<p>Configure Claim workspace, Fraud score, and Claim summary pages on claim cases and claim adjuster tasks. For more information, see Enable Claim workspace, Fraud score, and Claim summary pages.</p> <p>i Note: The Claim workspace is accessible from an adjuster task. The Fraud score and Claim summary pages are accessible from both a claim case and an adjuster task.</p>
Configure Service Level Agreements (SLAs)	<p>Configure the installed SLAs to configure SLA timings for claim service cases and tasks.</p> <p>For more information, see Configure the installed SLAs</p>
Configure user groups	<p>Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.</p> <p>For more information, see Configure user groups.</p>
Configure assignment rules	<p>Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents. For more information, see Configure assignment rules.</p>
Configure Document Processor	<p>Configure document processor for document categories, document types, inbound and outbound document rules, and ap-</p>

Task	Description
Configure archive rules	<p>proval rules for document deferrals and exceptions.</p> <p>For more information, see Configure Document Processor.</p> <p>The Archive Personal Auto Claim Case rule archives personal auto claim cases that are older than a year. This rule is inactive by default.</p> <p>To configure archive rules, navigate to System Archiving > Archive Rules and enable the Archive Personal Auto Claim Case rule.</p>

Enable Claim workspace, Fraud score, and Claim summary pages

Enable Fraud score and Claim summary pages on the claim case so that a claims manager, adjuster, or processor can view them.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > Now Experience Framework > UI Builder**.
2. Enable the CSM default record page under CSM/FSM Configurable Workspace.
For more information, see [CSM Configurable Workspace record pages](#).
3. From the CSM default record page, set the page order.
4. Set the variant conditions on the following record pages.

Claims page variant	Navigation to page records
Record page for the adjuster task	<p>To access the record page for the adjuster task, navigate to: CSM Configurable Workspace > Record > Claim Adjuster Record Page.</p> <p>The record page for the adjuster task is a variant of CSM default record page. For more information, see CSM Configurable</p>
Claim workspace page	<p>To access the Claim workspace page for updates, navigate to page collection: CSM default record post-Details > Claim workspace > Claim Workspace Default.</p>
Fraud score page	<p>To access the Fraud score page for updates, navigate to page collection: CSM default record post-Details > Fraud score > Default.</p>
Claim Summary page	<p>To access the Claim summary page for updates:</p>

Claims page variant	Navigation to page records
	<p>Navigate to page collection: CSM default record pre-Details > Claim summary > Claim Summary Default.</p> <p>Or navigate to page collection CSM default record post-Details > Claim Summary > Claim Summary On Adjuster.</p>

Components installed with Personal Lines Claims

Several types of components are installed with activation of the sn_ins_claim_pers plugin, including plugins, tables, and user roles.

Plugins installed

Plugins installed with the Personal Lines Claims application

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Personal Lines Claims application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Insurance Special Investigations	Insurance Special Investigations enables insurance carriers to route fraud investigation requests to SIU agents. Requests get routed via adjusters working on claim cases through workflows in the Personal Lines Claims application.
Document Processor	Enables management of document services tasks that are used in insurance policy service cases. For more information, see Integrate with Financial Services Document Processor .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

Roles installed with the Personal Lines Claims application

Role title [name]	Description	Contains roles
Personal Lines Claims		
Personal Lines Claims admin [sn_ins_claim_pers.admin]	<ul style="list-style-type: none"> Grant Personal Lines Claims roles Delete Personal Lines Claims cases and tasks Configure Personal Lines Claims application Create and modify Personal Lines Claims service definitions Has read, write, and create access to Personal Lines Claims policy or case data 	<ul style="list-style-type: none"> decision_table_admin sn_bom.service_definition_admin sn_ins_claim_pers.manager sn_ins_claim_pers.auto_processor sn_ins_siu.viewer sn_doc_processor.admin sn_ins_claim_pers.auto_adjuster
Personal Lines Claims manager [sn_ins_claim_pers.manager]	<ul style="list-style-type: none"> Views the Personal Lines Claims dashboard Uses Process Mining for Personal Lines Claims processes 	<ul style="list-style-type: none"> sn_ins_claim_pers.auto_adjuster sn_ins_claim_pers.auto_processor pa_viewer
Personal Lines Claims adjuster [sn_ins_claim_pers.auto_adjuster]	<ul style="list-style-type: none"> Evaluates the personal auto claim details based on assigned adjuster 	<ul style="list-style-type: none"> sn_customerservice.case_contributor_viewer sn_doc_processor.agent sn_bom.adjuster sn_sla_definition_read

Roles installed with the Personal Lines Claims application (continued)

Role title [name]	Description	Contains roles
	<p>tasks, and settles claims</p> <ul style="list-style-type: none"> Views the status of personal auto claim cases Creates and edits ad-hoc tasks 	<ul style="list-style-type: none"> sn_bom.viewer sn_bom.auto_ins_policy_viewer sn_ins_claim_pers.auto_processor sn_customerservice.csm_workspace_user
Personal Lines Claims processor [sn_ins_claim_pers.auto_processor]	<ul style="list-style-type: none"> Submits personal auto claim details, and creates and edits ad-hoc tasks Views the status of personal auto claim cases Closes a claim Records interactions 	<ul style="list-style-type: none"> sn_customerservice.case_contributor_viewer sn_ins_claim.profile.writer sn_ins_claim.payment_reader sn_ins_claim.reserve_reader sn_ins_claim.fraud_score_reader sn_ins_claim.injury_writer sn_ins_claim.property_writer sn_bom.auto_ins_policy_viewer sn_ins_claim.coverage_writer sn_bom.b2c_agent sn_ins_claim.participant_writer sn_ins_claim.policy_snapshot_reader sn_ins_claim.summary_page_read
Personal Lines Claims viewer [sn_ins_claim_pers.auto_viewer]	Views personal auto claim cases and related data.	<ul style="list-style-type: none"> sn_bom.ref_data_viewer sn_bom.service_definition_read sn_bom.customer_data_viewer sn_bom.auto_ins_policy_viewer sn_ins_claim_pers.auto_viewer
Personal Lines Claims FNOL representative [sn_ins_claim_pers.fnolRepresentative]	Create and track personal claim cases for policies managed by them.	<ul style="list-style-type: none"> sn_customerservice.case_contributor_viewer sn_sla_definition_read sn_bom.customer_data_viewer sn_bom.auto_ins_policy_viewer sn_customerservice.consumer_contributor sn_customerservice.csm_workspace_user

Roles installed with the Personal Lines Claims application (continued)

Role title [name]	Description	Contains roles
		<ul style="list-style-type: none"> sn_customerservice.account_contributor sn_bom.fnolRepresentative
Insurance Special Investigations		
Insurance Special Investigations admin [sn_ins_siу.admin]	<ul style="list-style-type: none"> Grant insurance special investigations roles Delete special investigations cases and tasks Configure Insurance Special Investigations application Create and modify special investigations service definitions Has read, write, and create access to special investigations case data 	<ul style="list-style-type: none"> sn_bom.service_definition_admin sn_ins_siу.agent
Insurance Special Investigations agent [sn_ins_siу.agent]	Submits evaluation on SIU tasks that are associated with a case.	<ul style="list-style-type: none"> sn_ins_claim.property_reader sn_ins_claim.payment_reader sn_ins_claim.reserve_reader sn_ins_claim.fraud_score_reader sn_ins_claim_cml.auto_viewer sn_bom.b2b_agent sn_ins_claim.coverage_reader sn_ins_claim_pers.auto_viewer

Roles installed with the Personal Lines Claims application (continued)

Role title [name]	Description	Contains roles
		<ul style="list-style-type: none"> • sn_bom.b2c_agent • sn_ins_claim.participant_reader
Insurance Special Investigations viewer [sn_ins_siu.viewer]	View special investigation cases and related data.	

Tables installed

Tables installed with the Personal Lines Claims application

Table	Description
Personal Lines Claims	
Personal Auto Claim Case [sn_ins_claim_pers_auto_service]	Stores information about personal claim cases. This table extends the Personal Claim Base [sn_ins_claim_pers_base] table.
Personal Auto Claim Task [sn_ins_claim_pers_auto_task]	Stores information about all personal claims tasks for all personal claims cases.
Personal Auto Claim Adjuster Task [sn_ins_claim_pers_auto_adj_task]	Stores information about tasks related to the adjuster persona for personal claims.
Personal Claim Base sn_ins_claim_pers_base	Extends the Claim Base [sn_bom_claim_base] table.
Property Incident [sn_ins_claim_pers_auto_incident]	Stores information about property incident details for personal claims cases. This table extends the Claim Incident [sn_ins_claim_property] table from Insurance Claims Core.
Insurance Special Investigations	
SIU Task sn_ins_siu_task	Stores information about tasks related to the Special Investigation Unit department for all claims cases.

Managing personal claims

Learn which roles use the Personal Lines Claims application to create, investigate, and manage an insurance claim from the first notice of loss (FNOL) to claim closure.

With the Personal Lines Claims application, FNOL representatives can submit claim requests, while processors and adjusters can work on the cases for the following personal policy case types.

Personal case types

The following are personal case types available.

- Personal auto policy
- You can also create case types for personal lines claims by extending a case type from the personal claim base case.

Workspace

Processors, adjusters, and other roles use Workspace to work on all aspects of insurance claim cases. With Workspace, users with these roles can do the following tasks:

- Monitor the workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

The following table shows which Workspace users can use the Personal Lines Claims application.

Workspace users for Personal Lines Claims

Role	Description
Claims admin	Configures Workspace per the business requirements. For more information, see Configure CSM Configurable Workspace .
Claims manager	Approves reserve and payment requests, and views the analytics and Process Mining dashboards.
First notice of loss representative workspace	
First notice of loss representative	Creates claim cases on behalf of customers, and uploads relevant documents.
Processor workspace	
Claims processor	Works on claim cases and tasks to resolve cases that are managed by them.
SIU workspace	
Special Investigation Unit (SIU) agent	Works on potential fraud claim investigation tasks.
Adjuster workspace	
Adjuster	Evaluates a claim by reviewing the claim documents, coverages, reserves, and payments.

Personal Lines Claims workflows

The Personal Lines Claims application installs automated workflows that you can configure for any claims tasks. These workflows create cases and route any tasks accordingly.

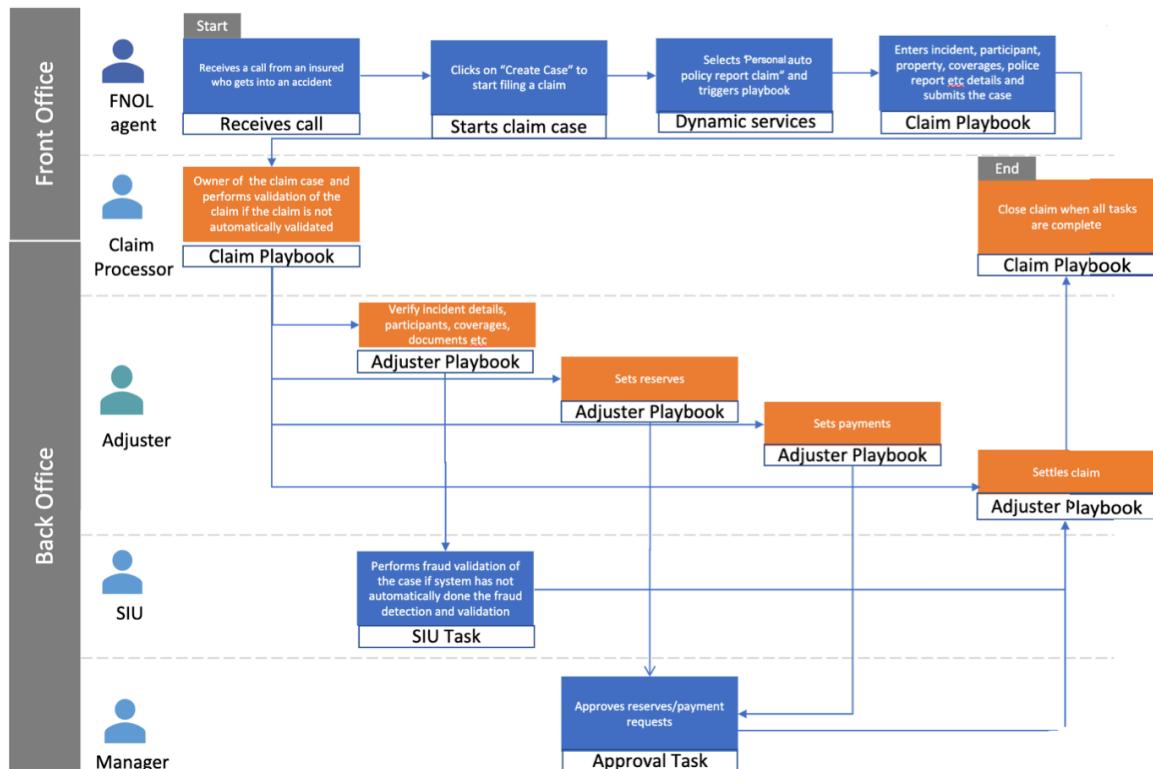
After a claim case is initiated, the workflow proceeds through phases. A business rules engine with baseline, configurable rules can categorize a claim as potential fraud, or as a duplicate claim, for example. Some example business rules include:

- If the number of properties or participants submitted for the claim is greater than two, the claim is considered as high priority.
- If the number of claims submitted by a customer for the same insurance policy is greater than four, a claim will be automatically flagged as potential fraud.
- If the number of claims submitted by a customer is less than five, and the reported loss date relative to the policy start date is less than three days, a claim validation task is created for a processor to review.

The following workflow routes the case and tasks for investigating and managing insurance claims to roles in different departments. The front and back-office agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through these overall steps that are needed to fulfill claims:

- Submitting first notice of loss
- Claim validation
- Adjuster claim evaluation
- Fraud evaluation
- Claim closure

Claims Process Flow – Personal Auto Claim



First notice of loss (FNOL)

Submitting a claim as a first-notice-of-loss representative

1. In the First notice of loss (FNOL) stage, an insurance policy claimant reports a loss with an FNOL representative. Once the case is created, a workflow triggers automatically with playbook tasks created for managing the case to resolution.
2. The FNOL representative documents the incident, property, participant, and injury details obtained for the claim, as well as the coverages available for relevant claims. The representative also collects and submits applicable inbound documents for verification, such as vehicle license, and initiates the claim by submitting the case.
3. Once the initiated case is submitted, business decision rules:
 - Can prioritize the claim case, depending on the number of properties or participants reported in the claim
 - Can trigger a task and refer a claim case to the Special Investigation Unit department for further evaluation
 - Can trigger the claim validation task for further review
 - Can forward the claim to an adjuster for loss evaluation

Claim validation stage

Validating and closing a claim as a claims processor

1. In the Claim validation stage, the processor updates task details, and rejects or approves the claim task accordingly.
2. If the processor validates the task by approving it, it moves to the adjuster evaluation stage.

Adjuster evaluation

Evaluating and settling a claim as an adjuster

1. In the Adjuster evaluation stage, the adjuster reviews and verifies or rejects the submitted claim documents. The adjuster also reviews coverages, and updates or adds coverages if appropriate.
2. The adjuster can refer the claim to the SIU department for claim investigation. Once the SIU department completes the fraud review task, the adjuster can settle or reject the claim.
3. The adjuster evaluates a claim and assigns a reserve amount against relevant coverage, based on loss details.
 - If the assigned reserve amount is within the approval authority of the adjuster, the adjuster approves the results.
 - If the assigned reserve amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the reserve amount is approved by the claims manager, the adjuster proceeds with the claim payment evaluation. If the amount isn't approved, the adjuster re-evaluates and revises reserve amount based on the recommendations from the claims manager.
4. The adjuster updates the claim record with either loss reserve, expense reserve, or both.
5. The adjuster creates payment amounts against the created reserves, based on finalized evaluation.

- If the created payment amount is within the approval authority of the adjuster, the adjuster approves the results.
 - If the amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the claims manager approves the payment amount, the adjuster proceeds with a claim payment evaluation. If the amount isn't approved, the adjuster re-evaluates and creates a new payment amount based on the recommendations from the claims manager.
- 6.** The adjuster approves or rejects the review task. If the adjuster approves the review task to settle the claim, the claim case moves to the fulfillment stage to be closed by the claims processor. If the adjuster rejects all related tasks, the claim case automatically closes.

Special Investigation Unit (SIU) tasks

Investigating a potential fraud claim as a special investigation unit agent

- 1.** If business rules determine that the claim requires validation, or if the adjuster determines possibility of fraud, a task triggers to the SIU department for investigation. An SIU agent reviews the fraud task, updates details in the evaluation task record, and approves or rejects the task. An approved evaluation task indicates a determination of fraud not found. A rejected evaluation task indicates that the claim is determined to be invalid and potentially fraud.
- 2.** If the task is approved, the claim is concluded as fraud not found, and can be approved by the adjuster. When the claim is approved, the case moves to the fulfillment stage, which the claim processor completes.

Claims manager approval tasks

Approving reserve or payment amounts as a claims manager

- 1.** If an assigned reserve amount is beyond the approval authority of the adjuster, the system assigns the reserve amount request to the claims manager for approval. If the claims manager approves the reserve amount, the adjuster proceeds with the claim payment evaluation. If the claims manager rejects the reserve amount and provides a recommendation, the adjuster should revise the reserve amount as per recommended.
- 2.** If a created payment amount is beyond the approval authority of the adjuster, the system assigns the payment amount request to the claims manager for approval. The claims manager reviews the payment amount and claim details, and approves or rejects the claim payment. If the claims manager approves the payment amount, the adjuster can proceed to settlement. But if the manager rejects the request and provides recommendation, the adjuster should revise and submit payment amount as per recommended. System-generated work notes stating the approval or rejection automatically add to the Activity stream for the task and claim case.

Closure

The case is complete when the state and stage of the case sets to Closed Complete.

Create a personal claim case

A first-notice-of-loss representative or processor can begin the claim process by initiating a personal claim case on behalf of your customer.

Before you begin

Role required: sn_ins_claim_pers.fnl Representative or sn_ins_claim_pers.auto_processor

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
 2. Select the lists icon.
 3. Create a case from the personal auto claim cases list.
- | Option | Steps |
|---|--|
| Personal auto claim case from the personal auto claim case list | a. In the Lists tab, under Personal auto claim cases , select All .
b. Select New . |
4. In the Create a new case dialog box, select **Personal auto policy report claim**.
 5. Select **Create**.
 6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
 7. Optional: In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
 8. Select **Save**.

Result

A personal claim case is created in the New state and the workflow is triggered. The case is assigned to an assignment group based on the defined assignment rules.

What to do next

As a claim processor, you can assign the case to yourself and start working on it. For more information, see [Process a personal claim](#).

Process a personal claim

A processor can initiate a claim, review a claim to verify it, and after an adjuster's evaluation, complete fulfillment tasks and close a claim.

Before you begin

Role required: sn_ins_claim_pers.auto_processor

Update and close the tasks of the claim case.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Open the claim case and task one of the following ways.

Option	Steps
From the landing page	Select an active case from the My pending tasks or My open claims list.

Option	Steps
From the case playbook	<ol style="list-style-type: none"> a. Select the lists icon (). b. In the Lists tab, under Personal auto claim cases, open the case list. c. In the list, select the case that contains the task. d. If the claim case is in New status or not assigned to you, select Accept to be able to work on it. e. Select the Playbook tab. f. Under one of the following stages, select the task activity to work on. <ul style="list-style-type: none"> ▪ First notice of loss ▪ Claim validation ▪ Fulfillment
From a personal auto claim case	<ol style="list-style-type: none"> a. Select the lists icon (). b. In the Lists tab, under Personal auto claim cases, select Assigned to me. c. In the list, select the case that you want to open. d. If the claim case is in New status, select Accept to be able to work on it. e. In the case, select the Tasks tab and select the claim task.
From the Personal auto claim tasks list	<ol style="list-style-type: none"> a. Select the lists icon (). b. In the Lists tab, under Personal auto claim tasks, select All. c. In the list, select the task that you want to open.

You may need to select **Accept** to accept assignment of the task to you, enabling you to work on the task.

3. Finish the work that is required to complete the tasks in your claims system.
The work you may need to complete could include steps in any of the following stages.
 - Completing first notice of loss stage tasks to initiate the claim.
 - Evaluating the validity of the claim reported by the customer.
 - Completing and closing the claim.
4. Optional: In the **Work notes** field, enter any comments that are related to your findings.
Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
5. Close the task from the playbook activity or the task form.

Claim task	Action
To submit incident details	In the case playbook, select Mark complete .
To validate a claim	A claim validation task is created when a business rule determines a duplicate claim due to the same insurance policy and loss date. To validate a claim: In the task form, select Approve to validate the claim or Reject to deny and close the claim.
To add or edit claim property, participant, or coverage information	In the case playbook, select Save .
To initiate a claim	In the case playbook, select Submit .
To close a claim	In the case playbook, select Close to close the claim.

Adjuster tasks

Adjusters can work on claim tasks from the Claim Workspace.

Claim Workspace

From the Claim Workspace, an adjuster can review a claim to verify documents, evaluate claim coverages, determine claim payment details, and approve settlement for a claim. The Claim Workspace for adjusters is a unified view of all the actions that an adjuster can perform on a claim. Using workspace tabs and cards, adjusters can navigate through the following sections:

- Claim details - View and modify details such as policy number, claim stage, claim status, and incident and reporting dates.
- Claim properties - View and work on properties relevant to the claim case.
- Claim participants - View and work on participants relevant to the claim case.
- Task details - View and modify the agent and group that a task is assigned to.
- Tasks - View and work on adjuster tasks for the current claim case.
- Coverages and financials - View and modify claim entities such as claim coverages, associated reserves, payments, and expense amounts under individual coverages.

From the Claim Workspace, an adjuster can also access tabs to view the Fraud score page and Summary page for a claim.

Adjuster Claim Workspace - Personal auto claim review

The screenshot shows the ServiceNow Adjuster Claim Workspace for a personal auto claim. The main area is titled "Personal auto claim review". It contains several tabs: "Claim workspace", "Fraud score", and "Claim summary". The "Claim workspace" tab is active.

- Claim details:** Shows information like Consumer (Rick Porter), Insurance policy (AP109876019), Number (PAC0001002), Priority (4 - Low), SIU review (Not in review), Incident date (2023-07-10 13:45:21), Report date (2023-07-10), Nature of loss (Collision), Incident location (3500 Beacon Ave, Fremont, CA, 94538), and Police report number.
- Tasks:** A table showing pending tasks. One task is listed: "Follow up with insured for first contact" due on 2023-07-12 13:57:10, assigned to "Personal Auto Claim Task", status "New".
- Coverages and financials:** Shows claim coverages and a loss reserve. The collision coverage for AP109876019-Collision is for a 2017 TOYOTA RAV4 with a limit of \$2000. A loss reserve of \$500.00 is submitted for approval.
- Activity stream:** Displays activity items from the system. One item is a work note from Oscar Noman regarding the reservation for coverage AP109876019-Collision Type for 2017 TOYOTA RAV4 under PAD T0001001. Another item shows field changes made by the system.

Work on personal claim adjuster tasks

An adjuster can review a claim to verify documents, evaluate claim coverages, determine claim payment details, and approve settlement for a claim.

Before you begin

Role required: sn_ins_claim_pers.auto_adjuster

Important: To access the Claim workspace, Fraud score, and Summary adjuster workspace related tabs, you must activate the CSM default record page. By default, the page is set to inactive. To determine the default page for displaying records in CSM Configurable Workspace, see [CSM Configurable Workspace record pages](#)

Update and close the adjuster tasks of the claim case.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.

2. Open the task one of the following ways.

Option	Steps
From the landing page	Select a task from the All open claims list.
From the Personal auto claim adjuster tasks list	<ol style="list-style-type: none"> Select the lists icon (). In the Lists tab, under Personal auto claim adjuster tasks, select All. In the list, select the task that you want to open.

3. Finish the work that is required to complete the evaluation or settlement task in your claims system.

4. Work on the adjuster task by completing various actions from the claim workspace.

Claim task	Claim workspace actions
To add a document verification task	<p>a. Select Add document verification task.</p> <p>b. Fill in the required fields.</p> <p>c. Select Save.</p>
To verify a document	<p>Select Verify to verify the document or Reject to reject the submitted document for verification.</p>
To add claim coverage	<p>a. Select Add coverage.</p> <p>b. Select Claim coverage and any of the following required:</p> <ul style="list-style-type: none"> ▪ Claim property ▪ Claim participant <p>c. Select Save.</p>
To add a reserve or payment	<p>a. In Coverages and financials, select one from the Claim coverage list:</p> <ul style="list-style-type: none"> ▪ Add reserve ▪ Add payment <p>b. Fill in the required fields.</p> <p>c. Select Save.</p>
To add an ad-hoc claim task	<p>a. From the Tasks list, select Add claim task.</p> <p>b. Fill in the required fields.</p> <p>c. Select Save.</p>
To submit a reserve or payment amount for approval	<p>Select Approve to approve or Reject to reject the reserve or payment amount.</p> <p>a. In Coverages and financials, for a reserve or payment in the Claim coverage list, select Pending.</p> <p>b. Select Submit.</p>
To refer a claim for fraud evaluation	<p>Select Send to SIU.</p>
To submit a claim settlement decision	<p>a. Select Settle claim.</p> <ul style="list-style-type: none"> ▪ Select Approve claim to approve the claim and send for fulfillment. ▪ Select Deny claim to reject the settlement. <p>b. Enter comments for the settlement decision.</p> <p>c. Select Submit.</p>

5. Optional: Within a task, in the **Work notes** field, enter any comments that are related to your findings.
Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.

Result

Depending on the current stage of the case:

- When the adjuster accepts the task, the task status sets to Work in progress.
- When the adjuster submits a reserve or payment, if the amount is within their authorization limit, it is auto approved.
- If the adjuster settles the claim, the claim case automatically closes, with the case status set as Closed complete, and claim stage moved to Closed rejected. System-generated work notes stating the rejection automatically add to the Activity stream for the task and claim case.
- If one of the adjuster related tasks is approved, a task triggers to the claim processor to close the case. System-generated work notes stating the approval automatically add to the Activity stream for the task and claim case.

Related topics

[Generate and view a claim's fraud score](#)

[View a claim's summary](#)

Generate and view a claim's fraud score

Generate a fraud score, and view the fraud score page to get detailed insight into a claim's fraud score and history.

An adjuster, processor, and manager can generate a fraud score and view the fraud score page on a claim case and from an adjuster task to determine fraud risk of a case. Admins can use the baseline fraud score page to create a customized scoring page specific to requirements for your line of business.

i Note: For more information, see [Configure the fraud score ranges with UI Builder](#).

Generating and accessing fraud score details

If you're a claims manager, adjuster, or processor for a company, you can generate and access claim fraud score details by using Financial Services Operations Integration with FRISS. This option is only available on claim case records and adjuster task records.

From a claim case record or adjuster task record:

- Select the Fraud score tab to view the fraud score page.
- Select **Regenerate fraud score** to generate or regenerate a fraud score.

Fraud score page

In the claim or from an adjuster task, you can see information about fraud scores on the **Fraud score** tab.

The following example shows the fraud score page for the Personal Lines Claims application with score details.

Fraud score page

The screenshot shows the Fraud score page for a specific claim. At the top, there's a navigation bar with 'List', 'Details', and the claim ID 'PADT0001004'. Below the navigation is a header for 'Personal auto claim review' with tabs for 'Claim workspace', 'Fraud score' (which is selected), and 'Claim summary'. On the left, there's a sidebar with icons for home, list, details, and search. The main content area has several sections:

- Score:** A gauge showing a medium risk score of 60 out of 100. It includes details like 'Screening date: 2023-07-11 21:28:34', 'Service provider: FRISS', and 'Score trend: -50'.
- Indicators contributing to the fraud score:** A table listing various indicators with their scores and rationales. Some examples include 'Payee Indicates PO Box for address' (Score: 50, Argumentation: High), 'Claim Date Check' (Score: 30, Argumentation: High), and 'claim damage timing checks' (Score: 30, Rationale: Claim filed within 90 d: inception date of the po).
- Score history trend:** A line chart showing the score history over time. The Y-axis is 'Score' from 0 to 100, and the X-axis is 'Screening date' from Jul 11 to Jul 13. The score starts at approximately 60 on Jul 11, drops to 10 on Jul 12, and rises to 110 on Jul 13.
- Score History:** A table showing the screening history. It includes columns for 'Screening date', 'Score', 'Rationale', and 'Requestor'. Two entries are shown: one for Jul 13 at 10:39:10 with a score of 110 and requestor 'Oscar Nomman', and another for Jul 11 at 14:28:34 with a score of 60 and requestor 'System Administrator'.
- Activity stream:** A sidebar on the right with a 'Compose' section for comments and work notes, and an 'Activity' section which is currently empty.

Fraud score page details

Score gauge

Shows a high, average, or low risk score based on the passed claim data. You can configure the display by defining the ranges for high, average, or low scores. For more information on how to configure the ranges, see [Configure the fraud score ranges with UI Builder](#).

Fraud score

Overall fraud score number.

Score trend

Displays the difference between the current and the previous score.

Service provider

Shows the name of the fraud data analysis service provider.

Screening date

Refers to the date that a claim was screened for fraud detection.

Indicators contributing to the fraud score

If FRISS is enabled, displays a list of indicators such as Claim Date Check and Police report that factor into the fraud score, with accompanying scores and rationales for why each score was specified for the indicator. For more information about FRISS, see [Financial Services Operations Integration with FRISS](#).

Score history trend

Displays a visual chart of score history over time by screening date.

Score history

Displays the number of times that the API is executed for the claim case. Lists scores with screening dates, rationale for screening requests, and screening requestors. You can select to filter and refresh history on demand.

Configure the fraud score ranges with UI Builder

Configure the fraud score ranges by using the UI Builder. You can configure certain fields, such as the **Ranges** field, in the fraud information page of the CSM Configurable Workspace, so that you can set the score range.

Before you begin

Role required: admin

About this task

- Note:** Any configuration changes made here appears at the Financial Services Operations Core level and will apply to all FSO Core applications.

Procedure

1. Navigate to **All > Now Experience Framework > UI Builder > Page collections**.
2. **CSM default record post-Details > Fraud score > Default**
3. Optional: If a Different application scope message appears, select **Edit in original scope**.
4. Set the minimum and maximum value on the configuration panel's **Config** tab by selecting **Ranges**.
5. Set the value, color, and label by selecting **Configure Ranges**.
6. Select **Apply**.

By configuring the gauge, you can display the position of a particular value within a given range of minimum and maximum values. You can also see the progress by setting the color-coded data ranges. For more details on the gauge configuration, see the ServiceNow® Developer Site [↗](#).

Related topics

[CSM Configurable Workspace record pages](#) [↗](#)

Evaluate a personal claim for fraud

A special investigations agent can review a claim to determine whether a claim is fraudulent.

Before you begin

Role required: sn_ins_siu.agent

Use the case playbook that provides the activities and tasks required to update and close the tasks of the claim case.

About this task

When business rule logic identifies a claim case as a 'close proximity' claim- a claim case very close to the policy start date- then a task triggers to the SIU department for evaluation of fraud. An adjuster can also refer a claim for fraud evaluation during the adjuster's claim evaluation.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon ().
3. Open the task from the special investigation tasks list.

Option	Description
From the Special Investigation tasks list	<p>a. In the Lists tab, under Special Investigation tasks, open the task list.</p> <ul style="list-style-type: none"> ▪ For your assigned tasks, select Assigned to me. ▪ For all special investigation tasks, select All. <p>b. In the list, select the task that you want to work on.</p>

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

4. Finish the work that is required to complete the task in your claims system.
5. Optional: In the **Work notes** field, enter any comments that are related to your findings.
6. Close the task from the special investigation task form.

Special investigation task	Action
To submit a fraud evaluation	Select Approve to conclude the claim as not fraudulent or Reject to validate the claim as fraud.

Result

- If the task is approved, the task moves to Closed Complete.
- If the task is rejected, the task moves to Closed Rejected.

Approve a reserve or payment amount

A claims manager can approve claim reserve and payment amounts.

Before you begin

Role required: sn_ins_claim_pers.manager

About this task

If an assigned reserve or created payment amount by an adjuster is higher than the approval authority of the adjuster, the claims manager receives a request for reserve or payment amount approval from the adjuster.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Open the task one of the following ways.

Option	Description
From the landing page	Select the task from the My pending tasks list.

Option	Description
From the Personal lines claims approvals list	<p>a. Select the lists icon (≡).</p> <p>b. In the Lists tab, under Personal lines claims approvals, open one of the following:</p> <ul style="list-style-type: none"> ▪ My approvals - Reserves ▪ My approvals - Payments <p>c. In the list, select the task that you want to work on.</p>

3. If you want to reject the requested approval amount, in the **Comments** field, enter comments with your recommendation. Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.
4. Close the task from the Claim reserve or Claim payment task form.

Approval task	Action
To submit an approval	Select Approve to approve the reserve or payment amount, or Reject to reject the reserve or payment amount.

Result

- If the claims manager approves the reserve or payment amount, the claim reserve task returns to the adjuster to proceed with the claim payment evaluation or settlement.
- If the claims manager rejects the reserve or payment amount, the manager provides another recommendation. A notification of the rejected status triggers to the adjuster.
- System-generated entries for reserve or payment amount approval or rejection add to the Activity stream. These automated entries support auditing and tracking.

Add an ad-hoc task

Create a task as a processor, adjuster, or manager to help prioritize and plan your claim work better.

Before you begin

Role required: sn_ins_claim_pers.auto_processor, sn_ins_claim_pers.auto_adjuster, or sn_ins_claim_pers.manager

Note: You can create additional tasks as needed on a claim using the **Add task** button from the Actions menu, or using the **Create a new record** button from the Related records panel.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Open the claim one of the following ways.

Option	Steps
From the landing page	From a claims list, select the claim case you want to create a new task for.

Option	Steps
From the applicable case/tasks list	<p>a. Select the lists icon ().</p> <p>b. In the Lists tab, navigate to one of the following applicable lists:</p> <ul style="list-style-type: none"> ▪ As a processor, select Personal auto claim cases, then select All. ▪ As an adjuster, select Personal auto claim adjuster tasks, then select All. ▪ As a manager, select Personal lines claims approvals, then select one of the following: <ul style="list-style-type: none"> ▪ My approvals - Reserves ▪ My approvals - Payments <p>c. In the list, select the case or task that you want to open.</p>

3. Select **Add task**.

4. Fill in the details on the Create New Personal Auto Claim Task form.

5. Optional: In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the task.

6. Assign the task to yourself or another user.

7. Select **Save**.

The task shows in New status. Active and inactive claim tasks display on the claim case and on the claim Adjuster evaluation step.

What to do next

After a task is created, the task can move to the following statuses depending on the requirement for the task.

- Work in Progress
 - After a newly created task is assigned to oneself.
 - A task assignee selects **Accept** to accept the task.
 - A task assignee selects a task currently in the Awaiting info status.
 - After a task assignee selects Open task to continue working on the task.
- Awaiting info- A task assignee selects Awaiting info.
- Closed complete- A task assignee selects Close to close the task.

View ad-hoc and system generated tasks for a claim

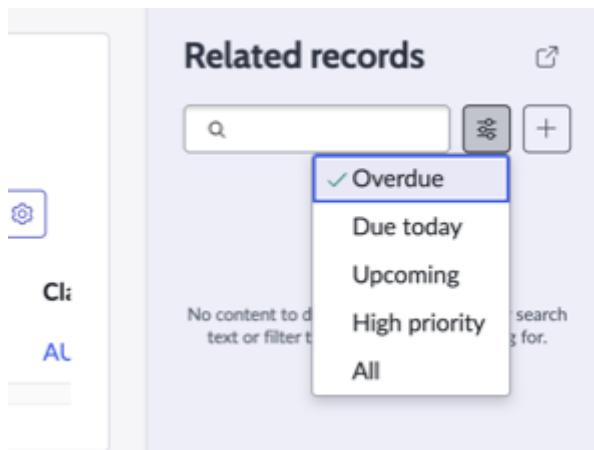
View a pending task to prioritize your claim work.

Processors can view assigned tasks from a claim case or task, and adjusters can view their assigned tasks when working from within an adjuster task. These roles can also view assigned tasks from My pending tasks on the landing page.

View or search for a task from a claim case or parent adjuster task by selecting the Tasks tab or the **Related records** icon () from the contextual menu.

Search for a task in these ways:

- Enter a short description into the search
- Filter on these options:
 - Overdue
 - Due today
 - Upcoming
 - High priority
 - All
- Select the  icon to open tasks filtered accordingly in a list view.



Discuss a claim

Discuss details of a claim with additional users that have access to the claim record.

Before you begin

Role required: sn_ins_claim_pers.fnolRepresentative, sn_ins_claim_pers.autoProcessor, sn_ins_claim_pers.autoAdjuster, sn_ins_claim_pers.manager

About this task

Create or view an ongoing sidebar discussion for cases.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon.
3. Open a case from the list.
4. Select **Discuss**.
5. Enter a subject for the discussion.
6. Add participants to the discussion.
7. Select **Start discussion**.

The discussion associates with the claim record.

What to do next

To view a discussion, select **Discuss**, then select **Open record** for the discussion you want to view.

Use Agent assist to view associated claims

Use the Agent assist contextual search to view associated claims and relevant knowledge articles.

Before you begin

Role required: sn_ins_claim_pers.fnl_representation, sn_ins_claim_pers.auto_processor, sn_ins_claim_pers.auto_adjuster, sn_ins_claim_pers.manager

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select the lists icon.
3. Open the task from the case playbook or the Personal auto claim adjuster tasks list.

Option	Steps
From the case playbook	<ol style="list-style-type: none"> a. In the Lists tab, under Personal auto claim cases, open the case list. b. In the list, select the case that contains the adjuster task.
From the Personal auto claim adjuster tasks list	<ol style="list-style-type: none"> a. In the Lists tab, under Personal auto claim adjuster tasks, select All. b. In the list, select the task that you want to open.

4. Select the Agent assist icon to use the feature.

For more detailed information about Agent assist, refer to [Finding solutions using Agent assist](#).

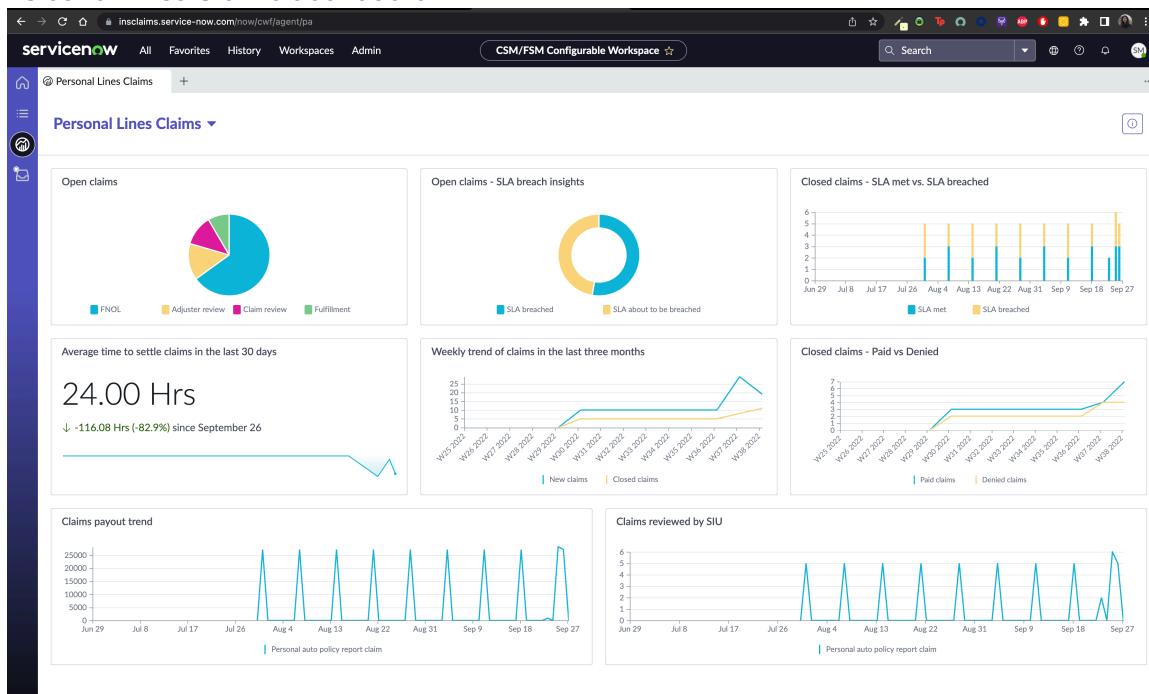
Personal Lines Claims dashboard

With the Personal Lines Claims dashboard, you can get an insight into how your team and business are performing for claim service requests received for your personal lines policies.

The Personal Lines Claims dashboard enables you to monitor the status of claim cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and duration of closed claim cases.

Important: Platform Analytics Workspace is available in the ServiceNow Store. For details, see the "Activation information" section of these release notes.

Personal Lines Claims dashboard



To access the Personal Lines Claims dashboard, navigate to **Workspaces > CSM/FSM Configurable Workspace > Analytics Center** (Analytics Center).

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see [Analytics Center](#).

Required Now Platform roles

- sn_ins_claim_pers.manager, required to view the dashboard widgets and data.
- sn_ins_claim_pers.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Personal Lines Claims dashboard

User	Dashboard use
Personal lines claims manager	<p>Needs to gain visibility into the real-time status of claim cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open claim cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each claim case type and their trend • Review the average closing time of cases for a representative, processor, or group

Use cases for using the Personal Lines Claims dashboard (continued)

User	Dashboard use
Personal lines claims admin	Needs to be able to customize views.

Indicators

Personal Lines Claims.Open cases

Daily count of open cases.

Personal Lines Claims.Number of open cases breached SLA

Daily count of open cases with breached SLA.

Personal Lines Claims.No of cases created

Number of cases created today/daily.

Personal Lines Claims.Number of denied cases

Count of cases closed today with denied claims.

Personal Lines Claims.Summed duration of closed cases

Summed duration of hours of cases closed today.

Personal Lines Claims.Number of closed cases

Number of cases closed today.

Personal Lines Claims.Number of closed cases with SLA

Number of cases closed today within SLA.

Personal Lines Claims.Number of closed cases with breached SLA

Count of personal lines cases closed that day with breached SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

Personal Lines Claims.Open cases with SLA breached greater than 80%

Count of open personal lines cases where SLA breached percentage is greater than 80% (actual time elapsed >80%).

Personal Lines Claims.Number of paid cases

Daily number of paid cases with SLA.

Personal Lines Claims.SIU cases

Daily count of personal lines claims open cases in SIU review.

Personal Lines Claims.Claims payout trend

Trend of claim payout daily on closed cases.

Breakdowns

- Stage
- Age
- Claim service
- Customer
- Product
- SLA percentage

Integrate applications

Financial Services Operations (FSO) integrations provide seamless client experiences with automated verification and acceptance.

This section provides information about our FSO integration with spokes and applications built using these integrations.

Integration with spokes

By integrating spokes with the Financial Services Operations (FSO) applications, flow designers can provide the actions within Flow Designer for specific applications.

A spoke is a scoped application containing Flow Designer content dedicated to a particular application or record type. You can integrate a ServiceNow application with a FSO banking application spoke such as Jack Henry jXchange Socure, or FRISS.

FSO banking application spoke details

Plugin name	Description	Plugin directory
Jack Henry jXchange Spoke 🔗	Flow designers can use the Jack Henry jXchange spoke to access the actions to automate the financial processes within ServiceNow. You can use this integration to do tasks such as account management, transaction processing, or fraud detection.	[com.sn.jha.spoke]
Socure Spoke 🔗	By using the Socure spoke integration, you can improve your customer onboarding, authentication processes and for identity verification tasks. Flow designers can incorporate these identity verification processes into their workflows. Tasks include validating user information, performing risk assessments, or preventing fraudulent activities.	[com.sn_socure_spoke]
Equifax Spoke 🔗	By using the Equifax spoke integration, you can access important information about the credit history for a customer, fraud alerts, digital identity verification, transaction screening, and other relevant data.	[com.sn_equifax_spoke]
Visa Spoke 🔗	Dispute agents can use the Visa Spoke 🔗 to seamlessly invoke Visa APIs under Visa	[com.sn_visa_spoke]

FSO banking application spoke details (continued)

Plugin name	Description	Plugin directory
	Resolve Online (VROL) for Visa card dispute process.	

FSO insurance application spoke details

Spoke	Description	Plugin
FRISS Spoke ↗	The FRISS spoke enables insurance companies to enhance their fraud prevention measures and protect their organizations from financial losses. It provides the actions that are designed for fraud prevention and risk assessment tasks. Flow designers can incorporate the fraud detection processes into their workflows by using actions. Actions include analyzing the customer data, identifying suspicious activities, and generating fraud alerts.	[com.sn_friiss_spoke]
Guidewire Spoke ↗	The Guidewire spoke integration provides actions within Flow Designer for managing insurance-related tasks. The spoke actions include creating policies, updating claims information, and retrieving billing data.	[com.sn_guidewire_spoke]

Integration with third-party applications

Provides information about the integrated spokes and tasks that must be performed or requirements that are needed, to use the spoke. These requirements are specific to the third-party application.

Financial Services Operations integrated spokes includes the following applications:

Financial Services Operations Integration with Socure

The ServiceNow® Financial Services Operations integration with Socure enables you to onboard more accounts, reduce risk, and lower client acquisition costs.

With the ServiceNow® Financial Services Operations Integration with Socure application, you can do the following tasks:

- Streamline your customer's onboarding journey.
- Verify an applicant's identity and eligibility by using a plugin that uses the Financial Services Know Your Customer (KYC) application.
- Improve a customer's risk determination by executing subflows that look up a customer's fraud scores.
- Enable your clients to embed Socure APIs in workflows that are developed with the Financial Services Operations Integration with Socure.
- Streamline your risk analysis and document verification processes.

Get started

Explore



Learn about the benefits provided by integrating Financial Services Operations Integration with Socure.

Configure



Plan and configure your integration.

Use



Work on integrating FSO with the Socure application.

Reference



Get details about components like fields, tables, and properties.

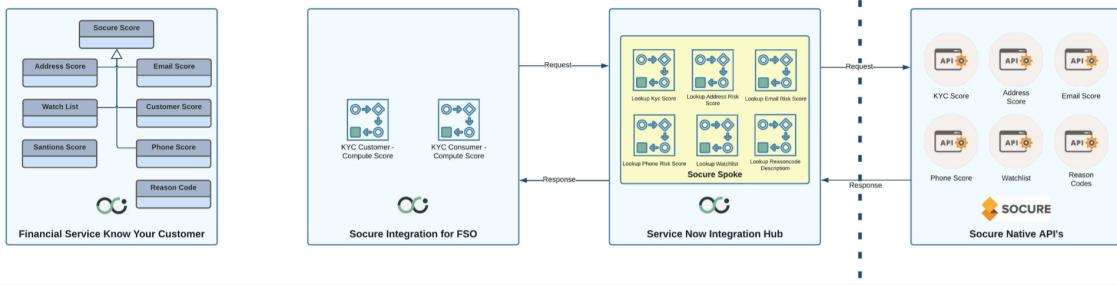
Exploring Financial Services Operations Integration with Socure

Financial Services integration with Socure enables you to embed the Socure APIs in workflows and streamline your risk analysis processes.

Architectural Overview

The following diagram provides a high-level overview where you can see the design of the Socure integration and the role that each layer plays in Financial Services Operations (FSO).

Financial Services Operations Integration with Socure overview



Layers in the Socure integration

Layer	Description
Spoke Layer	Layer that contains the Socure spoke plugin. This layer provides actions that use REST APIs to interact with Socure.
Adapter/Middle Layer	Layer that contains the Financial Services Operations application. This layer provides: <ul style="list-style-type: none"> Subflows that consume the actions in the Socure spoke. Each action has both individual subflows and combined subflows to call all the actions together. A scheduled flow that obtains the latest Reason Codes and descriptions from Socure. <p>Note: When you are using Socure for the first time, you must activate the scheduled flow and set the desired frequency.</p>
FSO Layer	Layer that contains the existing Financial Services Know Your Customer service. Additional tables and service definitions are added to this service to store customer-related identity verification data that is returned by Socure. The service definitions are as follows: <ul style="list-style-type: none"> Secure-CDD-Customer Secure-CDD-Contact

Setting up Financial Services Operations Integration with Socure

Integrate your Socure account with your ServiceNow® instance so that you can perform the required activities for onboarding new customers.

You can set up and configure the Socure integration in your flows for multiple use cases. For example, let's say that you want to obtain information from the Financial Services Know Your Customer (KYC) application when you're onboarding new customer accounts or while you're periodically updating KYC information for an existing customer.

Application setup

To set up your integration, do the following actions:

1. Request an Integration Hub subscription. To learn how, see [Request Integration Hub](#).
2. Activate Financial Services Operations integration with Socure application from ServiceNow Store which automatically activates the Socure spoke.
3. Set up the Socure spoke. To learn how, see [Set up the Socure spoke](#).

Activate the Financial Services Operations Integration with Socure application

Activate the Financial Services Operations Integration with Socure (com.sn_fso_intg_socure) application so that you can embed the Socure APIs in workflows that are developed with Financial Services Operations.

Before you begin

Role required: admin

Procedure

1. Navigate to **System Application > All Available Applications > All**.

2. In the search field, enter **Integration with Socure**.

You can search for the application by its name or ID. If you can't find an application, you may have to request it from the ServiceNow® store. Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store.

3. Select **Install**.

Activate the Socure spoke from Integration Hub

Activate the Socure spoke plugin (com.sn_socure_spoke) from Integration Hub. Activating this plugin enables you to enhance your Flow Designer experience with integration-specific content. You can use pre-built flows and actions to automate your integrations or create your own integration automation.

Before you begin

Role required: admin

Procedure

To set up the Socure spoke, follow the instructions in [Set up the Socure spoke](#).

Configuring Financial Services Know Your Customer

Financial Services Know Your Customer (KYC) is automatically installed when you install the Financial Services integration with Socure application. By using this service, you can verify an applicant's identity and evaluate their eligibility.

For more information about KYC, see [Financial Services Know Your Customer](#).

Configure the Financial Services Operations Integration with Socure

Configure the Financial Services Operations Integration with Socure application to verify a customer's identity and improve the customer's risk determination.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > Process Automation > Flow Designer**.
2. In the Search field, search for **Sync Reason Codes Flow**.
3. To set the conditions and frequency for the flow, select the **Trigger** field.
4. Locate the flow you want to activate from the list of saved flows and open it.
5. Click **Activate**.

Note: When you are using the Financial Services Operations Integration with Socure for the first time, you must activate the scheduled flow and set the desired frequency.

6. Configure the KYC service definitions, Socure - CDD - Customer and Socure - CDD - Contact.

For information on configuring flows and service definitions, see [Configure flows](#) and [Configure service definitions for Financial Services Operations applications](#).

Components installed with the Financial Services Operations Integration with Socure

Several types of components are installed with activation of the Financial Services Operations Integration with Socure (com.sn_fso_intg_socure) plugin, including tables.

Plugins installed

These plugins are installed with the Financial Services Operations Integration with Socure application (com.sn_fso_intg_socure) plugin:

Plugins for Financial Services Operations Integration with Socure

Plugin	Description
Financial Services Know Your Customer (com.sn_bom_kyc)	This application is automatically installed when you install any of the following Financial Services Know Your Customer (KYC) applications. Financial Services Know Your Customer manages the KYC tasks that are used in workflows across Financial Services Operations applications.
Socure Spoke (com.sn_socure_spoke)	This application provides a list of actions to help companies perform required due diligent activities for onboarding new customers.

Roles

There are multiple roles installed for the KYC process to complete. The roles installed with Financial Services Business Lifecycle, Financial Services Client Lifecycle, and Financial Services Know Your Customer applications work asynchronously to complete all KYC tasks.

- For a business client: sn_bom_clo_b2b.admin, sn_bom_clo_b2b.agent_connector, sn_bom_clo_b2b.contact.lifecycle_agent, sn_bom_clo_b2b.manager, sn_bom_kyc.b2b_account_agent, sn_bom_kyc.b2b_contact_agent.
- For a personal client: sn_bom_clo_b2c.admin, sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent, sn_bom_kyc.admin, sn_bom_kyc.b2c_account_agent, or sn_bom_kyc.b2c_contact_agent

Tables installed

Table	Description
Socure Score [sn_bom_kyc_socure]	Stores Financial Services Know Your Customer Socure scores.
Address Risk [sn_bom_kyc_socure_address_risk]	Stores Financial Services Know Your Customer address risk scores. This table extends the [Socure Score] table.
Email Risk [sn_bom_kyc_socure_email_risk]	Stores Financial Services Know Your Customer email risk scores. This table extends the [Socure Score] table.
Customer Score [sn_bom_kyc_socure_kyc]	Stores Financial Services Know Your Customer customer scores. This table extends the [Socure Score] table.
Phone Risk [sn_bom_kyc_socure_phone_risk]	Stores Financial Services Know Your Customer phone risk scores. This table extends the [Socure Score] table.
Reason Code [sn_bom_kyc_socure_reason_code]	Stores Financial Services Know Your Customer reason codes.
Sanction [sn_bom_kyc_socure_sanction]	Stores Financial Services Know Your Customer sanctions list.
Watchlist [sn_bom_kyc_socure_watch_list]	Stores Financial Services Know Your Customer watch list.
Fraud Scores [sn_bom_kyc_socure_fraud_response]	Stores Financial Services Know Your Customer fraud scores.

Financial Services Operations Integration with Jack Henry jXchange

The ServiceNow® Financial Services Operations Integration with Jack Henry jXchange enables your agents to use the lookup functionality of the Jack Henry jXchange SilverLake core banking application. By integrating the Jack Henry jXchange spoke with the Financial Services Operations, your agents can look up the information about your customers and financial accounts.

Important: Starting with the Utah release, the Financial Services Operations Integration with Jack Henry Associates (JHA) jXchange application has been renamed to Financial Services Operations Integration with Jack Henry jXchange.

Overview

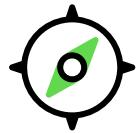
The Financial Services Operations Integration with Jack Henry jXchange enables your agents to use all the FSO banking applications to look up and verify the information about your customers and financial accounts quickly.

Key features of the integration

With the Financial Services Operations Integration with Jack Henry jXchange, your agents can do the following tasks:

- Integrate your customer's information and financial account data from savings, checking, and loan accounts to enable your fulfillers to create and manage cases easier.
- Provide better and faster service for your customers, which can lead to increased customer satisfaction.
- Enables your organization to convert your end-to-end digital financial service processes.

Learn about this integration

<p>Explore</p>  <p>Learn about the benefits that are provided by integrating Financial Services Operations with Jack Henry jXchange.</p>	<p>Configure</p>  <p>Plan and configure your integration.</p>
<p>Use</p>  <p>Integrate FSO with the Jack Henry jXchange application.</p>	<p>Reference</p>  <p>Get details about the components like fields, tables, and properties.</p>

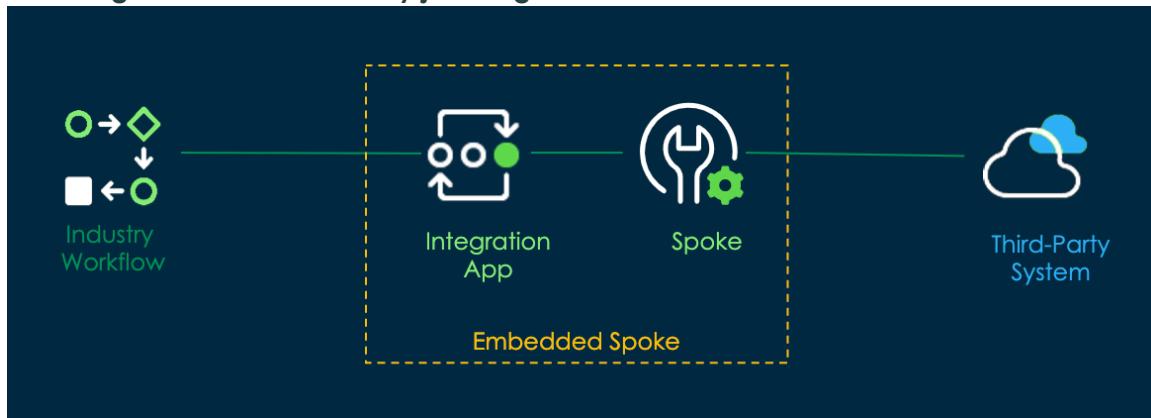
Exploring the Financial Services Operations Integration with Jack Henry jXchange

The Financial Services Operations Integration with Jack Henry jXchange application enables your agents to access the required system of record information so they can look up and verify your customer's financial and account information quickly. This integration also enables your organization to convert your end-to-end digital financial service processes.

Architectural overview

The following diagram is a high-level overview of the design of the Jack Henry jXchange integration and the role that each layer plays in Financial Services Operations (FSO). The table that follows the diagram describes the different layers.

FSO integration with Jack Henry jXchange



Layers in the Jack Henry jXchange integration

Layer	Description
Industry Workflow/FSO Layer	Layer that includes the Financial Services Operations application.
Integration Layer	<p>Layer that helps to integrate with the Financial Services Operations application and stores information to the data model. This layer provides the following components:</p> <ul style="list-style-type: none"> • End-to-end integration of the FSO layer and spoke layer. • Subflows that consume the actions in the Jack Henry jXchange spoke. Each action has both individual subflows and combined subflows to call all the actions together. The combined subflows are as follows: <ul style="list-style-type: none"> ◦ Look up customer data adpr ◦ Look up customer info adpr ◦ Look up financial accounts for a customer adpr ◦ Look up financial transactions adpr • Subflow that can be called from the flow by passing the financial account and account type as an input to look up the customer's details and financial account details.
Spoke Layer	<p>Layer that includes the Jack Henry jXchange spoke plugin. This layer provides the actions that use REST Web Services to interact with the Jack Henry jXchange APIs. The Jack Henry jXchange spoke actions are as follows:</p> <ul style="list-style-type: none"> • Look up Customers Information Stream • Look up Customer Information by ID

Layers in the Jack Henry jXchange integration (continued)

Layer	Description
	<ul style="list-style-type: none"> • Look up Financial Accounts Stream • Look up Financial Account by Account Details • Look up Financial Transactions Stream

Setting up the Financial Services Operations Integration with Jack Henry jXchange spoke

You can integrate a ServiceNow instance with your Jack Henry jXchange account so that you can access and verify customer and account information quickly.

You can set up and configure the Jack Henry jXchange integration in your flows for multiple use cases. For example, let's say you want to raise a complaint about a bank's excessive charge or fee. With this integration, you can use the complaint flow to file a complaint.

Application setup

To set up your integration, do the following actions:

1. Request an Integration Hub subscription. To learn how, see [Request Integration Hub](#).
2. Install the Financial Services Operations Integration with Jack Henry jXchange application from the ServiceNow Store, which automatically activates the Jack Henry jXchange spoke. For more information on how to integrate and set up a ServiceNow instance with your Jack Henry jXchange account, see [Jack Henry jXchange Spoke](#).

Configure the Financial Services Operations Integration with Jack Henry jXchange

Configure the Financial Services Operations Integration with Jack Henry jXchange application by using the Jack Henry jXchange connection and credential record to authenticate ServiceNow requests.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > Process Automation > Flow Designer**.
2. To customize the connection configuration, access the connection settings in **Flow Designer > Connections** and select **JHA**. For more information on how to update the connection configuration, see [Set up Jack Henry jXchange Spoke](#).
3. To update other attributes, navigate to **Integration Hub > Connection & Credential Aliases** and edit the required information.
4. Navigate to **Flow Designer > Designer > Actions** tab and select the **Look up Financial Accounts Stream** action that you want to test.
5. Click **Test**.
The system displays the Test Action dialog box.
6. Fill in the fields for the action.

Note: Complete all required fields in the Test Action dialog box.

7. Click **Run Test**.

Note: Select the **Run test in background** option to test an action asynchronously in the background.

If you select the **Run test in background** option, the execution details are displayed only after the execution is completed asynchronously in the background.

What to do next

To view the action execution details, click **Your test has finished running. View the Action execution details**.

Components installed with the Financial Services Operations Integration with Jack Henry jXchange spoke

Several types of components are installed with the activation of the Financial Services Operations Integration with Jack Henry jXchange spoke (com.sn.jha.spoke), including plugins and tables.

Plugins installed

The following table contains the plugins that are installed with the Financial Services Operations Integration with Jack Henry jXchange application (com.sn_fso_intg_jha) plugin.

Plugins installed with the Financial Services Operations Integration with Jack Henry jXchange application

Plugin	Description
Jack Henry jXchange Spoke (com.sn.jha.spoke)	Connector to the Jack Henry jXchange core system.
Financial Services Operations Core (com.sn_bom)	Application that is automatically installed when you install any of the Financial Services Operations banking applications.

Tables installed

No new tables were created for storing the data, however, five mapping tables were created for the Jack Henry jXchange integration. The following table describes the mapping table details.

Tables installed with the Financial Services Operations Integration with Jack Henry jXchange application

Table	Description
Account Mapping [sn_fso_intg_jha_account_mapping]	Table that stores the unique identification value in its ID field. This value was generated in the account record when it was created.
Consumer Mapping [sn_fso_intg_jha_consumer_mapping]	Table that stores the unique identification value in its ID field. This value was generated when the consumer record was created.

Tables installed with the Financial Services Operations Integration with Jack Henry jXchange application (continued)

Table	Description
Contact Mapping [sn_fso_intg_jha_contact_mapping]	Table that stores the unique identification value in its ID field. This value was generated when the contact record was created.
Financial Account Mapping [sn_fso_intg_jha_financial_account_mapping]	Table that stores the unique identification value in its ID field. This value was generated when the financial account record was created.
Product Model Mapping [sn_fso_intg_jha_product_model_mapping]	Table that stores the unique identification value in its ID field. This value is generated when the product model record was created.

Financial Services Operations Integration with Visa

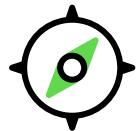
The ServiceNow® Financial Services Operations Integration with Visa allows you to seamlessly integrate with Visa Resolve Online (VROL) APIs using the Visa Spoke Actions to manage various dispute lifecycle events.

Get started

Financial Services Operations Integration with Visa application can help you do the following:

- Use the integration layer with subflows and updates to the data model to seamlessly use the Visa spokes.
- Reduce the workload for dispute agents and improve overall efficiency.
- Efficiently manage the card dispute process.

Explore

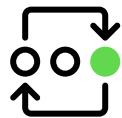


Learn about the benefits provided by integrating Financial Services Operations Integration with Visa application.

Configure



Plan and configure your integration.

Integrate

Work on integrating Financial Services Operations Integration with Visa application

Reference

Get details about the components like fields, tables, and properties.

Request Financial Services Operations Integration with Visa on the store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#) .

Before you can use AES, you must first download it from the ServiceNow Store. When you have completed the download, you may need to clear your local cache before it appears on your instance.

Troubleshoot and get help

- [Search the Known Error Portal for known error articles](#)
- [Learn more about how to create your own apps on the developer site.](#)
- [Contact Customer Service and Support](#)

Exploring Financial Services Operations Integration with Visa

Learn how you can use the Financial Services Operations Integration with Visa application to seamlessly connect with dispute workflows and manage dispute resolution.

Overview

Financial Services Operations Integration with Visa allows financial institutions to integrate with VROL APIs using Visa Spoke Actions. This integration enables the management of various dispute lifecycle events, such as performing transaction searches, creating dispute cases, submitting dispute questionnaires, and reporting fraud. It provides the following subflows to consume the Visa spoke actions:

- Create case from transaction
- Initiate dispute from transaction or case
- Submit dispute questionnaire

Workflow

Integrating Financial Services Operations card dispute flow with the Visa spoke in the VROL system, you perform the following actions:

1. Create a dispute case.
2. Initiate a dispute.
3. Submit a Visa questionnaire.

Key benefits to Issuers

- Improved end user experience.
- Faster time to value and streamlined maintenance.
- Manage the dispute lifecycle by using events such as case creation and questionnaire submission.
- Utilize the necessary information used in sub-flows by leveraging data model elements.

Configuring Financial Services Operations Integration with Visa

Plan and configure your Financial Services Operations Integration with Visa implementation.

Configuration overview

To configure Financial Services Operations Integration with Visa on your ServiceNow instance, you need to set up a sequence of tasks.

1. Request Integration Hub subscription [↗](#).

Use the Integration Hub to integrate a Visa account with your ServiceNow instance.

2. Install Financial Services Operations Integration with Visa.

You can install the Financial Services Operations Integration with Visa (`com.sn_fso_intg_visa`) application from the ServiceNow Store. The application installs related applications and plugins if they are not already installed.

3. Activate Visa Spoke.

IntegrationHub enables execution of third-party APIs as a part of a flow when a specific event occurs in ServiceNow. These integrations, referred to as spokes, are easy to configure and enable you to quickly add powerful actions without the need to write a script.

4. Set up instance credentials.

Configure the Financial Services Operations Integration with Visa application by using the Visa connection and credential record to authenticate ServiceNow requests.

Install Financial Services Operations Integration with Visa

If you have the admin role, you can install the Financial Services Operations Integration with Visa application.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Operations Integration with Visa application (`sn_fso_intg_visa`) using the filter criteria and search bar.

You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store ↗](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes ↗](#).

- In the Application installation dialog box, review the application dependencies.

Dependent plugins and applications appear if they will be installed, are currently installed, or must be installed. If any plugins or applications require installation, you must install them before you can install Financial Services Operations Integration with Visa.

- Optional: If demo data is available and you want to install it, select the **Load demo data** check box.

Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

- Select **Install**.

Activate Visa Spoke

Activate the Visa spoke in IntegrationHub from the ServiceNow Store, and enable the quick access to payment and security data. You can use the spoke to search for transactions, collaborate with merchants, manage disputes and perform other functions with enhanced security.

Before you begin

Role required: admin

Procedure

- Navigate to **All > Process Automation > Flow Designer**.
- To customize the connection configuration, access the connection settings in **Flow Designer > Connections** and select **Visa**.
For more information on how to update the connection configuration, see [Visa Spoke](#).

Set up Financial Services Operations Integration with Visa

Configure the Financial Services Operations Integration with Visa application by using the Visa connection and credential record to authenticate ServiceNow requests.

Before you begin

Role required: admin

Procedure

- Navigate to **Integration Hub > Connection & Credential Aliases** and edit the required information.
- Navigate to **Flow Designer > Designer > Subflows** tab and select the subflows that you want to test.
- Click **Test**.
The system displays the Test Action dialog box.
- Fill in the fields for the action.

Note: Complete all required fields in the Test Action dialog box.

5. Click **Run Test**.

Note: Select the **Run test in background** option to test an action asynchronously in the background.

If you select the **Run test in background** option, the execution details are displayed only after the execution is completed asynchronously in the background.

What to do next

To view the action execution details, click **Your test has finished running. View the Action execution details**.

Financial Services Operations Integration with Visa reference

Reference topics provide additional information on the installed components and subflows that you use to configure and administer Financial Services Operations Integration with Visa application.

Plugins installed

These plugins are installed with the Financial Services Operations Integration with Visa application (com.sn_fso_intg_visa):

Plugins for Financial Services Operations Integration with Visa

Plugin	Description
Visa Spoke [com.sn_visa_spoke]	This application provides a list of actions to help users search for transactions, collaborate with merchants, manage disputes and perform other functions with enhanced security.
Dispute Rules Content Pack for Visa [com.sn_bom_visa_cp]	This applications provides questionnaire for intake of dispute related information under various dispute categories as per Visa guidelines.

Financial Services Operations Integration with Visa subflows

You can use the following Financial Services Operations Integration with Visa application subflows to handle the card dispute management process.

Financial Services Operations Integration with Visa subflows

Subflow	Description
Create Case from Transaction	Allows users to create a case in the VROL system from a transaction.
Initiate Dispute from Transaction or Case	Allows users to initiate a dispute in the VROL system from a transaction or from an existing Visa case.
Submit Dispute Questionnaire	Allows users to submit or save the dispute questionnaire in the VROL system.

Financial Services Operations Integration with FRISS

The ServiceNow® Financial Services Operations Integration with FRISS application enables Property and casualty (also known as P&C) insurers to build trust automation into their

solutions. This application offers a solution that can be effortlessly integrated into any insurance workflow.

Get started

<p>Explore</p>  <p>Learn about the benefits for your organization by integrating Financial Services Operations with FRISS.</p>	<p>Set up</p>  <p>Plan and configure your integration.</p>
<p>Configure</p>  <p>Configure</p> <p>Financial Services Operations Integration with FRISS</p>	<p>Reference</p>  <p>Get details about components like fields, tables, and properties.</p>

Exploring Financial Services Operations Integration with FRISS

With Financial Services Operations Integration with FRISS, your insurance company can embed the FRISS API for Claims in workflows, detect and prevent fraud, and improve your underwriting and claims processes.

FRISS overview

By using FRISS, you can detect fraud, assess your risks, and perform compliance management. You can also improve your profitability, customer satisfaction, and operational efficiency.

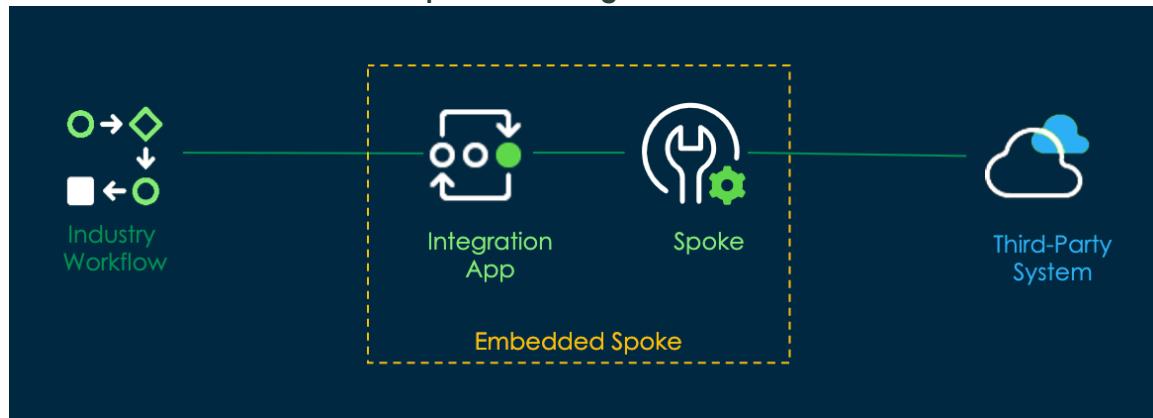
You can use the Financial Services Operations Integration with FRISS application to do the following tasks:

- Integrate with the FRISS API for Claims to save the scores returned by FRISS into the relevant claim data object.
- Detect fraud as you manage your claims cases.
- Get real-time scores of your claims data at different stages of the claims process.
- Use the user interface for portfolio monitoring.

FRISS workflow

The following diagram is a workflow of the FRISS integration. The diagram shows the role that each layer plays in the Financial Services Operations application.

Workflow of Financial Services Operations integration with FRISS



Layers in FRISS integration workflow

Layer	Description
Workflow Layer	Layer that contains the Commercial Lines Claims and Personal Lines Claims applications for triggering and storing fraud scores.
Adapter/Integration Layer	Layer that contains the Financial Services Operations Integration with FRISS subflow to execute the FRISS spoke actions and to provide a fraud score. Additional tables are added to this service to store the fraud score.
Spoke Layer	Layer that contains the FRISS spoke actions that use REST APIs to interact with FRISS. For more information on the FRISS spoke actions, see FRISS Spoke .

Financial Services Operations Integration with FRISS benefits

FRISS can help you solve the fraudulent activity that occurs in the insurance industry, such as false reporting of claims, staged accidents, and inflation of claims. Currently, investigations into these activities are often carried out manually, which results in a slow and inefficient claims process. This inefficient process increases the risk of human error and allows fraudulent activity to go undetected.

FRISS provides real-time, data-driven scores and insights that can help you to assess the inherent risks of your customers and interactions quickly. Because your services are primarily focused on Auto, Property, and General Liability claims, by using FRISS, you can build automated fraud detection into your claims processes. By scoring the claims in real time, Financial Services Operations Integration with FRISS helps your company to reduce the number of false positives, increase the number of avoided claims, and process the genuine claims immediately.

Setting up Financial Services Operations Integration with FRISS

Integrate your FRISS account with your ServiceNow® instance so that you determine whether the claim is legitimate or fraudulent.

Application setup

Set up your integration:

1. Request an Integration Hub subscription. To learn how, see [Request Integration Hub](#).
2. Activate Financial Services Operations Integration with FRISS from ServiceNow Store, which automatically activates the FRISS spoke.
3. Set up the FRISS spoke. To learn how, see [Set up the FRISS spoke](#).

Configure the Financial Services Operations Integration with FRISS

Select and configure the Financial Services Operations Integration with FRISS subflows to obtain the fraud score for your organization.

Before you begin

Role required: admin

About this task

In this procedure, you can select either the **Look up Claim Fraud Score via Spoke selector** or **Look up Claim Fraud Score** subflow option.

Tip: The **Look up Claim Fraud Score via Spoke selector** option requires minimal configuration and enables you to configure multiple third-party adapter systems.

Procedure

1. Navigate to **All > Process Automation > Flow Designer**.
2. Select the **Subflows** tab.
3. Depending on which subflow option you select, complete the following actions.

Option	Description
Look up Claim Fraud Score	<ul style="list-style-type: none"> a. In the Application search field, search for Financial Services Operations Integration with FRISS. b. From the list of saved subflows, look for the Look up Claim Fraud Score option and open it.
Look up Claim Fraud Score via Spoke selector	<ul style="list-style-type: none"> a. In the Application search field, search for Financial Services Operations Core. b. In the Name Search field, search for the Look up Claim Fraud Score via Spoke selector option and open it.

4. Select **Test**.

The Test Subflow dialog opens.

Define the input values for the subflow to use in its actions. The values that you define are automatically filled in on future test runs.

5. Select **Run Test**.

Note: Select the **Run test in background** option to test a subflow asynchronously in the background. If you select the option, the execution details are displayed only after the execution completes asynchronously in the background. Also, the execution details are associated with the subflow only after execution completes.

- After the flow executes, select **Subflow has been executed. To view the subflow, click here.** The Execution Details open.

Components installed with the Financial Services Operations Integration with FRISS

Several types of components are installed with activation of the Financial Services Operations Integration with FRISS (com.sn_fso_intg_friiss) plugin, including tables.

Roles installed

Roles installed with the Financial Services Operations Integration with FRISS plugin

Role title [name]	Description
FRISS integration admin [sn_fso_intg_friiss.admin]	Administrator role for managing the flows for FRISS integration.
FRISS integration viewer [sn_fso_intg_friiss.viewer]	Viewer role that provides read access to the Claim Fraud Indicator table.

Plugins installed

The ServiceNow Integration Hub Starter Pack Installer [com.glide.hub.integrations] plugin is required to support Financial Services Operations Integration with FRISS.

Plugins installed with the Financial Services Operations Integration with FRISS plugin

Plugin	Description
FRISS Spoke (com.sn_friiss_spoke)	Provides a list of the actions to solve the fraudulent activity in the insurance industry. The actions include reducing the number of false reporting of claims, increasing the number of avoided claims, and processing the genuine claims immediately.
Financial Services Operations Core (sn_bom)	Stores the customer data that is needed to make claim requests. For more information, see What are the components installed with Financial Services Operations Core data model? .

Tables installed

Financial Services Operations Integration with FRISS references information from the following tables to store data:

- Financial Services Operations tables that are installed when Commercial Lines Claims and Personal Lines Claims applications are installed.
- Tables from Customer Service Management (CSM) application.
- The Now Platform tables.

Tables installed with the Financial Services Operations Integration with FRISS plugin

Table	Description
Claim Fraud Indicator [sn_fso_intg_friess_indicator]	Stores details on the indicators that contribute to the fraud score.

Financial Services Operations Integration with Guidewire

The Financial Services Operations Integration with Guidewire application enables insurers to integrate with the cloud version of the Guidewire InsuranceSuite, in order to support different business use cases with respect to policy servicing, claim servicing, or billing.

Overview

By seamlessly integrating with Guidewire, the Financial Services Operations Integration with Guidewire application enables your agents to use FSO applications to manage insurance related cases and tasks.

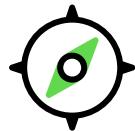
Key features of the integration

With the Financial Services Operations Integration with Guidewire, you can do the following:

- Integrate your Guidewire Cloud account to enable capabilities for claims, policy servicing, and underwriting onto the Now Platform.
- Enable your fulfillers to create and manage cases easier.
- Provide better and faster service for your customers, which can lead to increased customer satisfaction.
- Enable your organization to enhance the end-to-end digital insurance processes.

Learn about this integration

Explore



Learn about the benefits that are provided by integrating Financial Services Operations with Guidewire.

Set up



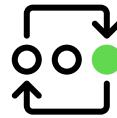
Plan and configure your integration.

Configure



Plan your configuration.

Integrate



Work on integrating Financial Services Operations with the Guidewire application

Exploring Financial Services Operations Integration with Guidewire

With the Financial Services Operations Integration with Guidewire application, insurers can embed the Guidewire Cloud based APIs in the FSO workflows to handle the day to day business operations for policy services, claims services, and billing services.

Layers in the Guidewire integration

The following table describes the different layers in the Guidewire integration.

Layer	Description
Industry Workflow/FSO Layer	Layer that includes the Financial Services Operations application.
Integration Layer	Layer that helps to integrate with the Financial Services Operations application and stores information to the data model. This layer provides the following components: <ul style="list-style-type: none"> • End-to-end integration of the FSO layer and spoke layer. • Subflows that consume the actions in the Guidewire spoke. Each action has both individual subflows and combined subflows to call all the actions together. The combined subflows are as follows: <ul style="list-style-type: none"> ◦ Get Personal Auto Claim ◦ Get Commercial Auto Claim
Spoke Layer	Layer that includes the Guidewire spoke plugin. This layer provides the actions that use REST Web Services to interact with the Guidewire APIs. To view Guidewire spoke actions, see Guidewire Spoke actions.

Setting up the Financial Services Operations Integration with Guidewire

You can integrate a ServiceNow instance with your Guidewire account so that you can access policy and claims information in the insurance core system.

Before you begin

Role required: admin

To set up your integration, complete the following application setup actions.

Procedure

1. Request an Integration Hub subscription.
To learn how, see [Request Integration Hub](#).
2. Install the Financial Services Operations Integration with Guidewire application from the ServiceNow Store, which automatically activates the Guidewire spoke.
For more information on how to integrate and set up a ServiceNow instance with your Guidewire account, see [Guidewire Spoke](#).

Configure the Financial Services Operations Integration with Guidewire

Use this procedure to select and configure the Financial Services Operations Integration with Guidewire application.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > Process Automation > Flow Designer**.
2. To customize the connection configuration, navigate to **Flow Designer > Connections**.
There are three connections for Guidewire:
 - Guidewire ClaimCenter
 - Guidewire PolicyCenter
 - Guidewire ContactManager

Select one of these connections and follow the instructions described in [Set up Guidewire spoke](#) to update the connection configuration.

3. Select the **Subflows** tab.
4. If you have installed:
 - Personal Lines Claims, search for **Get Personal Auto Claim** in the Name field.
 - Commercial Lines Claims, search for **Get Commercial Auto Claim** in the Name field.

5. Locate the flow from the list and open it.
For information about subflows, see [Financial Services Operations Integration with Guidewire subflows](#).

6. Select **Test**.
The Test Subflow dialog opens.
Define the input values for the subflow to use in its actions. The values that you define are automatically filled in on future test runs.

7. Select **Run Test**.

Note: Select the **Run test in background** option to test a subflow asynchronously in the background. If you select the option, the execution details are displayed only after the execution completes asynchronously in the background. Also, the execution details are associated with the subflow only after execution completes.

8. After the flow executes, select **Your test has finished running. View the subflow execution details..**
The Execution Details open.

Financial Services Operations Integration with Guidewire subflows

The Financial Services Operations Integration with Guidewire provides these subflows to automate Guidewire tasks. These subflows can be customized as per business needs.

Subflows

A sample list of subflows is given below:

Category	Name	Description
Policy Snapshot for Claim Case	Create Insured Vehicle for Policy Snapshot	Creates an insured vehicle for the policy snapshot.
	Create Policy Coverage for Policy Snapshot	Creates policy and vehicle coverage for a policy.
	Create Policy Participant for Policy Snapshot	Creates policy participants for insured contacts on a policy.
	Create Policy Participants for Policy Snapshot	Iterate through the Input Claim Contacts IDs list, look up the contact details from Guidewire, and create policy participant records.
	Create Policy Scoped Coverages for Policy Snapshot	Iterate through the coverages of the policy for this claim and create policy coverage records for each participant.
	Create Policy Snapshot	Creates Policy Snapshot header record and routes to relevant granular subflows for creating the following: <ul style="list-style-type: none"> • Insurance policy related coverage • Insurance properties • Policy participants • Associated tables
	Create Vehicles and Vehicle Coverages for Policy Snapshot	Iterate through the vehicles covered by the policy for this claim and create customer property, insured property and policy coverages for each vehicle.
	Match Consumer or Account for Participant	Search for an existing consumer or account by Guidewire Policy System ID.
	Match Consumer or Account for Participant by ID	Search for an existing consumer or account by Guidewire Policy System ID.
Send Claim	Create Minimal Draft Claim	Creates a new draft claim in Guidewire using the Incident Date and Policy Number from the Claim Case.
Get Claim	Create Claim Coverages	Retrieves all the exposures from Guidewire and maps them to the Claim Coverages table.

Category	Name	Description
	Create Claim Documents	Download claim documents and attach them to the case record.
	Create Claim Participant for Claim	Creates a Claim Participant for a specific claim contact.
	Create Claim Participants for Claim	Creates new claim participant records for a given claim.
	Create Commercial Auto Claim Case	Used to create a Commercial Auto Claim Case.
	Create Injury Incidents for Claim	Creates injury incidents and claim participants.
	Create Other Property Incidents for Commercial Auto	Retrieves all the fixed properties incident associated with the claim case. It creates the auto property record for the commercial auto case for each of the fixed property incidents.
	Create Other Property Incidents for Personal Auto	Retrieves all the fixed property incidents associated with the claim case and creates the relevant auto property record.
	Create Personal Auto Claim Case	Helps create a Personal Auto Claim Case.
	Create Role for Claim Participant	Creates a Participant Role record by associating a Role to a Claim Participant on a Case.
	Create Vehicle Property Incidents for Commercial Auto	Retrieves all the vehicle incidents from a given claim case and creates corresponding commercial auto property incidents.
	Create Vehicle Property Incidents for Personal Auto	Retrieves all the vehicle incidents from a given claim case and creates corresponding personal auto property incidents.
	Create Work Notes for Claim	Retrieves all notes from claim and adds them as work notes to the case.
	Extract Name from Claim Contact	Extracts the First Name, Last Name for Person, or Company Name for Company.
	Get Commercial Auto Claim	Based on the Claim ID, this subflow retrieves a specific commercial claim from Guidewire.
	Get Personal Auto Claim	Based on the Claim ID, this subflow retrieves a specific personal claim from Guidewire.

Integration with other ServiceNow applications

Includes shared applications that are complete and are ready for use on other instances. You can extend the capabilities of Financial Services Operations and integrate with other ServiceNow applications.

Financial Services Operations integration with other ServiceNow applications includes the following:

Integrate with Field Service Management

Integrating Financial Services Operations with Field Service Management enables you to create and view all work orders and appointments related to your case, depending on your business needs.

Field Service Management users can view account and contact information on work orders and work order tasks in the Field Service Management application.

Product use rights included with this application

If you have purchased a subscription for both the#Financial Services Operations (FSO) # application and theField Service Management (FSM) application, FSO agents can create and view all work orders and appointments related to their FSO cases, while FSM field agents can view relevant FSO data from Work Orders. External users with the snc_external and other relevant FSO and CSM roles can view all case-related work orders and appointments related to their accounts.

Configuring integration with Field Service Management

The recommended implementation of Financial Services Operations application integration with Field Service Management is to complete these initial configuration steps.

- Activate the Customer Service with Field Service Management plugin (com.snc.csm_fsm_integration)
- Add UI actions to FSO case type tables where needed. Depending on your desired experience, you can also add actions to relevant playbooks.
- Add the Work orders related list to FSO case type tables for all relevant views, such as a workspace.
- If FSM field agents need to access core FSO data model objects, such as Insurance Policies, add the sold_product reference field to the work order [wm_order] table.
- Assign FSO viewer roles to FSM field agents for both the sold_product extension tables and FSO case type tables.

Note: Financial Services Operations applications have read-only roles, such as sn_bom.auto_ins_policy_viewer and sn_bom.b2b_credit_card_account_viewer, for all objects.

To learn more, see [Integration with Industry products](#).

Financial Services Document Management

ServiceNow® Financial Services Document Management enables other Financial Services Operations applications to manage and track all documents (inbound and outbound) that are used in workflows across these applications.

This application is automatically installed when you install any of the following Financial Services Operations applications.

- Financial Services Card Operations
- Financial Services Loan Operations
- Financial Services Customer Lifecycle Operations

Explore

Learn about the capabilities of Document Management.

Configure

Configure document categories, document types, document decision rules, and approval rules.

Use

Work on document tasks to verify inbound and outbound documents that are used in workflows.

Reference

Get details about components, such as roles and tables.

Explore Financial Services Document Management

Financial Services Document Management provides the capabilities to manage tasks that are assigned to the Document Services team across any Financial Services Operations workflow.

For information on components that are installed with Financial Services Document Management, see [Components installed with Financial Services Document Management](#).

Key features

- Displays the required documents to key users throughout the service's workflow via document service tasks
- Enables reusability of documents that have been used in the past and are still valid
- Enables service owners to configure which documents ([inbound and outbound](#)) must be collected and distributed based on the service type and customer type
- Enables service owners to configure document categories, document types, inbound and outbound document rules, and approval rules for document deferments and exceptions
- Enables document service agents to trigger subflows for individual documents

Note: Financial Services Document Management doesn't store the actual files in Financial Services Operations. Instead, it stores the files' links and manages the documents' metadata such as the Document Category, Document Type, Status, and Valid until.

Understanding inbound and outbound documents

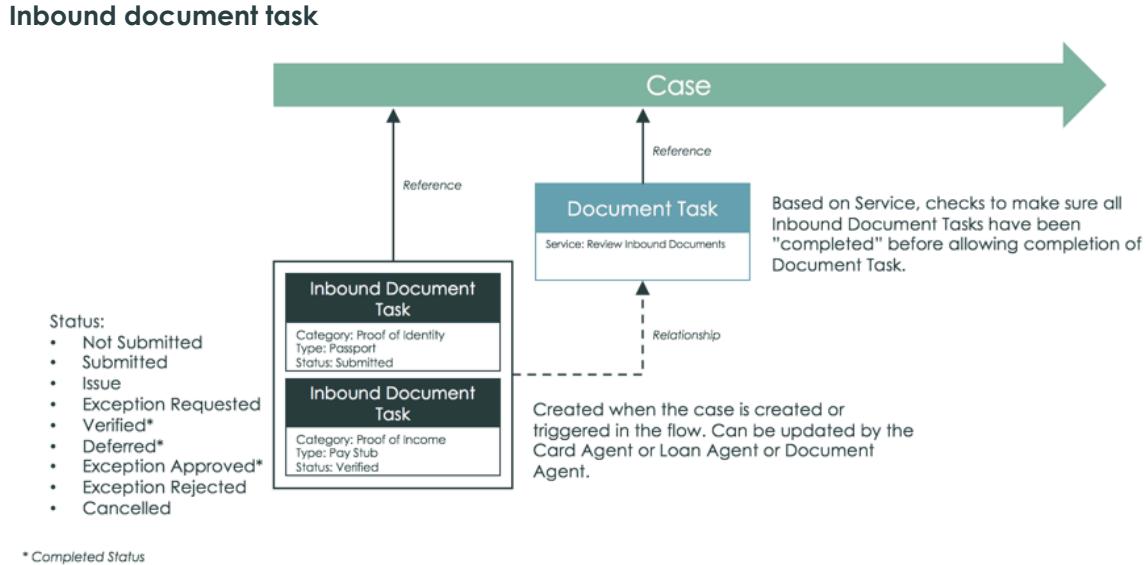
Document Management Service determines the documents that are required in a workflow in a Financial Services Operations (FSO) application. If any documents must be verified or submitted to the customer, a task is automatically generated for a document agent.

There are two types of documents that an FSO workflow might require:

Inbound documents

Inbound documents are the documents that customers must submit. For example, Proof of Identity and Proof of Residence are inbound documents.

The following diagram shows how a document task is used to verify the inbound documents.

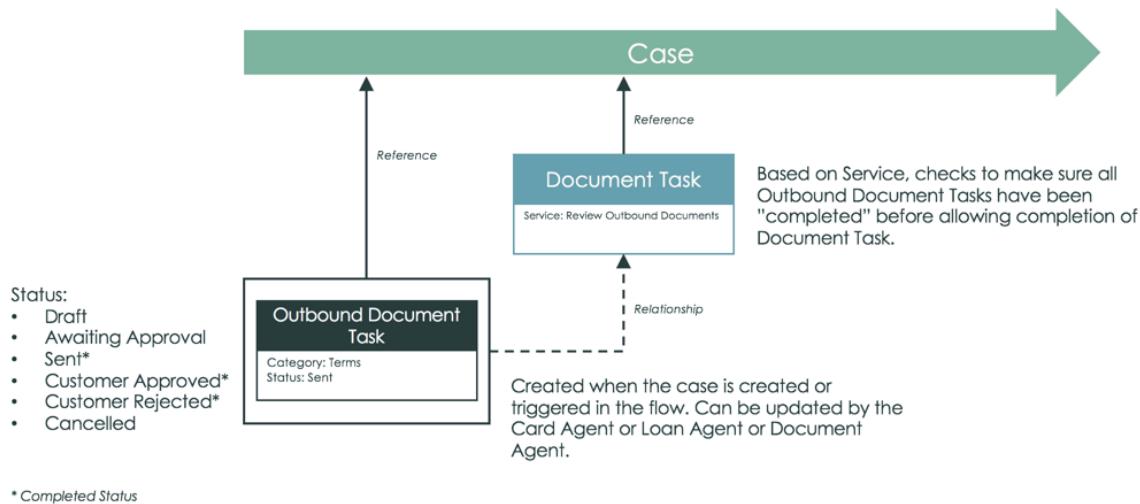


Outbound documents

Outbound documents are the documents that banks generate to send to customers. For example, Loan write-off confirmations and Loan closure documents are outbound documents.

The following diagram shows how a document task is used to verify the outbound documents.

Outbound document task



Configuring Financial Services Document Management

You can configure document categories, document types, inbound and outbound document rules, and approval rules for document deerrals and exceptions. These configurations enable Financial Services Operations applications in managing and tracking all inbound and outbound documents in workflows via document service tasks.

Define a document category

Define document categories to categorize the different document types that are used across Financial Services Operations applications. An example of a document category could be Proof of Identity.

Before you begin

Role required: sn_bom_document.admin

Procedure

1. Navigate to **All > Document Service – Administration > Document Categories**.
2. In the list, click **New**.
3. On the form, fill in the fields.

Field	Description
Name	Name of the category.
Active	Option to activate this category.
Can request exception	Option to enable the Request Exception option on document service tasks for document types in this category.
Exception approval needed	Option to make the document exception approval mandatory for the document types in this category.
Exception approval group	User group that can approve the document exception. Any member of the assigned approval group can approve the exception.

Field	Description
Can request deferment	Option to enable the Request Deferment option on document service tasks for document types in this category.
Deferment approval needed	Option to make the document deferment approval mandatory for the document types in this category.
Deferment approval group	User group that can approve the document deferment. Any member of the assigned approval group can approve the deferment.

4. Click **Submit**.

What to do next

- Associate the relevant document types to the category.
- Associate the category to a document definition.

Associate document types to a document category

Associate the relevant document types to a document category. For example, for the Proof of Identity document category, the types of documents could be Drivers License and Passport.

Before you begin

Role required: sn_bom_document.admin

Procedure

- Navigate to **All > Document Service – Administration > Document Categories**.
- In the list, click the document category that you want to add a document type to.
- In the Document Type related list, click **New**.
- On the form, fill in the fields.

Document category form fields to complete

Field	Description
Name	Name of the document type that is displayed in document service tasks. An example is Passport.
Active	Option to activate this document type to be used in document service tasks.

5. Click **Submit**.

Configure document definitions and associate with document categories

Configure a document definition for each application service-document combination that you want to verify in a workflow and associate these definitions with the required document categories.

Before you begin

Role required: sn_bom_document.admin

About this task

The Definition [sn_bom_document_definition] table stores all the definitions that are configured for all Financial Services Operations applications.

You can review and modify the definitions that are installed with the application or create new ones.

Procedure

1. Navigate to **All > Document Service – Administration > Definitions**.
2. In the list, click **New**.
3. On the form, fill in the fields.

Document definition form fields to complete

Field	Description
Name	Name of the definition, for example, Loan Deferment – Business Inbound.
Description	Description of the definition.

4. Click **Submit**.
5. Associate document categories to the definition.
 - a. Click the Document Type related list.
 - b. Click **Edit** and add the required document categories.
 - c. In the related list, update the number of documents required for each category in the **No of documents** column.
 - d. In the Mandatory column, set the category as mandatory, if required.

Note: If a document category is set as mandatory, the document task in a workflow can't be closed without verifying the documents of this category.

You can associate a category to multiple definitions.

6. Click **Update**.
7. Optional: To verify the association, navigate to **Document Service – Administration > Document Categories** and open the document category record. In the Definitions related list, make sure that the associated definition is displayed.

Configure document rules

Configure rules to determine which documents should be triggered in a workflow for a service. You can also specify a flow that runs when a rule is triggered, for example, a flow to automatically create an inbound document verification task.

Before you begin

Role required: sn_bom_document.admin

About this task

You can review and modify the rules that are installed with the application or add new ones.

Multiple rules could get triggered for an individual case.

Procedure

1. Navigate to **All > Document Service – Administration > Rules**.
2. In the list, select **New**.
3. On the form, fill in the fields.

Document rules form fields to complete

Field	Description
Label	Name of the rule.
Application	Application to which the rule belongs. This field is automatically set to the associated application.
Answer	Definition that is mapped with the rule. Multiple rules can be mapped to one definition.
Order	Order in which the rule should apply when multiple rules satisfy the condition.
Condition	Set of filters for the rule that decide which documents to trigger in document service tasks for the selected definition.

4. Select **Submit**.

Example:

The following example shows a rule that is configured for triggering inbound documents for a Loan Forgiveness service.

The screenshot shows the 'Decision' screen for a rule named 'Loan Forgiveness - Personal Inbound'. The rule is set to 'Financial Services Loan Operations Personal' and is mapped to the 'Definition: Loan Forgiveness - Personal' answer. The 'Order' is 0. The 'Condition' section shows three conditions: 'Loan Service' is not empty AND 'Loan Service.Loan service' is 'Loan Forgiveness' AND 'Document Type' is 'Inbound'. The interface includes standard ServiceNow navigation and search tools.

What to do next

Identify existing or create new subflows that automatically trigger when the conditions for the rule are met. See [Subflows](#) and [Action Designer](#) for details on how to configure subflows and supporting flow actions in Flow Designer.

Note: Preconfigured subflows and several flow actions are included with the application for your use and example. You can use these flows as-is or modify them.

Financial Services Document Management reference

Learn about the components, such as the roles and tables, that are installed when you install the Financial Services Document Management application.

Components installed with Financial Services Document Management

Several types of components are installed with the installation of the Financial Services Document Management application, including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

This application is automatically installed when you install any of the following Financial Services Operations applications. Financial Services Document Management manages the Document tasks that are used in workflows across Financial Services Operations applications.

- Financial Services Card Operations
- Financial Services Business Deposit Operations
- Financial Services Personal Deposit Operations
- Financial Services Business Loan Operations
- Financial Services Personal Loan Operations
- Financial Services Treasury Operations

Demo data is available for this feature.

Roles installed

Roles installed with Financial Services Document Management

Role title [name]	Description	Contains roles
Document admin [sn_bom_document.admin]	Application-specific system administrator role that can grant access to all document management data. • Configure document categories, document types, inbound and outbound document rules, and approval rules	<ul style="list-style-type: none"> • decision_table_admin • sn_bom.service_definition_admin • sn_bom_document.b2b_agent • sn_bom_document.b2c_agent

Roles installed with Financial Services Document Management (continued)

Role title [name]	Description	Contains roles
	<p>for document deferrals and exceptions</p> <ul style="list-style-type: none"> • Configure service definitions for document management • Grant document services roles • Delete document tasks • Has read, write, and create access to document management data 	
Document agent – Business [sn_bom_document.b2b_agent]	<ul style="list-style-type: none"> • View the overall status of document tasks for business service requests • Work on document tasks for business service requests 	<ul style="list-style-type: none"> • sn_bom_credit_asmt.b2b_viewer • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom_loan_b2b.viewer • sn_bom.b2b_agent • sn_esm_agent
Document viewer – Business [sn_bom_document.b2b_viewer]	View document tasks and related data for business service requests	None
Document agent – Personal [sn_bom_document.b2c_agent]	<ul style="list-style-type: none"> • View the overall status of document tasks for consumer service requests • Work on document tasks for consumer service requests 	<ul style="list-style-type: none"> • sn_bom_loan.b2c_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom.b2c_agent • sn_esm_agent
Document viewer – Personal [sn_bom_document.b2c_viewer]	View document tasks and related data for consumer service requests	None

Tables installed

Tables installed with Financial Services Document Management

Table	Description
Document Task [sn_bom_document_b2b_task]	Stores all document tasks for business service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Category [sn_bom_document_category]	Stores all document categories that are configured for all workflows across Financial Services Operations applications.
Category Type [sn_bom_document_category_has_type]	Stores all category types.
Customer Document [sn_bom_document_customer_document]	Stores all customer documents.
Definition [sn_bom_document_definition]	Stores all document definitions that are configured for all Financial Services Operations applications.
Definition Category [sn_bom_document_definition_has_category]	Stores all document definition categories.
Document [sn_bom_document_document]	Stores all documents.
Inbound Document [sn_bom_document_inbound_document]	Stores all inbound documents that are submitted by customers.
Outbound Document [sn_bom_document_outbound_document]	Stores all outbound documents that are shared by the bank with customers.
Type [sn_bom_document_type]	Stores all defined document types.
Document Task [sn_bom_document_task]	Stores all document tasks for personal service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Document Audit Trail [sys_document_viewer_audit_trail]	Stores all activities that are related to document tasks.
Document View Status [sys_document_viewer_status]	Stores status information for documents.

Financial Services Document Processor

ServiceNow® Financial Services Document Processor enables other Financial Services Operations applications to collect and verify documents that are used in workflows across these applications. You can submit documents for verification, and request deferment or exception.

This application is automatically installed when you install any Financial Services Operations application or Financial Services Operations Core.

An admin can use Document Templates to create HTML and PDF document templates, which can be used to generate standard letters or documents. The templates can be used to automate and simplify the process of filling out, signing, and reviewing documents online. For more information, see [Document Templates](#).

Admins can also integrate documents with 3rd party e-signature providers like DocuSign and Adobe Sign. For more information, see [Document Template integration with DocuSign](#) or [Document Template integration with AdobeSign](#).

Features

- [Financial Services Operations Integration with Document Intelligence](#)
- [Configuring Financial Services Document Processor](#)

Financial Services Operations Integration with Document Intelligence

Integration with Document Intelligence enables machine learning (ML) to assist in quickly automating document processing and accurately extracting information from documents to the Now Platform.

When a document type is created, Document Intelligence can extract specified fields from each type of document. Document Intelligence then notifies you when the data has been extracted and is available for review.

If you have Document Intelligence integrated, once a document verification task is created, a Document Intelligence task is also created.

For information on activating Document Intelligence, see [Install Document Intelligence](#).

For information on how to upload and extract data from documents, and information on how to use the Document Intelligence workspace and dashboard, see [Process documents using Document Intelligence](#).

Enable Document Intelligence for FSO

Enable Document Intelligence for FSO Document Processor by installing and activating the required plugins.

Before you begin

Role required: admin

About this task

Enabling Document Intelligence for FSO requires the following plugins:

- Financial Services Operations Core (sn_bom): [How to install Financial Services Operations Core data model?](#)
- Financial Services Document Processor (sn_doc_processor)

- Document Intelligence (sn_docintel): [Install Document Intelligence](#)
- Document Intelligence UIB Component (com.sn_docintel_iframe)

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Install the required applications and plugins.

Note: Applications and plugins may require additional licenses or need to be purchased from the ServiceNow Store.

Configuring Financial Services Document Processor

An admin can configure and manage the metadata of documents, such as categories, types, list definitions, and list item definitions. These configurations determine the documents required in Financial Services Operations applications workflows for document verification tasks.

Define a document category

Define document categories to categorize the different document types that are used across Financial Services Operations applications. An example of a document category could be Proof of Identity.

Before you begin

Role required: sn_doc_processor.admin

Procedure

1. Navigate to **Document Processor > Administration > Document Categories**.
2. In the list, click **New**.
3. On the form, fill in the fields.

Document category form fields to complete

Field	Description
Name	Name of the category.
Active	Option to activate this category.

4. Select **Submit**.

What to do next

[Associate document types to a document category](#)

Associate document types to a document category

Associate the relevant document types to a document category. For example, for the Proof of Identity document category, the types of documents could be Driver's License and Passport.

Before you begin

Role required: sn_doc_processor.admin

You can associate one or more document types with a document category.

Procedure

1. Navigate to **Document Processor > Administration > Document Categories**.
2. In the list, click the document category that you want to add a document type to.
3. In the Document type related list, click **New**.
4. On the form, fill in the fields.

Document category form fields to complete

Field	Description
Name	Name of the document type that is displayed in document service tasks. An example is Passport.
Active	Option to activate this document type to be used in document service tasks.

5. Select **Submit**.

What to do next

[Create a document list definition](#)

Create a document list definition

Create a document list definition to later associate document list items to. For example, create a Contact onboarding document list definition.

Before you begin

Role required: sn_doc_processor.admin

Procedure

1. Navigate to **Document Processor > Administration > Document list definitions**.
2. In the list, click the document list that you want to define a document list item for.
3. In the Document List Item Definitions related list, click **New**.
4. On the form, fill in the fields.

Document List Item Definitions form fields

Field	Description
Name	Name of the document list definition.
Active	Option to activate this document list definition.
Description	Description of the document list definition.

5. Select **Submit**.

What to do next

[Create document list item definitions for a document list definition](#)

Create document list item definitions for a document list definition

Create document list item definitions for a document list definition. For example, for the Proof of Name Change document category, the document list item could be Name change of customer.

Before you begin

Role required: sn_doc_processor.admin

You can associate one or more document list item definitions with a document list definition.

Procedure

1. Navigate to **Document Processor > Administration > Document list definitions**.
2. In the list, click the document list that you want to add a document list item to.
3. In the Document List Item Definitions related list, click **New**.
4. On the form, fill in the fields.

Document List Item Definitions form fields

Field	Description
Document list	Name of the document type that is displayed in document service tasks. An example is Passport.
Document category	Option to activate this document type to be used in document service tasks.
Use existing document	Option to enable to request for use of a previously submitted document that currently exists in the system.
Can request exception	Option to enable request for exemption from submittal of this document list item.
Can request deferment	Option to enable to request for deferral of this document list item for submittal at a future date.
No of documents	The number of documents required for each category.
Mandatory	Set the document list item as mandatory, if required. i Note: If a document list item is set as mandatory, the document verification task in a workflow can't be closed without verifying the documents of this category.
OCR processing needed	Option to require text or data to be automatically extracted from the document list item definition using optical character recognition. For more information, see Financial Services

Field	Description
	Operations Integration with Document Intelligence.

5. Select **Submit**.

Using Document Processor

Learn how document collectors and document agents use the Financial Services Document Processor application to submit and approve or reject documents for verification.

Document collectors and document agents use a personalized Workspace to work on the following aspects of document processing.

- Collect documents and submit for verification
- Use Document Intelligence to quickly and accurately extract and process document information
- Approve and reject documents needing verification

For more information, see [Workspaces](#).

Workspace users for document processing

User	Description
Document collector	Collects and submits a document for verification, then creates a document verification task.
Document agent	Approves or rejects a document for verification.

Workflows

Several predefined workflows for Document Processor are available with the application.

When a customer requests a financial service, a service case is created and assigned to an agent. After the agent updates the case details, a workflow is triggered. The flow triggers various tasks from the case and route these tasks to document service.

For more information, see [Document Processor workflows](#).

Document Processor workflows

The Financial Services Document Processor application installs automated workflows for enabling document collection and verification.

Workflows available with the application

The following predefined workflows for Document Processor are available with the application.

Predefined workflows for Document Processor

Document Processor workflows
Deferred Document Followup

Predefined workflows for Document Processor (continued)

Document Processor workflows
Exception Document Approval
Generate DocIntel Field
Generate DocIntel Document task
Generate DocIntel Use case

These workflows are built using [Flow Designer](#). The application admin can review and customize these predefined flows that are based on the business needs of an organization.

General workflow for Document Processor

Document Processor determines the documents that are required in a workflow in a Financial Services Operations (FSO) application. If any documents must be verified, a document verification task is automatically generated for a document agent.

The following is a typical loan workflow in the Financial Services Loan Operations application.

Note: Depending on the request type, individual workflows might have additional or fewer tasks.

1. The document processor determines the documents that are required. If any documents must be verified, a document verification task is generated for the document collector or agent.
2. The document processor looks up existing documents that have already been verified.
3. A document collector collects the required customer documents and submits the documents for verification, or requests an exception or deferral for specified documents.
4. A document verification task is generated.
5. A document agent manually verifies or rejects the document, or approves or rejects an exception or deferral request.

Note: For documents specified to required OCR processing, Document Intelligence can automatically extract data and verify a document if the extracted data attributes are sufficiently provided. For more information, see [Financial Services Operations Integration with Document Intelligence](#).

Submit a document for verification

A document collector can collect and submit a document for verification.

Before you begin

Role required: admin

Procedure

1. Navigate to *Financial Services Operations > Workspace*.
2. Select the lists icon ().
3. In the **Lists** tab, under **Document verification tasks**, open the task list.
 - For your assigned tasks, select **Assigned to me**.
 - For all document verification tasks, select **All**.

4. In the list, select the document verification task that you want to work on.
To work on a verification task that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Complete these steps as applicable:
 - Under Document Information, enter information into the applicable fields.
 - Attach any documents to be submitted for verification.
6. Optional: In the **Work notes** field, enter any comments.
7. Select **Submit document**.

Result

A document verification task is created.

If Document Intelligence is integrated, once a document verification task is created, a record is also created on a Document Intelligence task if the following criteria are met:

- The OCR processing needed checkbox is selected.
- The document verification task has a document attached.
- The document verification task shows a current state of Submitted.

What to do next

A document agent can [Work on a document verification task](#).

Work on a document verification task

A document agent can review and approve or reject a document submitted for verification via Financial Services Operations applications.

Before you begin

- Note:** An OCR-processed document can be automatically reviewed and approved.
For information on OCR-processed documents, see [Financial Services Operations Integration with Document Intelligence](#).

Role required: admin

Procedure

1. Navigate to *Financial Services Operations > Workspace*.
2. Select the lists icon ().
3. In the **Lists** tab, under **Document verification**, open the task list.
 - For your assigned tasks, select **Assigned to me**.
 - For all document verification tasks, select **All**.
4. In the list, select the document verification task that you want to work on.
To work on a verification task that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Verify the completeness of all documents that are submitted.
If a document has been processed through OCR, you can select **Open in DocIntel** to review the document and update document field values, or check the **Field values** tab to review extracted document field values. For more information, see [Financial Services Operations Integration with Document Intelligence](#).
6. Optional: From the **Notes and Activity** tab in the **Work notes** field, enter any comments.
7. Select one of the following options.

Task	Action
Verify	Select Verify if the document details are sufficient.
Reject	<p>You can reject a document verification task if the details are insufficient.</p> <p>a. From the Rejection reason field, select the reason from the following options.</p> <ul style="list-style-type: none"> ▪ Information mismatch ▪ Incorrect document ▪ Expired document ▪ Scanning issues ▪ Fraudulent document <p>b. Select Reject.</p>

Result

If the task is verified, the document verification task state shows as **Verified**. If the task is rejected for verification, the document verification task state shows as **Not Submitted**.

Domain separation and Financial Services Document Processor

Domain separation is supported for Financial Services Document Processor. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see [Application support for domain separation](#).

How domain separation works in Financial Services Document Processor

All [FSO integrations](#) applications are built on top of Customer Service Management (CSM) and use many CSM tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

Tables

All new tables added in Document Processor are domain-separated:

- - sn_doc_processor_category
 - sn_doc_processor_type
 - sn_doc_processor_m2m_category_type
 - sn_doc_processor_attribute
 - sn_doc_processor_list
 - sn_doc_processor_list_item
 - sn_doc_processor_verification_task
 - sn_doc_processor_extracted_value
 - sn_doc_processor_document

Use cases

- Ability to use in any workflow in Financial Services Operations applications to collect and validate customer documents
- Ability to request deferment or exception of a document.
- When integrated with Document Intelligence, ability to extract and store document data attributes.

Related topics

[Domain separation for service providers](#)

Components installed with Financial Services Document Processor

Several types of components are installed with installation of the Document Processor application, including tables and user roles.

Roles installed

Roles installed with Financial Services Document Processor

Role title [name]	Description	Contains roles
Document Processor admin [sn_doc_processor.admin]	<p>This role gives access to all document entities and grants admin privileges. This application-specific system administrator role can:</p> <ul style="list-style-type: none"> • Grant document processor roles • Delete document verification tasks 	sn_doc_processor.agent
Document processor agent [sn_doc_processor.agent]	<ul style="list-style-type: none"> • Can view document verification tasks if they have access to parent 	<ul style="list-style-type: none"> • canvas_user • sn_docintel.extraction_agent • sn_docintel.creation_agent

Roles installed with Financial Services Document Processor (continued)

Role title [name]	Description	Contains roles
	<p>record document verification tasks.</p> <ul style="list-style-type: none"> • Can submit, verify, and reject document verification tasks. 	
Document processor collector [sn_doc_processor.collector]	<ul style="list-style-type: none"> • Can view document verification tasks if they have access to parent record document verification tasks. • Can submit document verification tasks. • Can request deferment of and exception for document verification tasks. 	canvas_user
Document processor viewer [sn_doc_processor.viewer]	Can view document verification tasks if they have access to parent record document verification tasks.	

Tables installed

Tables installed with Financial Services Document Processor

Table	Description
Document Category [sn_doc_processor_category]	Stores all document categories that are configured for all workflows across Financial Services Operations applications.
Document Type [sn_doc_processor_type]	Stores all defined document types.
Category Type [sn_doc_processor_m2m_category_type]	Stores all defined document category types.
Attribute [sn_doc_processor_attribute]	Stores all defined document attributes.
Document List Definition [sn_doc_processor_list]	Stores all document lists.

Tables installed with Financial Services Document Processor (continued)

Table	Description
Document List Item Definition [sn_doc_processor_list_item]	Stores all defined document list items.
Document Verification [sn_doc_processor_verification_task]	Stores all tasks for document verification requests for all Financial Services Operations applications. This table extends the Task [task] table.
Extracted Value [sn_doc_processor_extracted_value]	Stores all extracted values for documents processed through OCR.
Document [sn_doc_processor_document]	Stores all documents.

Process Mining for Financial Services Operations

The Financial Services Operations Process Mining Content Pack has preconfigured Process Mining models for Financial Services Operations processes that help analysts and process owners analyze how effective their business processes are.

Important: Starting with the Vancouver release, the Process Optimization application has been renamed to Process Mining.

For information about enabling the FSO Process Mining Content Pack, see [Activate Process Mining content packs](#).

Optimization projects

The content pack adds pre-built Process Mining project model definitions for these Financial Services Operations applications.

- Financial Services Business Deposit Operations
- Financial Services Business Loan Operations
- Financial Services Business Lifecycle
- Financial Services Card Operations
- Financial Services Client Lifecycle
- Financial Services Complaint Management
- Financial Services Payment Operations
- Financial Services Personal Loan Operations
- Financial Services Personal Deposit Operations
- Financial Services Treasury Operations
- Individual Life Servicing
- Group Life Servicing
- Commercial Lines Claims

- Personal Lines Claims
- Intelligent Servicing for Fraud

You can also configure a new process project that is based on a pre-built project. For more information, see [Configure a project](#).

Roles

Based on the Financial Services Operations application that you're using the Process Mining application for, you need the following roles.

Financial Services Operations required roles for Process Mining

Financial Services Operations application	Required role
Financial Services Card Operations	Dispute management: sn_bom_credit_card.dispute_manager and sn_process_optimization_analyst
Financial Services Payment Operations	sn_bom_payment.payments_manager and sn_process_optimization_analyst
Financial Services Business Loan Operations	sn_bom_loan_b2b.manager and sn_process_optimization_analyst
Financial Services Personal Loan Operations	sn_bom_loan.b2c_manager and sn_process_optimization_analyst
Financial Services Business Lifecycle	sn_bom_clo_b2b.manager and sn_process_optimization_analyst
Financial Services Client Lifecycle	sn_bom_clo_b2c.manager and sn_process_optimization_analyst
Financial Services Complaint Management	sn_bom_compl.manager and sn_process_optimization_analyst
Financial Services Business Deposit Operations	sn_bom_deposit_b2b.manager and sn_process_optimization_analyst
Financial Services Personal Deposit Operations	sn_bom_deposit_b2c.manager and sn_process_optimization_analyst
Commercial Lines Claims	sn_ins_claim_cml.manager and sn_process_optimization_analyst
Personal Lines Claims	sn_ins_claim_pers.manager and sn_process_optimization_analyst
Financial Services Treasury Operations	sn_bom_treasury.admin and sn_process_optimization_analyst
Individual Life Servicing	sn_ins_indiv_life.manager and sn_process_optimization_analyst
Group Life Servicing	sn_ins_group_life.manager and sn_process_optimization_analyst
Intelligent Servicing for Fraud	sn_bom_fraud.manager and sn_process_optimization_analyst

Common applications

Financial Services Operations (FSO) creates efficiencies through shared services used by multiple applications and workflows.

Financial Services Operations includes the following common applications across all the sub-industries - banking, insurance, and wealth and asset management.

Financial Services Complaint Management

The ServiceNow® Financial Services Complaint Management application is a solution in Financial Services Operations that enables financial organizations to quickly and efficiently resolve customer complaints. This solution automates processes that facilitate cross-departmental collaboration and enable everyone to monitor and track complaint status, from initiation to resolution.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

<p>Explore</p>  <p>Learn about how customers, branch workers, and agents use Complaint Management.</p>	<p>Set up</p>  <p>Set up Financial Services Complaint Management.</p>	<p>Use</p>  <p>Submit and manage complaint service requests.</p>
<p>Analytics and Reporting</p>  <p>Coordinate work and improve processes with preconfigured dashboard.</p>	<p>Process Mining</p>  <p>Visualize process and identify improvement opportunities.</p>	<p>Reference</p>  <p>Get details about components such as roles, tables, plugins, and store applications that are installed.</p>

Exploring Financial Services Complaint Management

You can use ServiceNow® Financial Services Complaint Management to manage a streamlined resolution of complaints within the complaint servicing team, or to route to business units (BUs) for decisioning and response.

Key features

- Automated workflow to route cases and tasks across different departments and functions
- Support for inputs from various business units (BUs)
- Routing of responses for review and approvals
- Configurable response templates based on complaint type to resolve complaints
- Personalized Workspace for different roles
- Playbook experience for a guided navigation to resolve cases
- Performance Analytics dashboard with pre-configured reports to highlight risks and themes and facilitate regulatory reporting
- Process Mining to visualize process and identify improvement opportunities

Complaint management personas

Complaint management is aimed at the following personas:

Personas for the Financial Services Complaint Management application

Persona	Description
Administrator	Complaint admin who's responsible for configuring the application.
End users (requesters)	Customers and branch workers who submit requests and check the status of cases. The following users can submit complaints: <ul style="list-style-type: none"> • Consumers (retail customers) • Accounts and Contacts (business customers) • Branch workers in the front office of a financial institution • Complaint agent (can directly create a complaint case)
Fulfillers	Agents in the middle or back office of financial institutions who work with complaint servicing team. They are responsible for working on complaint cases and tasks that come into complaint services. <p>The following agents work on complaints:</p>

Personas for the Financial Services Complaint Management application (continued)

Persona	Description
	<ul style="list-style-type: none"> • Complaint agent • Quality agent

Financial Services Complaint Management data model

The Financial Services Complaint Management data model provides a framework that is used in the complaint management workflow.

This data model is aligned to the Financial Services Operations Core data model. See [Financial Services Operations Core](#) to learn about Financial Services Operations Core data model.

The following diagram shows the tables and their relationships that comprise the complaints management data model.

This data model uses a combination of tables to store data:

- Tables that are included with complaints management application.

For more information on tables that are installed with Financial Services Complaint Management, see [Components installed with Financial Services Complaint Management](#).

- Tables that are from the Customer Service Management (CSM) application.
 - Extends the Sold Product [sn_install_base_sold_product] table for financial account and financial transaction tables.
 - Uses these CSM tables to support customers: Consumer [csm_consumer], Account [customer_account], and Contact [customer_contact]

For more information on these CSM tables that store customer records, see [Accounts and contacts](#) and [Consumers](#).

- Now Platform tables.

Extends the Product Model [cmdb_model] table to support financial products in Financial Services Operations.

The data model also includes access control lists (ACLs) and the following user roles to restrict access to different tables:

- Internal roles for agents, users working in front, middle, and back-office of financial institutions
- External roles for accounts, contacts, and consumers

Setting up Financial Services Complaint Management

You can set up your implementation for the Financial Services Complaint Management application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Financial Services Complaint Management

You can install the Financial Services Complaint Management application (sn_bom_compl) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Complaint Management:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Financial Services Complaint Management](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Complaint Management application (sn_bom_compl) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.
Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install .
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configure Financial Services Complaint Management

Review the components that are installed with the Financial Services Complaint Management application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Complaint Management application is installed. For more information, see [Install Financial Services Complaint Management](#).

Role required: sn_bom_compl.admin and admin

Procedure

- Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
For more information, see [Import your financial data using import sets](#).
- Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for complaint service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure complaint request types.
Edit or create flows	Edit or create flows using Flow Designer.
Configure playbook	Edit or create a new playbook using Playbooks.
Configure workspace	Configure CSM Configurable Workspace to enable agents to interact with customers and create and work on cases.
Define response templates	Define response templates for complaint service case for a quick and consistent messaging to customers.
Configure regulation categories and sub-categories	Configure regulation categories and sub-categories to be used in complaint cases that have regulatory impact.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for complaint service cases and tasks.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.

Define response templates for Financial Services Complaint Management

Create or modify a response template to define a reusable message that can be copied to complaint case or task forms to provide quick and consistent messages to customers.

Before you begin

Ensure that the scope is selected for the Financial Services Complaint Management application. For more information, see [Application picker](#).

Role required: sn_bom_compl.admin and sn_templated_snip.template_snippet_admin

About this task

Each template is associated with the Complaint Case [sn_bom_compl_service] table of Financial Services Complaint Management. The template can be configured to include variables pulled from that table. Also, use condition builder to define when a case meets the criteria for a template, such as for a specific service definition.

Procedure

1. Navigate to **All > System Definition > Response Template Configuration**.
2. Create a response template.
For more information, see [Create or modify a response template](#).
The Channels related list appears.
3. In the Channels related list, associate a channel with the response template.
Channels limit the response template to only the channels that you associate, for example, chats, emails, or form. A response template without a channel will not be available to use.
 - Click **New** to create a new channel that gets added to the response template.

i Note: For information on Response Template Channel form fields, see [Create a response template channel](#).

 - Click **Edit** to access and add an existing channel to the response template.
The Response Template form returns.
4. Click **Update**.

Configure regulation categories and subcategories

Configure regulation categories and subcategories to be used in the complaint service cases that have regulatory impact.

Before you begin

Role required: sn_bom_compl.admin

Procedure

1. Navigate to **All > Complaint Management > Administration > Regulation category**.
2. Click **New**.
3. In the **Category name** field, enter a suitable name for the category and click **Submit**.
4. Associate a subcategory with the regulation category.
 - a. Navigate to **Complaint Management > Administration > Regulation subcategory**.
 - b. Click **New**.
 - c. On the form, fill in the fields.

Regulation Subcategory form fields

Field	Description
Code	Product code, if any, associated with the regulation.

Field	Description
Regulation category	Category of the regulation which is being breached or impacted. The subcategory is associated with this category.
Description	Description of the product. For example, Mutual Funds.
Problem	Description of the problem. For example, Disclosure of Fees.

d. Click **Submit**.

Using Financial Services Complaint Management

Learn how branch workers and agents use the Financial Services Complaint Management application to initiate, research, and resolve the complaints cases.

Workspace

Branch workers and back-office agents use personalized Workspace to work on all aspects of complaint cases. Workspace enables agents to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see [Workspaces](#).

Workspace users for complaint management

User	Description
Branch worker (requester or contributor)	Submits requests and checks the status of complaint cases.
Complaint agent	Works on complaint cases and complaint tasks.
Quality agent	Works on quality tasks for complaint cases.
Complaint admin	Configures the complaint workspace as per business requirements. For more information, see Configure CSM Configurable Workspace .

Automated workflow

A predefined workflow for complaint cases is available with the application.

When a customer submits a complaint, a complaint service case is created and assigned to a complaint agent. After the agent updates the case details using the case playbook, a workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office agents such as complaint and quality.

For more information, see [Financial Services Complaint Management workflow example](#).

Case playbook

Using the case playbook, complaint agents review and work on their cases and tasks. The playbook provides end-to-end life cycle for the tasks performed during the complaint handling process, from the time a complaint is logged to the final resolution and communication to the customer.

Dashboard

Performance Analytics give business owners an insight into how the team and business is performing. A dashboard with pre-configured reports and customizable views is available with the application.

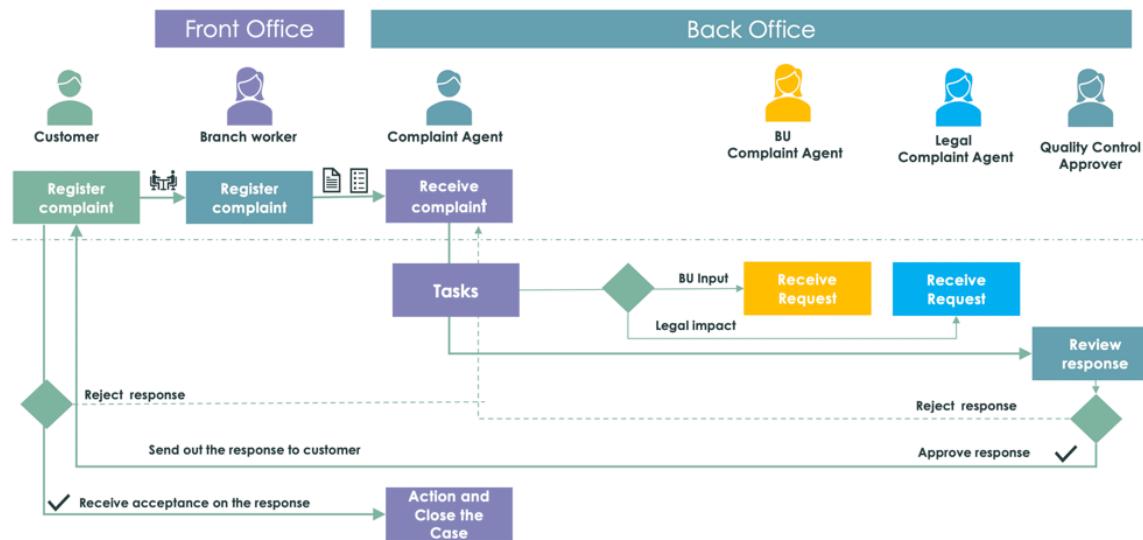
For more information, see [Complaint Management dashboard](#).

Financial Services Complaint Management workflow example

The Financial Services Complaint Management application installs an automated workflow for complaint servicing. This workflow enables intake of complaints and routing of cases and tasks to different departments, including the complaint, quality control, and business unit specific agents. The workflow applies to both business and personal complaint service requests.

The following diagram shows how the application helps bank agents resolve a complaint request.

Complaint management workflow



Note: This workflow is built using [Process Automation Designer](#) and [Flow Designer](#). The complaint admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for a complaint request to agents in different departments. The agents log in to CSM Configurable Workspace to work on the case and tasks in their queue. The case playbook guides agents through the steps that are needed to resolve customer complaints.

As a customer or branch worker

A customer (consumer or contact) or a branch worker submits a complaint service request on behalf of a customer.

- i Note:** Consumers can submit a request through the Consumer Service Portal. You must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated before your consumers can submit a request.

A case is initiated based on the request.

As back-office agents

After the case is initiated and a complaint agent starts updating the case details using the case playbook, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. In the case playbook, a complaint agent reviews the case details and adds additional details.
2. If the complaint agent requires information from a business unit (BU) to resolve the case, the agent can request it from the BU complaint agent.

The workflow generates a BU complaint task and a BU complaint agent works on it to provide a response.

3. If the complaint agent identifies the case as having a legal impact, the workflow generates a legal complaint task.

A legal complaint agent works on this task to provide a response for the case.

4. If the case has a potential regulatory impact, a quality control approval is required.

The workflow generates a quality control task and a quality control agent works on it to review the complaint details and agent's response for the case and approve it.

5. The complaint agent sends out the response to the customer and gets an acceptance for it.

i Note: If there's a Customer or Consumer Service Portal for customers, they get a notification for the response on the portal from where they can choose to accept or reject the response.

6. The complaint agent records the findings and learnings from the case and closes the complaint case.

The state of the case is set to Closed Complete. The customer can also view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

Submit a complaint service request as a requester

Help your customers by submitting a complaint service request for them. As a branch-office worker in the front office, you can do this service for your customer (consumer or business contact).

Before you begin

Role required: sn_bom_compl.requestor

About this task

Business customers and consumers can also submit complaints from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit it.

- Note:** Before your consumers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Back-office complaint agents can also initiate a complaint service case by navigating to **Complaint service cases** in the list view of the workspace and clicking **New**.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. Create a complaint request from the customer record or an interaction record.

Option	Steps
Complaint request from a consumer record	<ol style="list-style-type: none"> a. In the Lists tab, under Customer, click Consumers. b. Open the required customer record.
Complaint request from a business account record	<ol style="list-style-type: none"> a. In the Lists tab, under Customer, click Accounts. b. Click the account that you want to create a complaint request for.
Complaint request from an interaction record	<ol style="list-style-type: none"> a. In the Lists tab, under Interactions, click My Interactions. b. Open the required interaction record for the customer. <p>For information on how to create an interaction, see </p>

4. Click **Create Complaint Request**.
5. From the Catalogs list, select **Financial Services**.
6. Under **Categories**, click **Complaint**.
7. Click the complaint service and fill in any necessary information that is related to the request.
8. Click **Submit**.

Result

- A complaint service case is created in the New state. The case is assigned to an assignment group or a complaint agent in the complaint service department. The assignment group or user that the case is assigned to is based on the assignment rules.
- The customer receives a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the complaint service case and view its details. You can also add additional information in the **Comments** field that can help the complaint agent in resolving the case.
- A complaint service agent can start working on the case and its tasks.

Work on a complaint case

Work on a complaint case to provide additional information, ensure that any outstanding tasks are completed, and resolve the customer complaint.

Before you begin

Role required: sn_bom_compl.agent or sn_bom_compl.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

When a customer or branch worker submits a complaint, a complaint service case is created and assigned to a complaint agent. When the complaint agent starts working on this case using the case playbook, the corresponding workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams or agents. These tasks appear in the **Tasks** tab and sometimes within the playbook itself.

Use the case playbook that provides the activities and tasks to research and resolve the complaint. You can also create and assign tasks as needed and use the playbook to communicate with the customer.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. In the **Lists** tab, under **Complaint service cases**, open the case list.
 - For your assigned cases, click **Assigned to me**.
 - For all complaint cases, click **All**.
4. In the list, select the case to work on.
To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Select the **Playbook** tab.
The case playbook guides agents through the steps that are needed to resolve customer complaints.
6. Use the playbook lanes and activities to resolve the complaint.
Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

Note: For information on complaint case field descriptions, see [Field descriptions for a complaint case](#).

What to do next

Inform the customer about the case closure.

Field descriptions for a complaint case

Complaint cases help the complaint agents resolve complaint service requests that they receive from the customers.

When a complaint service request is submitted, it creates a complaint case. Some of the fields on the case form are populated from the request from which it is created.

After the case is assigned, a complaint agent fills out the fields on the case when working on the playbook activities in the case.

Complaint case fields

The playbook activities in the **Playbook** tab of the complaint case provide case-related information.

Fields to complete in the Financial Services Complaint Management case Playbook

Field	Description
Complaint details	
Number	System-generated unique number for the case.
Customer	Consumer who submitted the complaint. The field doesn't appear when a business customer is selected in the Account field.
Account	Business customer who submitted the complaint. The field doesn't appear when a consumer is selected in the Customer field.
Contact	Contact of the business customer who submitted the complaint. The field doesn't appear when a consumer is selected in the Customer field.
Channel	Channel through which the complaint was received.
Financial account	Financial account of the customer.
Type	Type of complaint such as product related or other.
Category	Category for the complaint. This list contains the industry-standard categories that are based on the selected complaint type.
Subcategory	Subcategory for the complaint. This list contains the industry-standard subcategories that are based on the selected complaint category.
Short description	Brief description of the complaint.
Complaint summary	Detailed summary of the complaint.
Review and Response	
Legal impact	Option to indicate if the complaint has a legal implication. If you select Yes in this field, the workflow automatically generates a complaint legal

Fields to complete in the Financial Services Complaint Management case Playbook (continued)

Field	Description
	fulfillment task for a legal review. For more information, see Work on a complaint task .
Regulatory impact	<p>Option to indicate if the complaint has a potential regulatory impact.</p> <p>If you select Yes in this field, the workflow generates a quality control task. For more information, see Work on a quality control task for a complaint case.</p>
Regulatory category	<p>Regulation category for the complaint.</p> <p>The list shows the regulation categories configured by your complaint admin. For more information, see Configure regulation categories and subcategories.</p> <p>This field appears only when you select Yes in the Regulatory impact field.</p>
Regulatory subcategory	<p>Regulation subcategory for the complaint.</p> <p>The list shows the regulation subcategories configured by your complaint admin. For more information, see Configure regulation categories and subcategories.</p> <p>This field appears only when you select Yes in the Regulatory impact field.</p>
Response template	Type of response template to use in the case.
Expected outcome	Resolution expected by the customer.
Response	<p>Response drafted by the agent to resolve the case.</p> <p>To copy content from a response template and add to this field, select the response template icon (). For more information on how to use a response template, see Use response templates to add information to cases .</p> <p>Note: Response templates are available only if they're configured by your complaint admin. For more information, see Define response templates.</p>
Quality control	

Fields to complete in the Financial Services Complaint Management case Playbook (continued)

Field	Description
Quality control tasks	List of quality control tasks, if any, for the case. i Note: A quality control task is generated if there's a potential regulatory impact identified for the case.
Customer outcome	
Customer approval	Field to indicate the state changes for customer approval.
Findings and learnings	
Findings and learnings	Findings and learnings from the case resolution.

Work on a complaint task for a complaint case

Work on a complaint task to perform a legal review or to provide business unit inputs for the associated complaint service case.

Before you begin

Role required: sn_bom_compl.agent or sn_bom_compl.agent_connector

i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see [Roles and Personas](#).

About this task

- When a complaint case is identified as having a legal impact, the workflow automatically generates a complaint legal fulfillment task.
- When a complaint agent clicks **Request business input** in the Review and response stage of a complaint case, the workflow automatically generates a complaint task for a business unit input.

If assignment rules are configured, the task is automatically assigned to an agent.

Procedure

- Navigate to **All > Financial Services Operations > Workspace**.
- Click the lists icon ().
- In the **Lists** tab, under **Complaint service tasks**, open the task list.
 - For your assigned tasks, click **Assigned to me**.
 - For all complaint service tasks, click **All**.
- In the list, select the task that you want to work on.
To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
- Enter the requested information in **Closure comments** field

6. Optional: In the **Work notes** field, enter any comments.

7. Click **Close** to close the task.

Result

The complaint task moves to the Closed Complete state.

Work on a quality control task for a complaint case

Work on a quality control task to review the complaint details and complaint agent's response for the case. You can approve or reject the task based on your review.

Before you begin

Role required: sn_bom_compl.quality_agent

About this task

If the complaint case has a potential regulatory impact, a quality control approval is required. The workflow generates a quality control task for the same.

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.

2. Click the lists icon ().

3. In the **Lists** tab, under **Quality control tasks**, open the task list.

- For your assigned tasks, click **Assigned to me**.
- For all quality control tasks, click **All**.

4. In the list, select the task that you want to work on.

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

5. Review the complaint agent's response for the complaint case.

6. Optional: In the **Work notes** field, enter any comments that are related to your findings.

7. Click **Approve** to approve or **Reject** to reject the response.

Result

- If approved, the task moves to the Closed Complete state.
- If rejected, the task moves to the Rejected state and complaint agent can draft a new response for the case.

Analytics and reporting for Financial Services Complaint Management

Financial Services Complaint Management contains a preconfigured dashboard with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The [Complaint Management dashboard](#) is available for Financial Services Complaint Management.

Complaint Management dashboard

With the Complaint Management dashboard, you can get an insight into how your team and business are performing for complaints received for your financial services. You can

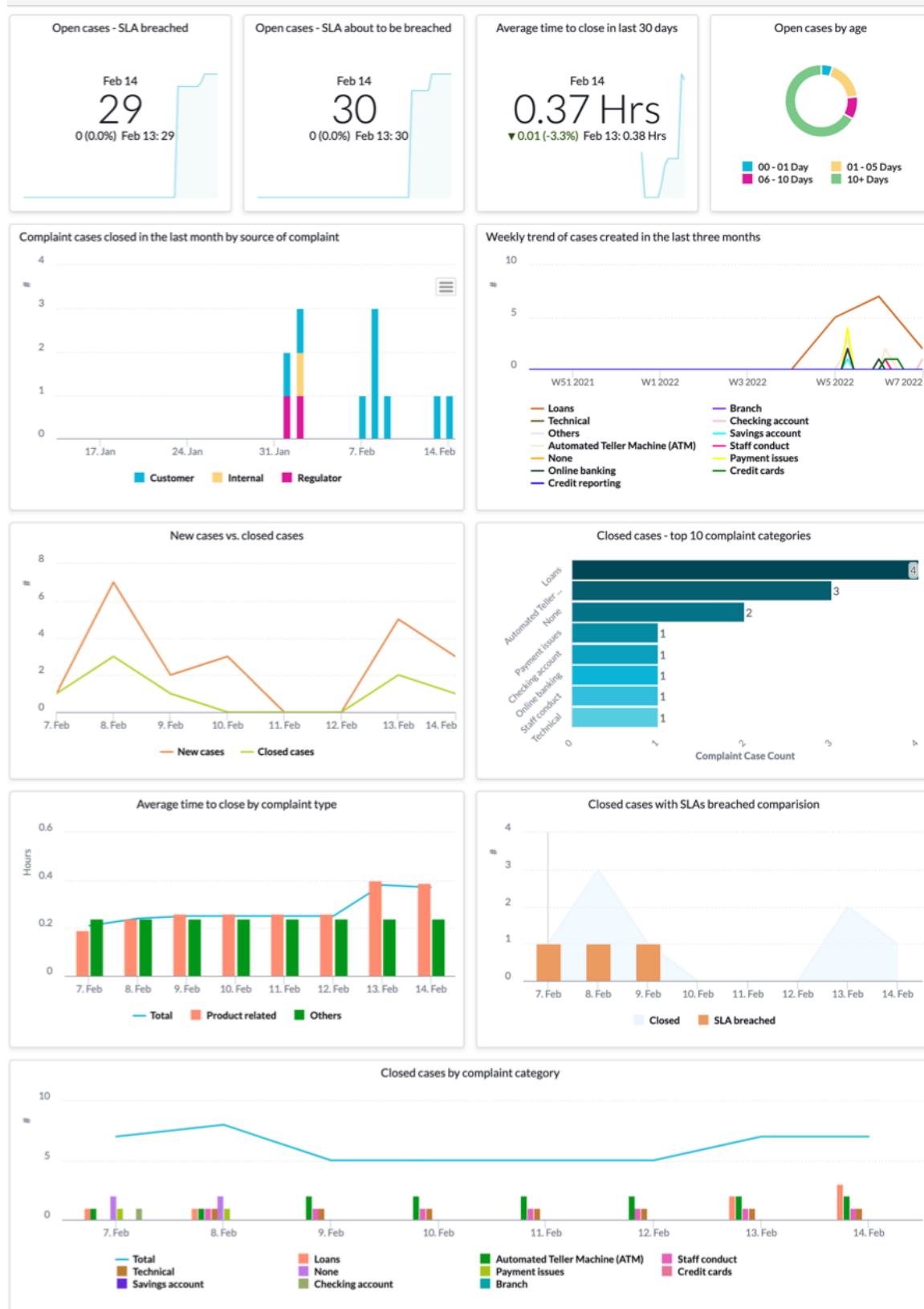
monitor the status of complaint service cases, see trends, and drill down into details from a single view.

For any given duration, you can view the details for closed cases that breached SLA, open cases that need immediate attention, and average closing times of the complaint cases.

Complaint Management dashboard

≡ + Complaint Management

+ - =



Required Now Platform roles

- sn_bom_compl.manager, needed to see the dashboard widgets and data.
- sn_bom_compl.admin, needed to edit the dashboard.

Access the Complaint Management dashboard

To open the dashboard, navigate to **All > Complaint Management > Dashboard**.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Complaint Management dashboard

User	Dashboard use
Complaint manager	<p>Needs to gain visibility into the status of complaint cases and do the following:</p> <ul style="list-style-type: none"> • Monitor open complaint cases that have breached an SLA (Service Level Agreement) or are about to breach an SLA and hence need attention • Monitor the volume of complaint cases for each complaint category and their trend • Review the average closing time of cases for each category • Drill down into details in a complaint category
Complaint admin	Needs to be able to customize views.

Indicators

Number of open cases breached sla

Count of open complaint cases in last seven days that have breached SLA.

Open Cases with SLA Breached greater than 80%

Count of open complaint cases where SLA elapsed percentage in last six days is greater than 80%.

Number of open cases

Breakdown of open complaint cases in last seven days where breakdowns are Age and Type.

Number of new cases

Count of new complaint cases opened today. The indicator is used to compare and see the trend of the number of cases created vs. cases closed in last seven days.

Average time to close case

Breakdown of average number of hours to close complaint cases by Complaint Type. The score is calculated according to this formula: [FSO Complaint.Summed duration of closed cases]/[FSO Complaint.Number of closed cases]

Number of closed cases with sla

Count of cases closed that day within SLA. The indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA in last seven days.

Number of closed cases

Breakdown of complaint cases closed today where breakdowns are Type and Category.

Breakdowns

- Age
- Category
- Type

Data visualizations

Data visualizations available in the Complaint Management application

Title	Type	Source table	Description
Closed Cases – Top 10 Complaint Categories	Horizontal Bar 	Complaint Case [sn_bom_compl_service]	Breakdown of top ten complaint categories that have maximum number of closed cases (in descending order) in last six months.

Filters

Filters available in the Complaint Management application

Name	Type	Description
Age	Bucket	Shows age ranges (in days) for complaint cases.
Complaint Category	Choice	Shows all active complaint categories for the Complaint service [sn_bom_compl_service] table.
Complaint Type	Choice	Shows all active complaint types for the Complaint service [sn_bom_compl_service] table.

Financial Services Complaint Management reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Complaint Management application.

Components installed with Financial Services Complaint Management

Several types of components are installed with installation of the Financial Services Complaint Management application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Plugins installed

Plugins installed with the Financial Services Complaint Management application

Plugin	Description
Customer Service [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Financial Services Complaint Management application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make complaint service requests. For more information, see What are the components installed with Financial Services Operations Core data model? .
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management .

Roles installed

Roles installed with the Financial Services Complaint Management application

Role title [name]	Description	Contains roles
Complaint admin [sn_bom_compl.admin]	Application-specific system administrator role for complaint management that can: <ul style="list-style-type: none"> • Grant complaint management roles • Delete complaint service cases and tasks • Configure the complaint management application 	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_compl.agent • sn_bom_compl.quality_agent

Roles installed with the Financial Services Complaint Management application (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> • Create and modify complaint service definitions • Has read, write, and create access to complaint data <p>i Note: The sn_bom.admin role contains the sn_bom_compl.admin role when the Financial Services Complaint Management application is installed.</p>	
Complaint agent [sn_bom_compl.agent]	<ul style="list-style-type: none"> • View the overall status of complaint service cases • Work on complaint service cases and tasks 	<ul style="list-style-type: none"> • sn_bom_compl.viewer • sn_bom.b2b_agent • sn_bom.b2c_agent
Complaint contributor [sn_bom_compl.contributor]	<ul style="list-style-type: none"> • Submit complaint service requests • Work on complaint cases and tasks for accounts managed by them until the Initiate and Review stage <p>i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_bom_compl.viewer • sn_sla_definition_read • sn_bom.b2c_contributor • sn_customerservice.csm_workspace_use • sn_bom.b2b_contributor
Complaint agent connector [sn_bom_compl.agent_connector]	<ul style="list-style-type: none"> • Submit complaint service requests • Work on complaint cases and tasks to resolve complaints for accounts managed by them. 	<ul style="list-style-type: none"> • sn_bom_compl.viewer • sn_sla_definition_read • sn_bom.viewer • sn_bom.agent

Roles installed with the Financial Services Complaint Management application (continued)

Role title [name]	Description	Contains roles
	<p>i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	
Quality agent [sn_bom_compl.quality_agent]	<ul style="list-style-type: none"> View the overall status of quality control tasks for complaint service cases Work on quality control tasks for complaint service cases 	<ul style="list-style-type: none"> sn_bom_compl.viewer sn_bom.b2b_agent sn_bom.b2c_agent
Complaint requestor [sn_bom_compl.requestor]	<ul style="list-style-type: none"> Submit complaint service requests View the status of complaint service cases and document services tasks Record interactions 	<ul style="list-style-type: none"> sn_bom_compl.viewer sn_bom.b2b_requestor sn_bom.b2c_requestor
Complaint viewer [sn_bom_compl.viewer]	View complaint service cases and related data	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom.ref_data_viewer sn_bom.account_data_viewer sn_bom.customer_data_viewer sn_bom.credit_card_account_viewer sn_bom.ins_policy_viewer sn_bom.line_of_credit_viewer sn_bom.deposit_account_viewer
Complaint manager [sn_bom_compl.manager]	<ul style="list-style-type: none"> View the Complaint dashboard Use Process Mining for complaint management processes 	<ul style="list-style-type: none"> sn_bom_compl.agent pa_viewer

Tables installed

Tables installed with the Financial Services Complaint Management application

Table	Description
Complaint Base [sn_bom_compl_base]	Complaint Case table extends the Complaint Base table. Complaint Base table extends the Case [sn_customerservice_case] table.
Complaint Case [sn_bom_compl_service]	Stores all complaint cases. This table extends the Complaint Base [sn_bom_compl_base] table.
Complaint Service Task [sn_bom_compl_task]	Stores all complaint tasks. This table extends the Financial Task [sn_bom_task] table.
Quality Control Task [sn_bom_compl_qc_task]	Stores all quality control tasks for complaint cases. This table extends the Financial Task [sn_bom_task] table.
Regulation Category [sn_bom_compl_regulation_category]	Stores all regulation categories.
Regulation Subcategory [sn_bom_compl_regulation_subcategory]	Stores all regulation subcategories associated with regulation categories.

Financial Services Customer Lifecycle Operations

ServiceNow® Financial Services Business Lifecycle and ServiceNow® Financial Services Client Lifecycle are a pair of applications in ServiceNow® Customer Lifecycle Operations that offer management and oversight of the customer lifecycle process and services. These solutions provide streamlined workflows to gather information, verify identity documentation, and approve potential customers for banking services.

Request apps on the Store

Visit the [ServiceNow Store](#)  website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#) .

Explore

Learn about how agents and other team members use Customer Lifecycle Operations.

Set up

Set up Financial Services Business Lifecycle and Financial Services Client Lifecycle.

Use

Create, manage, and complete Customer Lifecycle Operations cases.

Analytics and Reporting

Evaluate efficiency and track completed cases with preconfigured dashboards.

Reference

Get details about components such as roles, tables, plugins, and installed store applications.

Exploring Financial Services Customer Lifecycle Operations

You can use Financial Services Customer Lifecycle Operations to simplify and streamline the management of business and consumer accounts throughout their entire customer life cycle.

Key features

- Reduce the complexity of the account application and services with a unified playbook experience.
- Create and manage multiple cases within a single onboarding workflow.
- Collect and organize essential documentation using the ServiceNow® Financial Services Document Management application.
- Manage and verify potential clientele using the Know Your Customer (KYC) and Know Your Business (KYB) processes.
- Focus on specific tasks and complete them in the right order by using custom workspaces and roles.

Financial Services Customer Lifecycle Operations applications

The business and customer life-cycle service requests are supported through the following applications:

Financial Services Business Lifecycle

With this application, manage the creation, maintenance, and resolution of business account applications. Validate required documentation, perform Know Your Business verification, and finalize the approval process, all from one centralized workflow.

You can enable Financial Services Business Lifecycle by installing the application (sn_bom_clo_b2b) from the [ServiceNow Store](#).

Financial Services Customer Lifecycle Operations

With this application, manage the creation, maintenance, and resolution of personal client account applications. Validate required documentation, perform Know Your Customer verification, and finalize the approval process, all from one centralized workflow.

You can enable Financial Services Client Lifecycle by installing the application (sn_bom_clo_b2c) from the [ServiceNow Store](#).

Financial Services Customer Lifecycle Operations personas

Financial Services Customer Lifecycle Operations is designed for the following personas:

Personas for Financial Services Customer Lifecycle Operations

Persona	Description
Administrators	An Account Administrator is responsible for configuring the application.
Managers	An Account Manager reviews reports, dashboards, and SLAs.
Agents	Agents include in-branch employees and back-office workers who handle various tasks within the account creation process. These roles include: <ul style="list-style-type: none"> • Account Lifecycle Agents • Contact Lifecycle Agents • Client Lifecycle Agents • Credit Agents • Documentation Agents • KYC Agents • Relationship Managers

Setting up Financial Services Customer Lifecycle Operations

You can set up your implementation for the Financial Services Customer Lifecycle Operations application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Financial Services Business Lifecycle

You can install the Financial Services Business Lifecycle application (sn_bom_clo_b2b) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Business Lifecycle:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Financial Services Business Lifecycle](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Business Lifecycle application (sn_bom_clo_b2b) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies.
Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Business Lifecycle.
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box.
Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Install Financial Services Client Lifecycle

You can install the Financial Services Client Lifecycle application (sn_bom_clo_b2c) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see [Get entitlement for a ServiceNow product or application](#).

Role required: admin

About this task

The following items are installed with Financial Services Client Lifecycle:

- Plugins
- Store applications
- Roles
- Tables

For more information, see [Components installed with Financial Services Client Lifecycle](#).

Procedure

1. Navigate to **All > System Applications > All Available Applications > All**.
2. Find the Financial Services Client Lifecycle application (sn_bom_clo_b2c) using the filter criteria and search bar.

You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

3. In the Application installation dialog box, review the application dependencies. Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Client Lifecycle.
4. Optional: If demo data is available and you want to install it, select the **Load demo data** check box. Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configure Financial Services Customer Lifecycle Operations

Review the components that are installed with the application. Components can be modified according to your organization's business needs.

Before you begin

Make sure that the Financial Services Customer Lifecycle Operations application is installed. For more information, see [Install Financial Services Business Lifecycle](#) and [Install Financial Services Client Lifecycle](#).

Role required: sn_bom_clo_b2b.admin or sn_bom_clo_b2c.admin

Procedure

Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure CSM Configurable Workspace	Configure CSM Configurable Workspace to customize your workspace to suit your business needs.
Configure playbooks	Edit or create a new playbook using Playbooks.
Configure service definitions	Configure service definitions to enable unique flows and views for Customer Lifecycle Operations service cases and tasks. You can add new case types and configure service definitions for each type.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for Customer Lifecycle Operations service cases and tasks.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and outbound document rules, and approval rules for document deferrals and exceptions.

Using Financial Services Customer Lifecycle Operations

Learn how branch workers and agents use the Financial Services Customer Lifecycle Operations application to create, document, and resolve the new account creation process.

Workspaces

Relationship managers, administrators, and agents use workspaces and landing pages to visualize and interact with workflows. Both can be modified to meet the specific needs of your organization. Workspaces and landing pages can help you with the following tasks:

- Ensuring consistent review, approval, and fulfillment of new account applications.
- Monitoring workflow progress and focus on high-priority items.

- Navigating easily across tasks.
- Customizing your workflow.
- Monitoring workload and performance.

For more information on workspaces and playbooks, see [Workspaces](#).

Workflows

Several predefined workflows exist for Financial Services Business Lifecycle and Financial Services Client Lifecycle applications.

When a client applies for a new account, an agent creates a case and assigns it to either themselves or another agent. After the agent updates the case details, the appropriate lifecycle workflow is triggered. The flow triggers various tasks from the case, including document verification and Know Your Customer protocols. New tasks become available as the previous tasks are completed.

For more information, see [Customer Lifecycle Operations workflows](#).

Dashboards

ServiceNow® Performance Analytics give business owners insight into how the team and business are performing. Dashboards with customizable views are available for Business Lifecycle and Client Lifecycle within their respective applications.

For more information, see [Financial Services Business Lifecycle dashboard](#) and [Financial Services Client Lifecycle dashboard](#).

Customer Lifecycle Operations workflows

Financial Services Customer Lifecycle Operations (CLO) installs automated workflows for reviewing and approving customer account applications. These workflows create cases and route tasks to different agents, including KYC, document, tax, and credit agents.

Workflows available with this application

The following predefined workflows for business and client lifecycle services are available with the application:

Predefined workflows available for business and client lifecycle services

Business Lifecycle	Client Lifecycle
Onboard new account	Onboard new customer
Onboard new contact	Notice of death
Update business KYC	Update personal KYC
Address change for account	Address change for customer
	Name change of customer

These workflows are built using [Process Automation Designer](#) and [Flow Designer](#). The CLO admin can review and customize these workflows according to their organization's needs.

General workflow for Financial Services Customer Lifecycle Operations

When a customer requires a service, a CLO contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the agents in appropriate back-office teams such as deposit and document service. Throughout the workflow, agents complete their assigned tasks and update the status of the case. The case playbook guides agents through the steps that are needed to resolve the case.

i Note: Depending on the CLO service type, a workflow might have additional or fewer tasks.

Onboard new account, contact, or consumer workflows

Learn how agents, using the onboarding workflows, handle the onboarding process for new accounts, contacts, and consumers.

The following onboarding workflows are available with the application to help bank agents resolve onboarding cases:

- Onboard new account (for business customer)
- Onboard new contact (for business customer)
- Onboard new customer (for business customer)

The CLO admin can review and customize these predefined flows based on your organization's business needs.

General onboarding workflow

When a prospective client applies for an account, a Relationship Manager or Account Agent creates a case and assigns it to either themselves or another agent. The agent updates the case details, triggering the workflow. Throughout the workflow, other agents complete their assigned tasks and update the status of the case, which notifies other agents of pending tasks.

The following is a typical workflow in the Financial Services Customer Lifecycle Operations application.

i Note: Financial Services Client Lifecycle contains fewer tasks than Financial Services Business Lifecycle. For example, Financial Services Client Lifecycle does not support adding or managing business contacts.

1. A potential client contacts the financial institution and requests to create an account.
2. A Relationship Manager or Account Agent creates the case, adds all applicable data, and creates any necessary business contacts.
3. The agent requests the necessary documentation from the applicant. Once the documents are received, the Agent marks the activity as complete.
4. The Document Agent reviews the collected documentation. If the documents are legitimate, the agent marks the task as complete.
5. The KYC, Credit, and Tax Agents evaluate the applicant for any adverse records or negative history. If the applicant meets the standards of the financial institution, the agents mark their individual tasks as complete.
6. Once all prior tasks are completed, the Fulfillment Agent creates the account and closes the fulfillment CLO task.

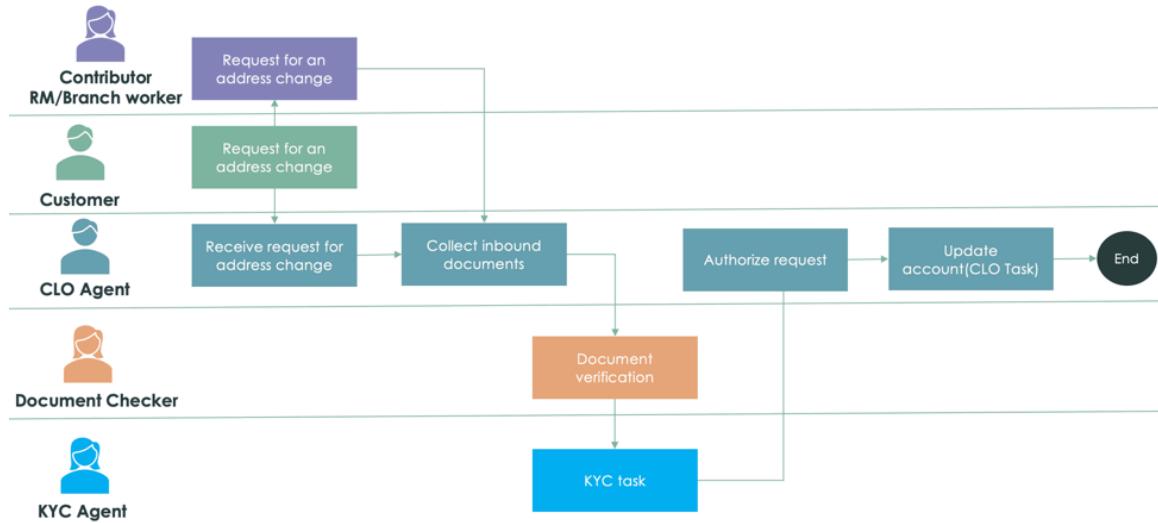
The case is complete and the state and stage of the case are set to Closed Complete.

Address change workflow

Learn how agents, using the Address change workflow, resolve service requests for a change in customer's address. The workflow applies to both business and personal CLO service requests.

The following diagram shows how the application helps bank agents resolve an address change request.

Address change workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

The following workflow routes the case and tasks for changing a customer's address to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a CLO contributor or customer

A CLO contributor, such as a relationship manager, submits a request for an address change on behalf of a customer.

A customer (consumer or contact) can also directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is created based on the request type.

As a CLO contributor

1. In the Initiate stage of the case playbook, the contributor enters the address change details as provided by the customer.
2. The contributor collects the necessary documentation from the customer and submits the application for fulfillment.

A workflow generates further tasks and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.
2. The KYC agent performs the due diligence. If the customer meets the KYC standards of the financial institution, the agent marks the KYC task as complete.
3. A CLO authorizer (CLO agent) reviews the case details and approves the CLO task to authorize the request.
4. When all prior tasks are complete, a CLO agent updates the customer's address in the core banking system, and closes the fulfillment CLO task.

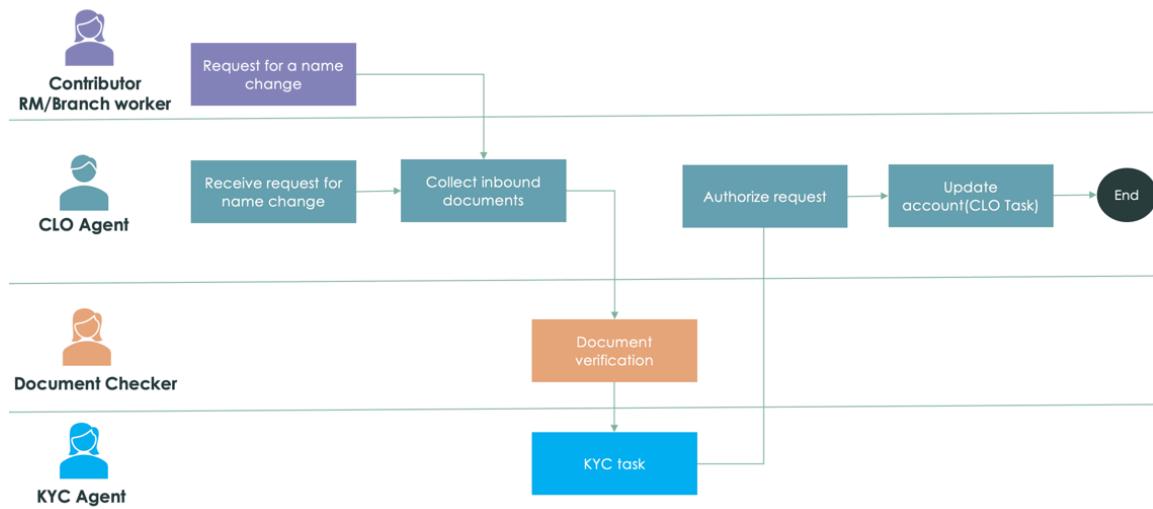
The case is complete and the state and stage of the case are set to Closed Complete.

Name change of customer workflow

Learn how agents, using the Name change workflow, resolve service requests for a change in customer's name. The workflow applies to Client Lifecycle service requests.

The following diagram shows how the application helps bank agents resolve a name change request.

Name change workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

The following workflow routes the case and tasks for changing a customer's name to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a customer

A customer contacts the financial institution and requests a name change in their financial account.

As a CLO contributor

1. A CLO contributor, such as a relationship manager, submits a request for a name change on behalf of a customer.
A case is created based on the request type.
2. In the Initiate stage of the case playbook, the contributor enters the name change details as provided by the customer, collects the necessary documentation from the customer, and submits the application for fulfillment.

A workflow generates further tasks and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.
2. The KYC agent performs the due diligence. If the customer meets the KYC standards of the financial institution, the agent marks the KYC task as complete.
3. A CLO authorizer (CLO agent) reviews the case details and approves the CLO task to authorize the request.
4. When all prior tasks are complete, a CLO agent updates the customer's name in the core banking system, and closes the fulfillment CLO task.

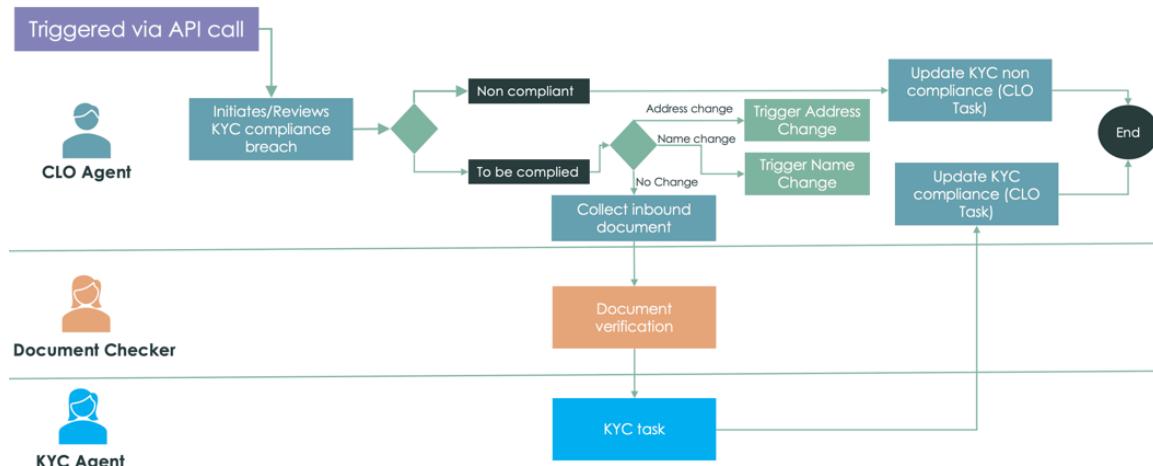
The case is complete and the state and stage of the case are set to Closed Complete.

Update KYC workflow

Learn how bank agents, using the Update KYC workflow, proactively contact a customer to update the KYC. The workflow applies to both business and personal CLO service requests.

The following diagram shows how the application helps bank agents to analyze a personal KYC non-compliance request, verify updated information, and process any necessary customer information updates.

Update personal KYC workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

The following workflow routes the case and tasks for updating a customer's KYC to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. Dedicated stages in the playbook experience guides agents through the steps and ensure that every step in the verification process is completed successfully.

As a CLO agent or via an API

If the system observes that an update to a customer's KYC is required, an API in the backend triggers an Update KYC CLO service case. A CLO agent can also create this case.

As back-office agents

In the case playbook, a CLO agent updates the compliance status in the Initiate and review stage and submits the application for fulfillment.

The workflow triggers next tasks or a case based on the selected compliance status and the assignment rules route the associated case or tasks to the appropriate back-office teams.

KYC to be complied without address or name change

If the KYC compliance status is set as To be complied with no address change required, the workflow triggers these tasks for the back-office teams.

1. The CLO agent requests the necessary documentation from the customer. Once the documents are received, the agent marks the activity as complete.
2. The document agent reviews the collected documentation. If the documents are legitimate, the agent marks the task as complete.
3. The KYC agent performs the due diligence and evaluates the customer account for any adverse records or negative history. If the account meets the KYC standards of the financial institution, the agent marks the task as complete.
4. When all prior tasks are completed, a fulfillment CLO agent updates the account with KYC details in the core banking system, and closes the fulfillment CLO task.

The case is complete and the state and stage of the case are set to Closed Complete.

KYC to be complied with address or name change

If the KYC compliance status is set as To be complied with an address or name change, the workflow automatically creates the **Address change** and **Name change** child cases to resolve the case.

i Note: The option for name change is available only in the Update personal KYC workflow. As a result, a child case for a name change is generated only for the Update personal KYC workflow.

The new child cases then handle these issues.

After the child cases are complete, the state and the stage of the parent case (Update KYC) are set to Closed Complete.

KYC non-compliant

If the compliance status is set to Non-compliant, the workflow automatically generates a CLO fulfilment task. A CLO agent

updates the account with KYC non compliance in the core banking system and closes the task in the playbook.

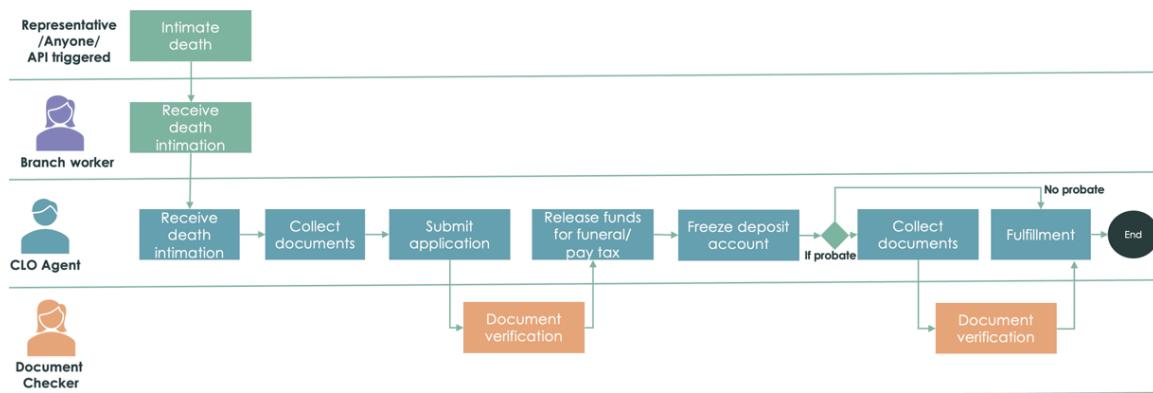
The case is complete and the state and stage of the case are set to Closed Complete.

Notice of death workflow

Learn how agents, using the Notice of death workflow, manage a deceased client's financial accounts. The workflow applies to Client Lifecycle service requests.

The following diagram shows how the application helps bank agents resolve a case for notification of a customer's death. Agents can manage the accounts of a deceased client using dedicated flows for releasing funeral expense funds, freezing deposits, and closing other related accounts, all using one efficient, playbook-guided workflow.

Notice of death workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

The following workflow routes the case and tasks for a customer's demise to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a CLO contributor or via an API

A CLO contributor, such as a relationship manager, is notified about a customer's demise and submits a service request for notification of death and handling the customer's financial accounts.

A case is created based on the request type.

An API in the backend can also trigger a Notice of death CLO service case when a customer's demise is notified.

As a CLO contributor

1. In the Notice of death stage of the case playbook, the contributor enters the death notification details as received.
2. The contributor collects the necessary documentation and submits the application for fulfillment.

A workflow generates further tasks and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.
2. A CLO agent releases the requested funds for customer's funeral expenses and tax payment and closes the release funds CLO task.

i Note: The release funds task appears only when the **Release funds for funeral** or **Release funds for tax** options are selected in the death notification details stage.

3. A CLO agent freezes all deposit accounts associated with the deceased customer and closes the freeze deposit accounts CLO task.
4. If the asset value for the deceased customer exceeds the threshold for the probate amount set by the bank, the bank is required to collect the probate documents. In this case, additional tasks to collect and verify these documents appear in the playbook.
 - a. The CLO contributor collects the probate documentation and closes the task.
 - b. The document agent reviews the collected documentation and marks the document task as complete.
5. A CLO agent updates the customer's deposit account for any required updates in the core banking system, and closes the Update deposit account fulfillment CLO task.
6. The CLO agent updates all lending accounts (such as loan or credit card) that the deceased customer has with the bank. The agent then marks the Update lending account fulfillment CLO task as complete.
7. When all prior tasks are complete, the CLO agent updates the customer information in the core banking system and closes the fulfillment CLO task.

The case is complete and the state and stage of the case are set to Closed Complete.

Create a CLO case

Begin the Customer Lifecycle Operations application process by creating a CLO case for review.

Before you begin

Role required:

- For a business client: sn_bom_clo_b2b.manager or sn_bom_clo_b2b.relationship_manager
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.relationship_manager

Procedure

1. Navigate to **All > Financial services operations > Workspace**.
2. Click the lists icon ().
3. In the upper right-hand corner, click **New**.
4. From the Create a new case menu that appears in the middle of the screen, select a service.
5. Click **Create**.

6. In the upper right-hand corner of the screen, click **Save**.
7. If you are the agent that will be handling the case, select **Assign to me**.
If not, select the agent who will handle the case.
8. Click the **Playbook** tab.
9. Fill in any applicable fields, then click **Create Account**.

Result

A Customer Lifecycle Operations case is created and assigned to an available agent.

What to do next

Continue to [Add contacts](#).

Create a contact for a case

Add important contacts to a client's application. This activity creates a child case that manages the contact creation process.

Before you begin

Role required: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.relationship_manager, or sn_bom_clo_b2b.contact.lifecycle_agent

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Select a Customer Lifecycle Operations case to work on.
3. In the playbook, click **Add Contacts**, then click **Add New**.
A new child case appears in the row beneath the parent case tab.
4. In the upper right-hand corner of the screen, Click **Save**.
Under the **Playbook** tab for the child case, you see three stages:
 - Initiate
 - Document Verification
 - Due diligence
5. Once you have completed the Initiate stage, click **Submit**.
6. Repeat as necessary to create cases for all required company personnel.

Result

A new contact case is created and linked to the parent case. The assigned document and KYC agents will complete the remaining two stages.

What to do next

Return to the parent case and continue the Customer Lifecycle Operations workflow.

Submit an application

Collect all required applicant information and submit an application for a new account.

Before you begin

Role required:

- For a business client: sn_bom_clo_b2b.manager or sn_bom_clo_b2b.relationship_manager
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.relationship_manager

Procedure

1. Navigate to **All > Financial services operations > Workspace**.
2. Click the lists icon ().
3. On the **Details** tab, click **Playbook** and select **Account information**.
4. Under **Account Information**, complete any applicable fields and click **Create Account**.
5. Select **Add Contacts** and complete the associated child cases.
For more information on creating a contact, see [Create a contact for a case](#).
6. Select **Collect Account Documents**.
7. Collect the account documentation, including all required fields, and click **Submit Document**.
8. Select **Collect Contact Documents** (business clients) or **Collect Customer Documents** (personal clients).
9. Collect the client documentation, including any required fields, and click **Submit Document**.
10. Select **Submit Application**.
11. Enter any comments in the **Submission comment** field, then click **Submit** to complete the application.

Result

The account application is submitted, and the case automatically advances to the Document Verification stage.

What to do next

Continue to the [Document Verification](#) stage.

Verify client documentation

Work on a document task to manage and track required documents for a Customer Lifecycle Operations service case.

Before you begin

Role required:

- For a business client: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.account_lifecycle_agent, or sn_bom_clo_b2b.contact_lifecycle_agent
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent

Procedure

1. Navigate to **All > Financial Services Operations > Workspace** and select a document task.
2. On the **Inbound Documents** tab, choose a document.
3. Once the document has been reviewed, click **Verify**.
4. Click **Close** to complete the stage.
In the parent CLO case, the related document verification stage shows as complete.

Result

The Document Verification stage shows as complete, and the case automatically advances to the Due Diligence stage.

What to do next

Continue to the [Due Diligence](#) stage.

Perform Due Diligence

Complete due diligence tasks to evaluate the eligibility of new account applications. Multiple agents can complete separate tasks concurrently.

Before you begin

Role required:

This stage requires multiple agents to complete. KYC, Credit, Tax, and Legal agents work asynchronously to complete all tasks within this stage.

- For a business client: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.account.lifecycle_agent, sn_bom_clo_b2b.contact.lifecycle_agent, sn_bom_kyc.b2b_account_agent, or sn_bom_kyc.b2b_contact_agent
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent, sn_bom_kyc.b2c_account_agent, or sn_bom_kyc.b2c_contact_agent

Procedure

1. Navigate to **All > Financial Services Operations > Workspace**.
2. Click the lists icon ().
3. On the **Lists** tab, select a case.
4. On the **Details** tab, click **Assign to me** to claim the task if it is not already assigned to an agent.
5. Fill in any applicable fields, then click **Close** to complete the task.

Result

Once all agents have completed their assigned tasks, the Due Diligence stage shows as complete and the case automatically advances to the Fulfillment stage.

What to do next

Continue to the [Fulfillment](#) stage.

Activate an account

Complete the new account application process and send any necessary documentation to the new account holder.

Before you begin

Role required:

- For a business client: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.account.lifecycle_agent, or sn_bom_clo_b2b.contact.lifecycle_agent
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent

Procedure

1. Navigate to **All > Financial Services Operations > Workspace** and select a case.
2. Under **Fulfillment**, select **Activate Account**.
3. Under **Details**, select **Assign to me** to claim the task if it is not already assigned to an agent.
4. Fill in all applicable fields, then select **Close** to complete the task.

5. Next, under **Fulfillment**, select **Send Welcome Kit**.
6. If the task is not already assigned to an agent, click **Assign to me** to claim the task.
7. Fill in any applicable fields, then select **Close** to complete the task.

Result

The Fulfillment stage and the Customer Lifecycle Operations case automatically update to show Closed Complete.

Analytics and Reporting for Financial Services Customer Lifecycle Operations

Financial Services Customer Lifecycle Operations contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the ServiceNow® Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Financial Services Customer Lifecycle Operations:

- [Financial Services Business Lifecycle dashboard](#)
- [Financial Services Client Lifecycle dashboard](#)

Financial Services Business Lifecycle dashboard

With the Business Lifecycle Operations dashboard, you can get insight into how your team and business are performing for business lifecycle cases.

You can monitor the status of lifecycle cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for open cases, new cases, and average closing times of the lifecycle cases.

Required Now Platform roles

- sn_bom_clo_b2b.manager, required to view the dashboard widgets and data.
- sn_bom_clo_b2b.admin, required to edit the dashboard.

Access the Financial Services Business Lifecycle dashboard

To open the dashboard, navigate to **Customer Lifecycle Operations > Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see these use cases.

Use cases for using the Financial Services Business Lifecycle dashboard

User	Dashboard use
Account manager	Needs to gain visibility into the real-time status of business lifecycle cases and do the following:

Use cases for using the Financial Services Business Lifecycle dashboard (continued)

User	Dashboard use
	<ul style="list-style-type: none"> Monitor all open cases that have breached an SLA (Service Level Agreement) Monitor all open cases according to agent and age Review all new cases for a service, agent, or agent group Review the average closing time of cases for a service, agent, or group within 30 days Drill down into the details in a category
Account admin	Account administrators are able to perform all the Account Manager tasks plus customize views.

Indicators

Open Cases - SLA Breached

Percentage of open cases that have breached an SLA. The data is calculated according to this formula: [[Number of open Cases with Breached SLAs]] / [[Number of Open Cases]] * 100

Open Cases - SLA About to be Breached

Average number of open cases close to breaching an SLA. The data for this indicator is collected from the [task_sla] table.

Open Cases by Age

Breakdown score and trend of open cases by age (in days). The data is calculated according to this formula: [[Summed age of Open Cases]] / [[Number of Open Cases]] / 24

Average Time to Close in Last 30 Days

Breakdown of average closing time (in days) of cases by service, agent, or assignment group in the last seven days. The score is calculated according to this formula: [[B2C CLO.Summed duration of closed cases]]/[[[B2C CLO.Number of closed cases]]]

New Cases vs. Closed Cases

Breakdown of new cases by service, agent, or agent group versus closed cases. The data for cases is collected from the [sn_bom_clo_service] table.

Closed Cases - SLA Met vs. SLA Breached

Cases where the SLAs were met versus cases where SLAs were breached. The data for cases is collected from the [sn_bom_clo_service] table.

Breakdowns

- Age
- Service

Filters

Filters available in the Business Lifecycle Operations dashboard

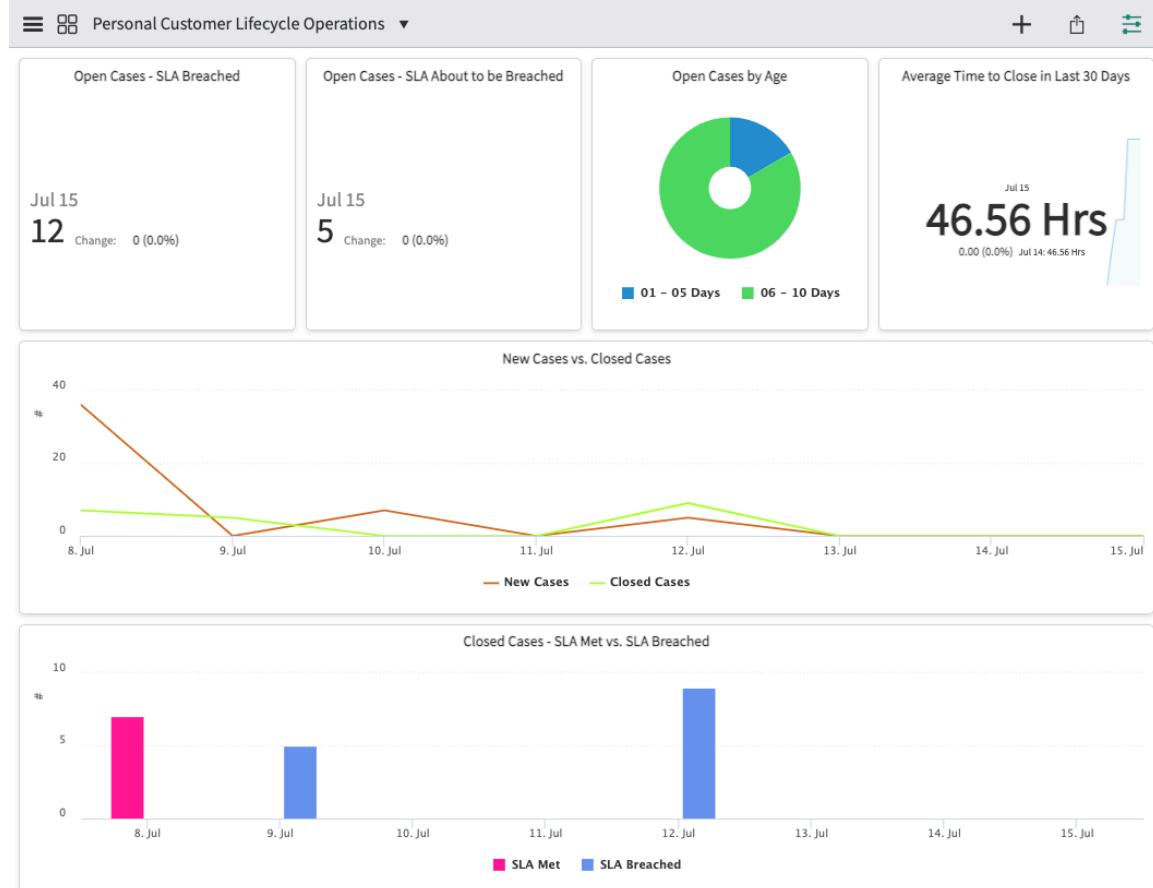
Name	Type	Description
Age	Bucket	Shows age ranges (in days) for Business Lifecycle cases.
Service	List	Fetches records for all Business Lifecycle cases.

Financial Services Client Lifecycle dashboard

With the Client Lifecycle dashboard, you can get insight into how your team and business are performing for client lifecycle cases.

You can monitor the status of client lifecycle cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for open cases, new cases, and average closing times of the client lifecycle cases.

Financial Services Customer Lifecycle Operations dashboard



Required Now Platform roles

- sn_bom_clo.b2c_manager, required to view the dashboard widgets and data.
- sn_bom_clo.b2c_admin, required to edit the dashboard.

Access the Financial Services Client Lifecycle dashboard

To open the dashboard, navigate to **Customer Lifecycle Operations > Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see these use cases.

Use cases for using the Financial Services Client Lifecycle dashboard

User	Dashboard use
Account Manager	<p>Account managers gain visibility into the real-time status of Client Lifecycle cases and do the following:</p> <ul style="list-style-type: none"> • Monitor all open cases that have breached an SLA (Service Level Agreement) • Monitor all open cases according to agent and age • Review all new cases for a service, agent, or agent group • Review the average closing time of cases for a service, agent, or group within 30 days • Drill down into the details in a category
Account Administrator	Account administrators are able to perform all the Account Manager tasks plus customize views.

Indicators

Open Cases - SLA Breached

Percentage of open cases that have breached an SLA. $[[\text{Number of open Cases with Breached SLAs}]] / [[\text{Number of Open Cases}]] * 100$

Open Cases - SLA About to be Breached

Average number of open cases for an agent on a given day. The data for this indicator is collected from the [task_sla] table.

Open Cases by Age

Breakdown score and trend of open cases by age (in days). $[[\text{Summed age of Open Cases}]] / [[\text{Number of Open Cases}]] / 24$

Average Time to Close in Last 30 Days

Breakdown of average closing time (in days) of cases by service, agent, or assignment group in the last seven days. [[B2C CLO.Summed duration of closed cases]]/[[B2C CLO.Number of closed cases]]

New Cases vs. Closed Cases

Breakdown of new cases by service, agent, or agent group versus closed cases. The data for cases is collected from the [sn_bom_clo_service] table.

Closed Cases - SLA Met vs. SLA Breached

Cases where the SLAs were met versus cases where SLAs were breached. The data for cases is collected from the [sn_bom_clo_service] table.

Breakdowns

Age.

Filters

Filters available in the Client Lifecycle dashboard

Name	Type	Description
Age	Bucket	Shows age ranges (in days) for Client Lifecycle cases.

Financial Services Customer Lifecycle Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Business Lifecycle application and the Financial Services Client Lifecycle application.

Components installed with Financial Services Business Lifecycle

Several types of components are installed with the activation of the Financial Services Business Lifecycle (sn_bom_clo_b2b) plugin, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Demo data is available for this feature.

Plugins installed

Plugins installed with activation of the Financial Services Business Lifecycle application

Plugin	Description
Customer Service (com.sn_customerservice)	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Roles installed

Roles installed with activation of the Financial Services Business Lifecycle application

Role title [name]	Description	Contains roles
Account Administrator [sn_bom_clo_b2b.admin]	<p>In addition to admin privileges, this role gives access to all Financial Services Business Lifecycle operations data.</p> <ul style="list-style-type: none"> • Create users • Grant roles and assign users to groups • Configure the CLO application • Add, modify, and delete field options 	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_clo_b2b.account.lifecycle.admin
Account Manager [sn_bom_clo_b2b.manager]	<p>This role provides all Financial Services Business Lifecycle Agent capabilities, along with Performance Analytics reports and performance optimization projects.</p>	<ul style="list-style-type: none"> • pa_viewer • sn_bom_clo_b2b.account.lifecycle.agent
CLO contributor [sn_bom_clo_b2b.contributor]	<ul style="list-style-type: none"> • Create CLO service cases and enter case data • View the overall status of cases • Work on CLO service cases and tasks until the Initiate and review stage 	<ul style="list-style-type: none"> • sn_bom.account_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom.service_definition_read • sn_bom_kyc.b2b_account_viewer • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.account_data_viewer • sn_customerservice.csm_workspace_use

Roles installed with activation of the Financial Services Business Lifecycle application (continued)

Role title [name]	Description	Contains roles
	<p>i Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_bom.b2b_contributor • sn_bom_document.b2b_collector
CLO agent connector [sn_bom_clo_b2b.agent_connector]	<ul style="list-style-type: none"> • Create CLO service cases and enter case data • View the overall status of cases • Work on CLO service cases and tasks to fulfill requests for accounts managed by them <p>i Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_sla_definition_read • sn_bom_clo_b2b.account.lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_bom_document.b2b_collector

**Roles installed with activation of the Financial Services Business Lifecycle application
(continued)**

Role title [name]	Description	Contains roles
Account Lifecycle Agent [sn_bom_clo_b2b.account.lifecycle_agent]	<p>This role gives access to all Financial Services Business Lifecycle data.</p> <ul style="list-style-type: none"> • Create cases and enter case data • Assign tasks to self or other agents • Enter and update applicant information • Perform various verification tasks • Approve accounts • Close cases 	<ul style="list-style-type: none"> • sn_bom.account_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_clo_b2b.contact.lifecycle_agent • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector
Contact Lifecycle Agent [sn_bom_clo_b2b.contact.lifecycle_agent]	<p>This role gives access to Contact Lifecycle operation data.</p> <ul style="list-style-type: none"> • Create contact cases and enter data • Assign tasks to self or other agents • Enter and update contact information • Perform various verification tasks • Close contact cases 	<ul style="list-style-type: none"> • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_clo_b2b.account.lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector

**Roles installed with activation of the Financial Services Business Lifecycle application
(continued)**

Role title [name]	Description	Contains roles
Account Lifecycle Viewer [sn_bom_clo_b2b.account.lifecycle_viewer]	This role gives read-only access to all Account Lifecycle operations data.	<ul style="list-style-type: none"> • sn_bom_clo_b2b.contact.lifecycle_viewer • sn_bom.service_definition_read
Contact Lifecycle Viewer [sn_bom_clo_b2b.contact.lifecycle_viewer]	This role gives read-only access to all Financial Services Business Lifecycle data.	sn_bom.service_definition_read
Know Your Customer Admin [sn_bom_kyc.admin]	This role gives access to all KYC operations data and grants admin privileges.	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_kyc.b2c_customer_agent • sn_bom_kyc.b2b_account_agent • sn_bom_kyc.b2b_contact_agent
Know Your Customer Contact Agent [sn_bom_kyc.b2b_contact_agent]	This role gives access to all Business KYC operations contact data.	<ul style="list-style-type: none"> • sn_bom_clo_b2b.contact.lifecycle_viewer • sn_bom_clo_b2b.account.lifecycle_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent
KYC Account Agent [sn_bom_kyc.b2b_account_agent]	This role gives access to all Financial Services Know Your Customer business-level operations, account, and contact data.	<ul style="list-style-type: none"> • sn_bom_credit_asmt.b2b_viewer • sn_bom_clo_b2b.account.lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent • sn_bom_kyc.b2b_contact_agent
KYC Contact Viewer [sn_bom_kyc.b2b_contact_viewer]	This role grants read-only views of Financial Services Know Your Customer account contact information.	sn_bom.service_definition_read
KYC Account Viewer [sn_bom_kyc.b2b_account_viewer]	This role grants read-only views of Financial Services Know Your Customer	<ul style="list-style-type: none"> • sn_bom.service_definition_read • sn_bom_kyc.b2b_contact_viewer

**Roles installed with activation of the Financial Services Business Lifecycle application
(continued)**

Role title [name]	Description	Contains roles
	account information.	

Store applications installed

Store applications installed with activation of the Financial Services Business Lifecycle application

Store application	Description
Financial Services Operations Core	Stores the data that is needed to create Customer Lifecycle Operations cases. For more information, see What are the components installed with Financial Services Operations Core data model? .
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in Customer Lifecycle Operations workflows. For more information, see Components installed with Financial Services Credit Operations .
Financial Services Document Management	Enables the management of Document Services tasks that are used in Customer Lifecycle Operations workflows. For more information, see Components installed with Financial Services Document Management .
Financial Services Know Your Customer (KYC)	Enables KYC Agents to review and evaluate the eligibility of new account applicants.
CSM Playbook	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations.
CSM Contributor User	Enables middle office teams to engage in resolving customer issues and requests.

Tables installed

Tables installed with activation of the Financial Services Business Lifecycle application

Table	Description
Customer Lifecycle Base [sn_bom_clo_b2b_base]	Customer Lifecycle Base table extends the Financial Services Base [sn_bom_case] table.
Account Lifecycle Service Case [sn_bom_clo_b2b_account_service]	Account Lifecycle Service Case extends the Customer Lifecycle Base [sn_bom_clo_b2b_base] table.

Tables installed with activation of the Financial Services Business Lifecycle application (continued)

Table	Description
Account Lifecycle Task [sn_bom_clo_b2b_account_task]	Account Lifecycle Task Case extends the Financial Task [sn_bom_task] table.
Contact Lifecycle Service Case [sn_bom_clo_b2b_contact_service]	Contact Lifecycle Service Case extends the Customer Lifecycle Base [sn_bom_clo_b2b_base] table.
Contact Lifecycle Task [sn_bom_clo_b2b_contact_task]	Contact Lifecycle Task extends the Financial Task [sn_bom_task] table.

Components installed with Financial Services Client Lifecycle

Several types of components are installed with the activation of the Financial Services Client Lifecycle (sn_bom_clo_b2c) plugin, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

Demo data is available for this feature.

Plugins installed

Plugins installed with Financial Services Client Lifecycle

Plugin	Description
Customer Service (com.sn_customerservice)	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Roles installed

Roles installed with Financial Services Client Lifecycle

Role title [name]	Description	Contains roles
Account Administrator [sn_bom_clo_b2c.admin]	This role gives access to all Client Lifecycle data and admin privileges. <ul style="list-style-type: none">• Create users• Grant roles and assign users to groups	<ul style="list-style-type: none">• sn_bom.service_definition_admin• sn_bom_clo_b2c.agent

Roles installed with Financial Services Client Lifecycle (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> Configure the CLO application Add, modify, and delete field options 	
Account Manager [sn_bom_clo_b2c.manager]	This role provides all Client Lifecycle Agent capabilities, along with Performance Analytics reports and performance optimization projects.	<ul style="list-style-type: none"> sn_bom_clo_b2c.agent pa_viewer
CLO contributor [sn_bom_clo_b2c.contributor]	<ul style="list-style-type: none"> Create CLO service cases and enter case data View the overall status of cases Work on CLO service cases and tasks until the Initiate and Review stage <p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.account_viewer sn_bom.service_definition_read sn_sla_definition_read sn_bom_kyc.b2c_customer_viewer sn_bom.customer_data_viewer sn_bom.b2c_contributor sn_bom_document.b2c_viewer sn_customerservice.csm_workspace_user sn_bom_document.b2c_collector

Roles installed with Financial Services Client Lifecycle (continued)

Role title [name]	Description	Contains roles
CLO agent connector [sn_bom_clo_b2c.agent_connector]	<ul style="list-style-type: none"> Create CLO service cases and enter case data View the overall status of cases Work on CLO service cases and tasks to fulfill requests for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.account_viewer sn_sla_definition_read sn_bom_kyc.b2c_customer_viewer sn_bom.customer_data_viewer sn_bom.viewer sn_bom.account_data_viewer sn_bom.agent sn_bom_document.b2c_viewer sn_bom_document.b2c_collector
Client Lifecycle Agent [sn_bom_clo_b2c.agent]	<p>This role gives access to all Client Lifecycle data.</p> <ul style="list-style-type: none"> Create cases and enter case data Assign tasks to self or other agents Enter and update applicant information 	<ul style="list-style-type: none"> sn_bom_kyc.b2c_customer_viewer sn_bom_document.b2c_viewer sn_bom.b2c_agent sn_bom_document.b2c_collector

Roles installed with Financial Services Client Lifecycle (continued)

Role title [name]	Description	Contains roles
	<ul style="list-style-type: none"> • Perform various verification tasks • Approve accounts • Close cases 	
Client Lifecycle Viewer [sn_bom_clo_b2c.viewer]	This role gives read-only access to all Financial Services Client Lifecycle data.	sn_bom.service_definition_read
KYC Admin [sn_bom_kyc.admin]	This role gives access to all Financial Services Know Your Customer operations data and grants admin privileges.	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_kyc.b2c_customer_agent • sn_bom_kyc.b2c_account_agent • sn_bom_kyc.b2c_contact_agent
KYC Customer Agent [sn_bom_kyc.b2c_customer_agent]	This role gives access to all Financial Services Know Your Customer client-level contact data.	<ul style="list-style-type: none"> • sn_bom_clo_b2c.viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom_document.b2c_viewer • sn_bom.b2c_agent
KYC Contact Viewer [sn_bom_kyc.b2c_customer_viewer]	This role grants read-only views of account contact information.	sn_bom.service_definition_read

Store applications installed

Store applications installed with Financial Services Client Lifecycle

Store application	Description
Financial Services Operations Core	Stores the data that is needed to create customer lifecycle cases. For more information, see What are the components installed with Financial Services Operations Core data model? .
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in Financial Services Customer Lifecycle Operations workflows. For more information, see

Store applications installed with Financial Services Client Lifecycle (continued)

Store application	Description
	Components installed with Financial Services Credit Operations.
Financial Services Document Management	Enables the management of Document Services tasks that are used in Financial Services Customer Lifecycle Operations workflows. For more information, see Components installed with Financial Services Document Management .
Financial Services Know Your Customer (KYC)	Enables KYC Agents to review and evaluate the eligibility of new account applicants.
CSM Playbook	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations.
CSM Contributor User	Enables middle office teams to engage in resolving customer issues and requests.

Tables installed

Tables installed with Financial Services Client Lifecycle

Table	Description
Customer Lifecycle Base [sn_bom_clo_b2c_base]	Customer Lifecycle Base table extends the Financial Services Base [sn_bom_case] table.
Account Lifecycle Service Case [sn_bom_clo_b2c_service]	Account Lifecycle Service Case extends the Customer Lifecycle Base [sn_bom_clo_b2c_base] table.
Account Lifecycle Task [sn_bom_clo_b2c_task]	Account Lifecycle Task Case extends the Financial Task [sn_bom_task] table.

Financial Services Know Your Customer

The ServiceNow® Financial Services Know Your Customer application works with other Financial Services Operations applications to verify an applicant's identity and evaluate their eligibility.

This application is automatically installed when you install any of the following Financial Services Operations applications.

- Financial Services Card Operations
- Financial Services Loan Operations
- Financial Services Customer Lifecycle Operations

<p>Explore</p>  <p>Learn about the capabilities of Financial Services Know Your Customer.</p>	<p>Configure</p>  <p>Set up Financial Services Know Your Customer.</p>
<p>Use</p>  <p>Create, manage, and complete KYC tasks to evaluate applicant information.</p>	<p>Reference</p>  <p>Get details about components, such as roles and tables.</p>

Exploring Financial Services Know Your Customer

Use Financial Services Know Your Customer to verify applicant identity and minimize risk to your organization.

For information on components that are installed with Financial Services Know Your Customer, see [Components installed with Financial Services Know Your Customer](#).

Key Features

- Facilitates the process of collecting and reviewing applicant information to determine eligibility for banking accounts and products.
- Helps agents to follow the correct process in reviewing application submissions.
- Coordinates verification efforts between front, middle, and back-office agents and personnel.
- Prevent fraudulent activity by verifying an applicant's identity prior to opening accounts or providing services.

Configure Financial Services Know Your Customer

Review the components that are installed with the Financial Services Know Your Customer (KYC) application. You can modify the components as needed for your organization's business needs.

Before you begin

Financial Services Know Your Customer is automatically installed when you install certain Financial Services Operations applications. For more information, see [Components installed with Financial Services Know Your Customer](#).

Role required: sn_bom_kyc.admin and admin

Procedure

Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable specific views for KYC service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Edit or create new flows	Edit or create new flows using ServiceNow® Flow Designer.

Financial Services Know Your Customer reference

Learn about the components, such as the roles and tables, that are installed when you install the Financial Services Know Your Customer application.

Components installed with Financial Services Know Your Customer

Several types of components are installed with activation of the Financial Services Know Your Customer (com.sn_bom_kyc) plugin, including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

This application is automatically installed when you install any of the following Financial Services Operations (KYC) applications. Financial Services Know Your Customer manages the KYC tasks that are used in workflows across Financial Services Operations applications.

- Financial Services Business Loan Operations
- Financial Services Personal Loan Operations
- Financial Services Client Lifecycle
- Financial Services Business Lifecycle

Demo data is available for this feature.

Roles installed

Roles installed with Financial Services Know Your Customer application

Role title [name]	Description	Contains roles
Know Your Customer Admin [sn_bom_kyc.admin]	This role gives access to all KYC operations data and grants admin privileges.	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_kyc.b2c_customer_agent • sn_bom_kyc.b2b_account_agent • sn_bom_kyc.b2b_contact_agent

Roles installed with Financial Services Know Your Customer application (continued)

Role title [name]	Description	Contains roles
Know Your Customer Contact Agent [sn_bom_kyc.b2b_contact_agent]	This role gives access to all Business KYC operations contact data.	<ul style="list-style-type: none"> • sn_bom_clo_b2b.contact.lifecycle_viewer • sn_bom_clo_b2b.account.lifecycle_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent
KYC Account Agent [sn_bom_kyc.b2b_account_agent]	This role gives access to all Financial Services Know Your Customer business-level operations, account, and contact data.	<ul style="list-style-type: none"> • sn_bom_credit_asmt.b2b_viewer • sn_bom_clo_b2b.account.lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent • sn_bom_kyc.b2b_contact_agent
KYC Contact Viewer [sn_bom_kyc.b2b_contact_viewer]	This role grants read-only views of Financial Services Know Your Customer account contact information.	sn_bom.service_definition_read
KYC Account Viewer [sn_bom_kyc.b2b_account_viewer]	This role grants read-only views of Financial Services Know Your Customer account information.	<ul style="list-style-type: none"> • sn_bom.service_definition_read • sn_bom_kyc.b2b_contact_viewer

Tables installed

Tables installed with Financial Services Know Your Customer application

Table	Description
KYC Account Task [sn_bom_kyc_account_task]	Stores Financial Services Know Your Customer account tasks pending completion. This table extends the [Financial Task] table.
KYC Contact Task [sn_bom_kyc_contact_task]	Stores Financial Services Know Your Customer contact tasks pending completion. This table extends the [Financial Task] table.
KYC Customer Task [sn_bom_kyc_customer_task]	Stores Financial Services Know Your Customer customer tasks pending completion. This table extends the [Financial Task] table.

Financial Services Credit Operations

With Financial Services Credit Operations application, you can manage middle and back office tasks that are assigned to the Credit Risk Assessment team across any Financial Services workflow.

Request apps on the Store

Visit the [ServiceNow Store](#) website to view all the available apps and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the [ServiceNow Store version history release notes](#).

Get started

Reference  Get details about components such as fields, tables, and properties.	Use cases  Learn how to work on a credit task for a loan service case.
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Components installed with Financial Services Credit Operations

Several types of components are installed with the installation of the Financial Services Credit Operations application, including tables and user roles.

- Note:** The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see [Find components installed with an application](#).

This application is automatically installed when you install any of the following Financial Services Operations applications. Financial Services Credit Operations manages the Credit tasks that are used in workflows across Financial Services Operations applications.

- Financial Services Card Operations
- Financial Services Business Loan Operations
- Financial Services Personal Loan Operations

Demo data is available for this feature.

Roles installed

Roles installed with Financial Services Credit Operations application

Role title [name]	Description	Contains roles
Credit admin [sn_bom_credit_asmt.admin]	<p>Application-specific system administrator role that can grant access to all credit data.</p> <p>Users with this role have read, write, and create access to the Financial Services Credit Operations tables.</p>	<ul style="list-style-type: none"> • sn_bom.service_definition_admin • sn_bom_credit_asmt.b2b_agent • sn_bom_credit_asmt.b2c_agent
Credit agent – Business [sn_bom_credit_asmt.b2b_agent]	<ul style="list-style-type: none"> • View the overall status of credit tasks for business services • Work on credit tasks 	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom_loan_b2b.viewer • sn_bom.b2b_agent • sn_esm_agent
Credit contributor – Business [sn_bom_credit_asmt.b2b_contributor]	<ul style="list-style-type: none"> • Submit credit service requests • View the status of credit assessment cases and tasks • Work on credit case for accounts 	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom_clo_b2b.contact_lifecycle_viewer • sn_bom_kyc.b2b_account_viewer • sn_sla_definition_read • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.account_data_viewer • sn_bom_loan_b2b.viewer

Roles installed with Financial Services Credit Operations application (continued)

Role title [name]	Description	Contains roles
	<p>managed by them till the Initiate stage</p> <p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_customerservice.csm_workspace_us sn_bom.b2b_contributor sn_bom.deposit_account_viewer
<p>Credit contributor – Personal [sn_bom_credit_asmt.b2c_contributor]</p>	<ul style="list-style-type: none"> Submit credit service requests View the status of credit assessment cases and tasks Work on credit case for consumer accounts managed by them till the Initiate stage 	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom_loan.b2c_viewer sn_sla_definition_read sn_bom_kyc.b2c_customer_viewer sn_bom.customer_data_viewer sn_bom.b2c_contributor sn_customerservice.csm_workspace_us sn_bom.deposit_account_viewer

Roles installed with Financial Services Credit Operations application (continued)

Role title [name]	Description	Contains roles
	<p>Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.</p>	
Credit agent connector – Business [sn_bom_credit_asmt.b2b_agent_connector]	<ul style="list-style-type: none"> Submit credit service requests Work on credit cases and tasks to fulfil requests for accounts managed by them <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom_clo_b2b.contact.lifecycle_viewer sn_bom_kyc.b2b_account_viewer sn_sla_definition_read sn_bom_clo_b2b.account.lifecycle.viewer sn_bom_kyc.b2b_contact_viewer sn_bom.viewer sn_bom.account_data_viewer sn_bom_loan_b2b.viewer sn_bom.agent sn_bom.deposit_account_viewer
Credit agent connector – Personal [sn_bom_credit_asmt.b2c_agent_connector]	<ul style="list-style-type: none"> Submit credit service requests Work on credit cases and 	<ul style="list-style-type: none"> sn_bom.loan_account_viewer sn_bom_loan.b2c_viewer sn_sla_definition_read sn_bom_kyc.b2c_customer_viewer

Roles installed with Financial Services Credit Operations application (continued)

Role title [name]	Description	Contains roles
	<p>tasks to fulfil requests for consumer accounts managed by them</p> <p>Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.</p>	<ul style="list-style-type: none"> • sn_bom.customer_data_viewer • sn_bom.viewer • sn_bom.agent • sn_bom.deposit_account_viewer
Credit viewer – Business [sn_bom_credit_asmt.b2b_viewer]	View credit tasks and related data for business services	None
Credit agent – Personal [sn_bom_credit_asmt.b2c_agent]	<ul style="list-style-type: none"> • View the overall status of credit tasks for consumer services • Work on credit tasks 	<ul style="list-style-type: none"> • sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom_loan.b2c_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.b2c_agent • sn_esm_agent
Credit viewer – Personal [sn_bom_credit_asmt.b2c_viewer]	View credit tasks and related data for consumer services	None

Tables installed

Tables installed with Financial Services Credit Operations application

Table	Description
Credit Base [sn_bom_credit_asmt_base]	Credit Service Case tables extend the Credit Base table. Credit Base table extends the Case [sn_customerservice_case] table.
Credit Service Case [sn_bom_credit_asmt_b2b_service]	Stores all credit cases for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Credit Service Case [sn_bom_credit_asmt_loan_b2b_service]	Stores all credit service cases for business loan services for the Financial Services Business Loan Operations application. This table extends the Credit Base [sn_bom_credit_asmt_base] table.
Credit Service Case [sn_bom_credit_asmt_service]	Stores all credit service cases for consumer services for all Financial Services Operations applications. This table extends the Credit Base [sn_bom_credit_asmt_base] table.
Credit Service Case [sn_bom_credit_asmt_loan_service]	Stores all credit service cases for personal loan services for the Financial Services Business Loan Operations application. This table extends the Credit Base [sn_bom_credit_asmt_base] table.
Credit Task [sn_bom_credit_asmt_b2b_task]	Stores all credit tasks for business services for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Credit Task [sn_bom_credit_asmt_task]	Stores all credit tasks for personal services for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

Platform Analytics Solutions for Financial Services Operations

This Platform Analytics Solution contains prepackaged Performance Analytics content that you can use with other Now Platform products. The solution provides you with data visualizations that help you to improve your business processes and quantify the value of your self-services.

Required roles and tasks

The following roles and tasks are associated with this Platform Analytics Solution:

- Now Platform administrator (admin): Install and activate this Platform Analytics Solution and make any necessary changes to the system properties.
- Performance Analytics administrator (pa_admin): Review the indicators, breakdowns, widgets, and dashboards. Set up and start the data collection. Share the dashboards with appropriate stakeholders.

Related topics

[Analytics and Reporting Solutions](#)

Activate the Analytics and Reporting Solution for Financial Services Operations

Activate the content pack ServiceNow Store application for the Platform Analytics.

Before you begin

Role required: admin

Procedure

1. Navigate to **All > System Applications > All Applications > ServiceNow Store**.
2. Browse for Performance Analytics Content Pack for FSO and verify that you have the necessary valid entitlements.

You need a HI account and permission to request applications for the instances under consideration. The HI account and the instance need to be part of the same company. For more information, see [Install a ServiceNow Product](#) on the ServiceNow Store.
3. Search for Performance Analytics Content Pack for FSO.
4. Install the application.

Financial Services Operations developer guide

ServiceNow® Financial Services Operations (FSO) enables financial services institutions (FSIs) to securely automate core operational processes through pre-built digital applications and workflows. FSO connects operations across all departments—front, middle, and back-office—for financial institutions with a single platform.

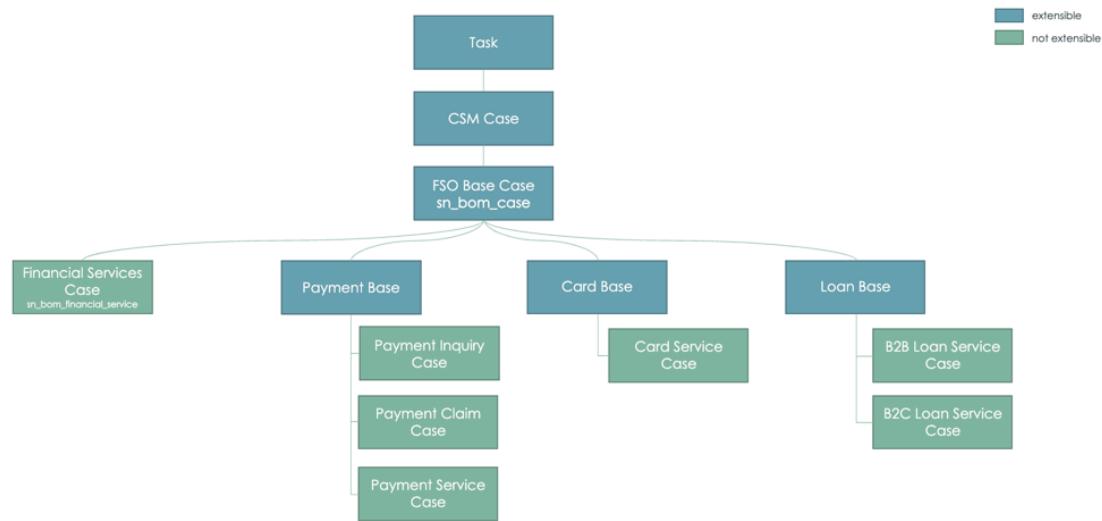
This developer guide provides information on how to extend the FSO base capabilities as well as integrate your existing applications with ServiceNow FSO.

Before performing any of the integration tasks described in this document, you must first install the FSO application and perform all of the necessary configuration. For details, see [Configuring Financial Services Operations applications](#).

Extending the FSO data model

The flexibility of the ServiceNow platform provides you with an opportunity to create numerous applications to interact with FSO. FSO provides a data model that you can extend and leverage in these applications.

It is recommended that you use the following extension model when creating new applications that interact with the ServiceNow platform.



For additional information on the FSO data model and its table structure, see [Financial Services Operations Core](#).

Using case types and service definitions in FSO

You can use both case types and service definitions to define the processes and data needed to resolve customer issues. This section discusses the decision points for choosing which implementation to use in various situations.

1 Note: It is a best practice for all FSO implementations to use case types even when not using a base system application. Even if there is no need for multiple case types, it is still suggested that you start with one case type. This type of implementation allows for easy adoption of future case types from either FSO applications or custom applications.

Case types

A case type represents the processes and data needed to resolve a specific type of customer issue. For example, within the banking industry, customer service agents can use case types for different customer needs such as loan processing, credit card processing, or managing complaints.

FSO separates case types based on the following factors:

1. The domain within the financial institution.
2. The persona that will work on the case.

For example, in Loan Operations, there are two primary case types: business-to-consumer (b2c) and business-to-business (b2b). In this implementation, separate case types were needed for loans because they are in different domains and there isn't an existing application to leverage. The b2c cases are also separated from the b2b cases due to the agents that work on the different requests, and because banks need clear separation for regulatory requirements.

Creating a new case type can include creating a new table that is an extension of an existing case or creating an entirely new case type. Typically this involves creating new roles, modules, workspaces, and other required entities. For additional information on case types, see [Customer Service Case Types](#)

When you are evaluating whether you need to create a new case type in FSO, you should consider the following:

- Should I use a service definition instead of a new case type?
- Does an application already exist that I can use for my use case?
- Which base FSO case type should I extend when creating the new case type?

There are many case types introduced in FSO, but not all case types should be extended. You should only extend those tables that are marked as extensible on the base system table definition. All base system FSO applications have an associated base case type table that you should use when adding a new case type for that application. For example, if you need a new case type in Personal Loan Operations, extend the base loan case table. If there is a need for a new type in a domain without a base FSO application, then extend the base FSO case [sn_bom_case] table.

In FSO, each application has its own case types. The following links provide information on the case types that are available in a base instance:

- [Financial Services Payment Operations](#)
- [Financial Services Card Operations](#)
- [Financial Services Business Loan Operations](#)
- [Financial Services Personal Loan Operations](#)
- [Financial Services Credit Operations](#)
- [Financial Services Operations Core](#)

Service definitions

In addition to case types, you can also use service definitions to create a customized process. Service definitions are configurations that sit on top of a specific case type that provide a unique request and fulfillment process. Use service definitions when adding a new use case within a domain that already has a case type and is for an existing persona. In this case, service definitions allow for faster development of new use cases.

The following are the main components needed to create a service definition:

- Service definition record created for the new service.
- New view and view rule created for the new service on the case type table.
- New flow created for the new service which is triggered on the creation of the new record on the case type table. Flows are only needed for more complex use cases, such as ones with multiple tasks or sub-tasks.
- New record producer for customer/requester to create via service catalog. Only use record producers if you want an end-user to create the request.

For additional information, see [Configure service definitions for Financial Services Operations applications](#).

Working with ServiceNow REST APIs

FSO leverages the REST *Table* API to enable external sources, such as bank applications, to interact with the FSO data stored on a ServiceNow instance. The *Table* API provides endpoints that enable you to perform all CRUD operations (create, read, update, and delete) on your FSO centric tables from an external source.

For example, you will use this API to locate customer records and query specific FSO information, such as customer credit cards, payments, and loans. For additional information on the available tables within FSO, see [Financial Services Operations data model](#) and the [FSO table definitions](#).

You must ensure that the user that you use when calling these REST endpoints has the required roles assigned to them. The following are the roles required based on the table that you are trying to access:

- Financial Services Payment Operations: sn_bom_payment.admin and admin
- Financial Services Card Operations: sn_bom_card.admin and admin
- Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin

For a list of all of the FSO roles and descriptions, see [Components installed with Financial Services Operations Core](#).

Test driving ServiceNow® REST APIs

The ServiceNow platform provides the [REST API Explorer](#), which allows you to access the available REST APIs within your instance. Use this tool to interact with the various FSO tables within your instance before trying to implement the endpoint calls within your application.

Integration use cases

There are numerous ways to integrate with FSO depending on your company's needs. This section describes some of the more common of these integration use cases. You can deploy each of these use cases on their own or you can combine them to meet your specific needs.

Note: Every customer's environment is different. These use case scenarios only show generic implementations for the stated use cases. Your actual implementation may be quite different.

- [Lookup remote information in the system of record](#)
- [Agent submitting a case](#)
- [External systems submitting a case request](#)
- [Update remote information in the system of record](#)

Lookup remote information in the system of record

This use case illustrates how to use a REST API call to lookup financial transaction details for a customer's mortgage account on a remote banking system (system of record).

A call center agent responds to a customer inquiry and creates a new FSO case using a ServiceNow form. In that form, they manually enter the consumer, financial account, category, and short description information, and any associated notes.

Using the consumer and financial account information, a script within the ServiceNow form calls a remote REST endpoint on the remote banking system (bank application) to obtain the financial transaction details. It then displays these details in the ServiceNow form so that the agent can verify the information before manually entering the remainder of the required case information. Once complete, the FSO case is cached on the ServiceNow instance.

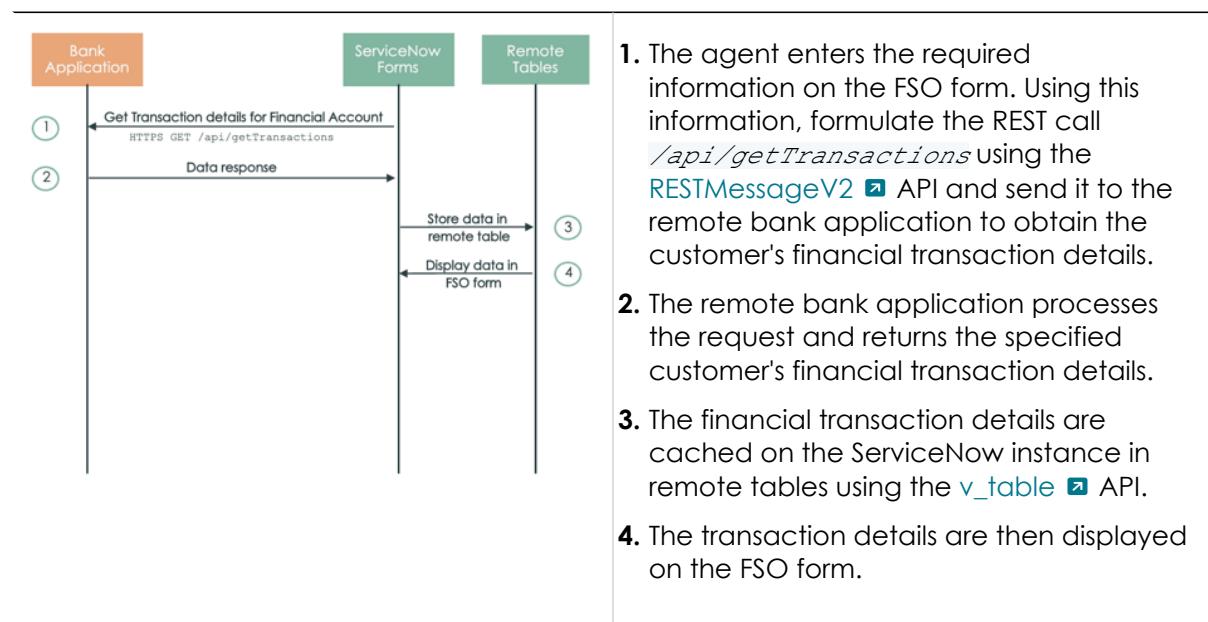
Note: This use case assumes the bank application exposes the REST endpoint `GET /api/getTransactions` that returns the requested consumer details and their associated financial account.



The following is an example of what the financial transaction details received from the remote bank application might look like when they appear on the FSO case form:

ML-RHL-6534				
Details	Transactions (4)	Cases (1)		
Transactions 4 Last refreshed 4m ago.				
Transaction date	Posting date	Description	Amount	
2021-04-01	2021-04-01	Monthly mortgage payment	\$550.00	
2021-03-01	2021-03-01	Monthly mortgage payment	\$550.00	
2021-02-01	2021-02-01	Monthly mortgage payment	\$550.00	
2021-01-01	2021-01-01	Monthly mortgage payment	\$550.00	

The following diagram shows the application flow for this use case scenario and provides brief remarks on any required processing. In this implementation, the data obtained from the remote bank application is stored in remote tables. **Remote tables** are only cached in memory, they are never stored in the ServiceNow database tables. You can also implement this scenario by writing the remote data to the corresponding ServiceNow database tables. The **s** scenario illustrates how to store data in the ServiceNow database tables using the **GlideRecord** API.



Example code

The follow code example shows how to use the RESTMessageV2 API to create and execute the REST call to the external bank application. It then store the return results in a remote table using the v_table API. Before you can use the *v_table* API you must activate the Remote Tables (com.glide.script.vtable) plugin.

```
(function executeQuery (v_table, v_query) {
// Parameters needed in the request body of the REST endpoint
var requestBody = {
  'financial_account':v_query.getParameter('financial_account')
};

// Instantiate the RESTMessageV2 object
var request = new sn_ws.RESTMessageV2();
// Set the HTTP method as "GET"
request.setHttpMethod('get');
// URL of the endpoint on the bank application

request.setEndpoint('https://
<yourbankapphost>/api/getTransactionDetails');
// Request body as a string
request.setRequestBody(JSON.stringify(requestBody));
// Call the REST endpoint
var response = request.execute();
// Get the response body
var responseBody = response.getBody();
// Parse the response body into an object
var responseObj = JSON.parse(responseBody);

// Store the response body into a virtual table
v_table.addRow({
  sys_id: gs.generateGUID(),
  amount: responseObj.amount,
  description: responseObj.description,
  posting_date: responseObj.posting_date,
  transaction_date: responseObj.transaction_date
});

}) (v_table, v_query);
```

Example code

The follow code example shows how to query a remote table and display it in the FSO form.

```
function getRequiredInfo() {

  // Instantiate a GlideRecord object with the remote table containing
  // the financial transaction details.
  var now_GR = new GlideRecord('transaction_details_remote_table');

  // Create a query to obtain the desired financial account
  now_GR.addQuery('financial_account',
    g_form.getValue('financial_account'));

  // Execute the query
  var result = now_GR.query();
```

```

// Display the data in the FSO form
var data = [];
data ['amount'] = result.amount;
data ['description'] = result.description;
data ['posting_date'] = result.posting_date;
data ['transaction_date'] = result.transaction_date;

return data;
}

getRequiredInfo();

```

Agent submitting a case

This use case illustrates how to enable an agent to submit a case for a known customer.

In this scenario, from within an FSO complaint form, an agent looks up a customer's account information, which is located on a remote bank application. Once located, it appears within the complaint form and the agent then manually fills in the case details related to the customer's mortgage account and save the complaint case. In the background, the form script saves the customer details and financial account information locally on the ServiceNow instance.

Note: This scenario assumes the bank application exposes two REST endpoints `GET /api/getConsumerDetails` and `GET /api/getFinancialAccounts` that return the requested consumer details and their associated financial account information.



The ServiceNow tables that are accessed in this scenario are the following:

- Consumer [csm_consumer]: Contains customer record.
- Loan Account [sn_bom_loan_account]: Contains loan account information for each customer.

Note: Loan Account is a type of Financial Account.

The following is an example of a ServiceNow complaint form (case form) that walks an agent through filing a complaint on behalf of a customer. In this form, the agent clicks the Account Search button on the form to locate the customer's account information.

The screenshot shows the ServiceNow Complaint form with four tabs at the top: 1. Complaint, 2. Case Info, 3. Notes, and 4. Closure Information. Below the tabs, the word "Complaint" is displayed in large bold letters. A sub-header "Use Account Search to locate a consumer's account based on name, consumer ID, SSN, account number, etc." is followed by a "Account Search" button. The search form contains fields for Title, Consumer, Date Issue Occurred, Financial Account, Product, Application Number, Customer Type, and Dissatisfaction Type.

When the agent clicks the **Account Search** a pop-up similar to the following appears. The pop-up allows the agent to lookup the customer's account using any of the displayed search parameters. You can create your own search criteria based on your specific web service. These web services generally come from Customer Master and Account Master systems, CRMs, core banking mainframes, and APIs from core banking software providers such as Fiserv, FIS, Jack Henry, Finastra and others.

The "Account Search" dialog box contains fields for First Name (John), Last Name (Brown), SSN (0000), Customer Number (0000000), Account Number (0000), and Account Name (ML-RHL-0000). At the bottom are "Clear" and "Search" buttons, with the "Search" button being highlighted.

The search returns the following accounts for this customer.

Accounts

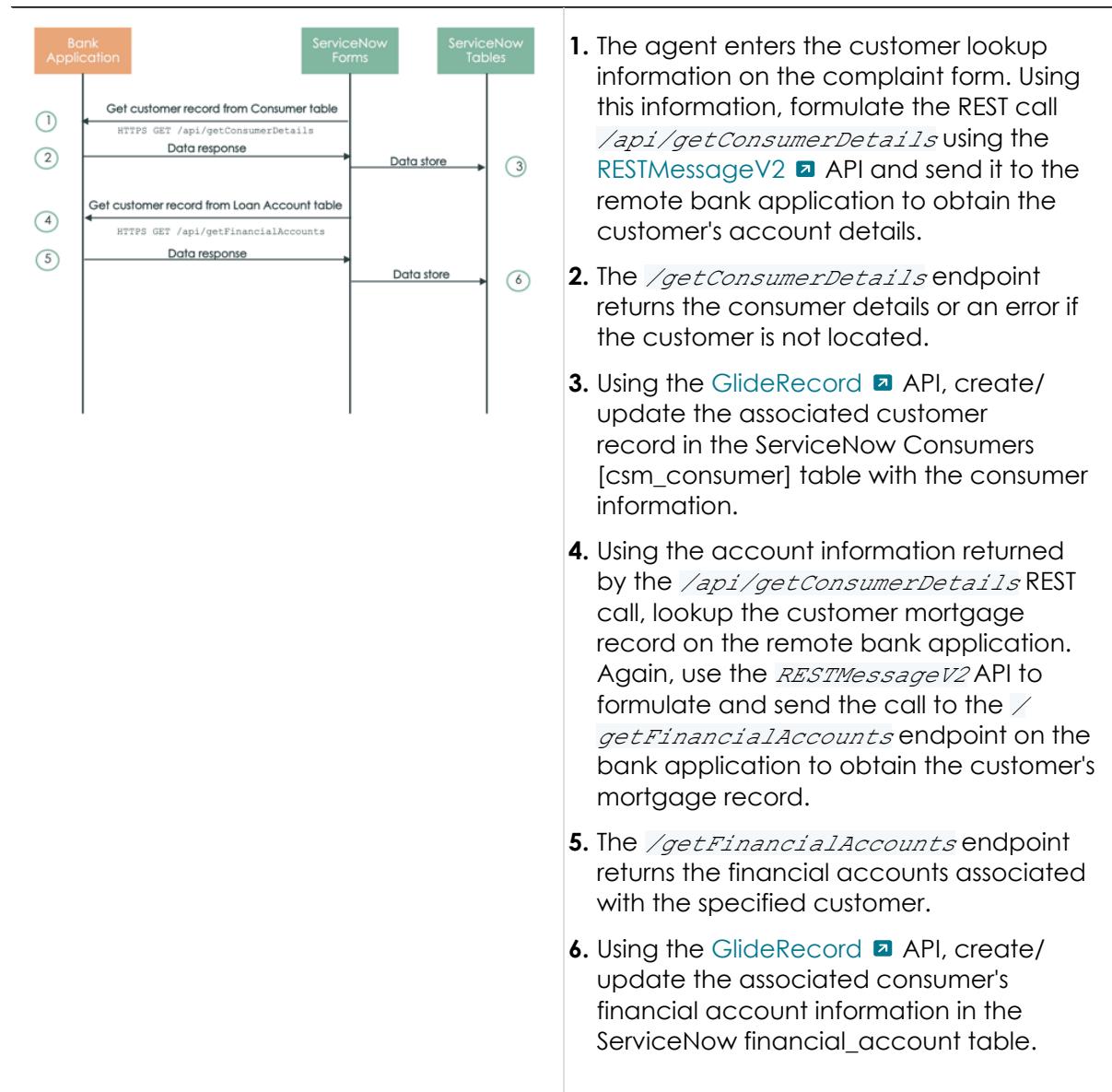
Select an account to continue creating a new case.

Name	Account Number	Class	Product	Customer	Status
CA-CAA-9068	9068	Checking Account	Checking Account Adv	John Brown	Active
CC-SRCC-7758	7758	Credit Card	Sky Reward Credit Card	John Brown	Active
ML-RHL-6534	6534	Mortgage	Fixed Home Loan	John Brown	Active
SA-ASA-4472	4472	Saving Account	Adv Saving Account	John Brown	Active

The agent selects the appropriate account and the necessary account information is automatically populated in the case form. The agent then adds any additional information

needed to submit the customer case and clicks the **Submit** button to save the complaint in the ServiceNow instance.

The following diagram shows the flow of the REST API calls for this use case and provides brief remarks on any required processing.



Example code

The follow is a JavaScript example that performs the steps outlined above:

```

// Fetch consumers for the given first name and last name and associated
// financial accounts from the remote bank application
function fetchConsumers(consumer_fname, consumer_lname) {

    var request = new sn_ws.RESTMessageV2();
    request.setHttpMethod('get');

    request.setEndpoint('api/getConsumerDetails?fname=consumer_fname&lname=c
onsumer_lname');
}

```

```

var response = request.execute();
var responseBody = response.getBody();
var responseObj = JSON.parse(responseBody);
var consumers = responseObj.consumers;

// Create a record in the ServiceNow Consumer [csm_consumer] table for
// the specified consumer
var consumerDetails = [];
consumers.foreach(function(consumer){
    var consumerGR = new GlideRecord('csm_consumer');
    consumerGR.initialize();
    consumerGR.setValue('uid', consumer.uid);
    consumerGR.setValue('name', consumer.name);
    consumerGR.setValue('email', consumer.email);
    consumerGR.setValue('mobile', consumer.mobile);
    consumerGR.setValue('address', consumer.address);
    if(consumerGR.update()){
        consumer.sysId = consumerGR.getValue('sys_id');
        consumer.financialAccount =
fetchFinancialAccountsForConsumer(consumer);
    }
});
}

// Fetch financial accounts for the specified consumer
function fetchFinancialAccountsForConsumer(consumer) {

    var financialAccounts = [];
    var request = new sn_ws.RESTMessageV2();
    request.setHttpMethod('get');
    request.setEndpoint('api/getFinancialAccounts/' + consumer);
    var response = request.execute();
    var responseBody = response.getBody();
    var responseObj = JSON.parse(responseBody);
    var financialAccounts = responseObj.financialAccounts;

    // Create a record in the ServiceNow financial_account table for each of
    // the customer's financial accounts
    financialAccounts.foreach(function(finAccount){
        var finAccountGR = new GlideRecord('financial_account');
        finAccountGR.initialize();
        finAccountGR.setValue('uid', finAccount.uid);
        finAccountGR.setValue('type', finAccount.type);
        finAccountGR.setValue('number', finAccount.ac_number);
        finAccountGR.setValue('balance', finAccount.balance);

        if(finAccountGR.update()){
            finAccount.sysId = finAccountGR.getValue('balance');
            financialAccounts.push(finAccount);
        }
    });
}

return financialAccounts;
}

// The following retrieves an object to display in UI page

```

```

fnmae = 'john';
lname = 'brown';

var consumerObj = fetchConsumers(fname, lname);

consumerObj.foreach(function(consumer) {
    // Display the details on the page and populate it in the form as
    necessary
    console.log(consumer);
});

```

External systems submitting a case request

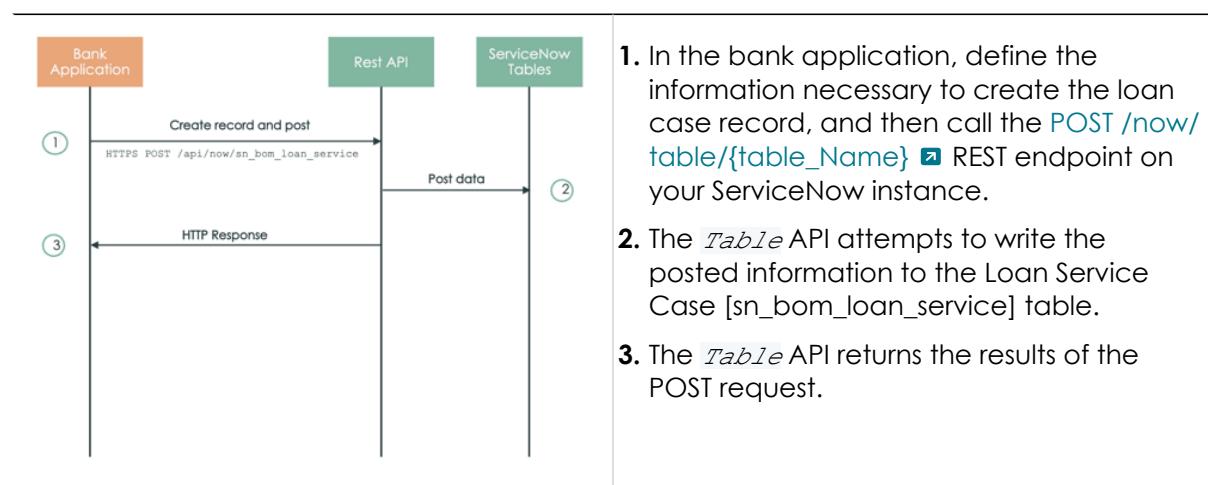
This use case illustrates how the ServiceNow Financial Services Operations (FSO) product can receive case requests from an external system, such as online or mobile banking application, core banking systems, or other CRM tools.

Any system that can handle making REST API calls can implement this scenario to create customer cases in FSO. In this scenario, the fields consumer, financial account, category, short description, and notes are sent from the external system.



The table that is accessed in this scenario is the Loan Service Case [sn_bom_loan_service].

The following diagram shows the flow of the REST API calls for this scenario and provides brief remarks on the processing.



Example code

The follow is a JavaScript example that generates the necessary REST API call information and then sends the POST request to your ServiceNow instance.

```

// Construct the REST call to POST the creation of the loan service case
on the ServiceNow instance
//
function createRecord(tableName, requestBody) {

    var client = new XMLHttpRequest();
    client.open('post',
    'http://<instance.servicenow.com>/api/now/tableName';
    client.setRequestHeader('Accept', 'application/json');
    client.setRequestHeader('Content-Type', 'application/json');

    client.onreadystatechange = function() {
        if (this.readyState == this.DONE) {
            console.log(this.status + this.response);
        }
    };

    client.send(JSON.stringify(requestBody)); // Send the POST request to
    the ServiceNow instance
}

// Create the requestBody object to send to the Table API to create the
loan service case.
// This is the typical minimum data that should be passed. You can write
to any of the record fields except those
// starting with 'sys_' - these are system generated read-only fields.

var tableName = 'sn_bom_loan_service';
var requestBody = {
    'consumer': '8938984kljhkhg34j5689903498u5', // Sys_id of the
associated consumer
    'sold_product': '9590349760hkjhi3450983405033', // Sys_id of the
customer loan account.
    'assignment_group': '5469813sae32135s5d55d5d6s6sdd', // Sys_id of the
group to assign the case to
    'contact_type': 'web', // Communication method used by customer to
contact agent
    'product': '54666s6s46s6d6e4116b1f3rgt', // Sys_id of the product
model of the asset associated to the case.
    'service_definition': '989300jfkh8403jf87uj3h9-03i984n4', // Sys_id of
the definition of service associated with this account.
    'short_description': 'Request for loan forgiveness' // Short
description for the loan case
};

createRecord(tableName, requestBody);

```

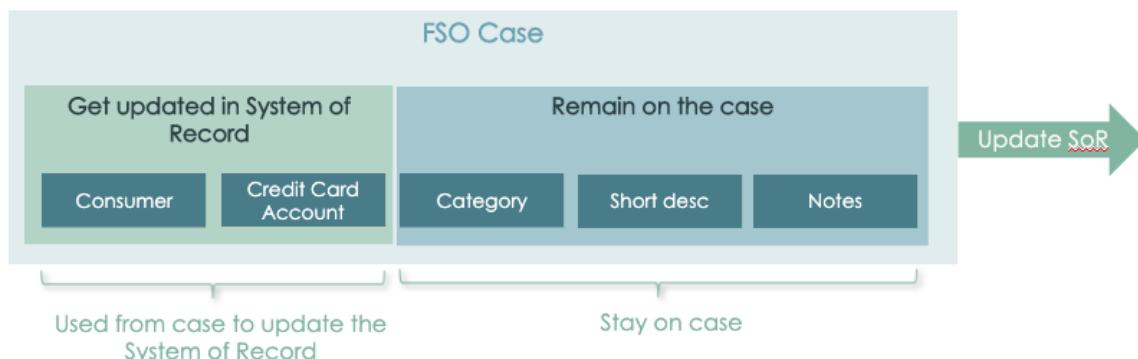
Update remote information in the system of record

This integration scenario illustrates how to update a system of record within the bank application.

In this scenario, a script in a ServiceNow workflow makes a request to the remote bank application to update a customer's credit card limit. If the new limit is approved, the customer limit is updated in the bank application (system of record).

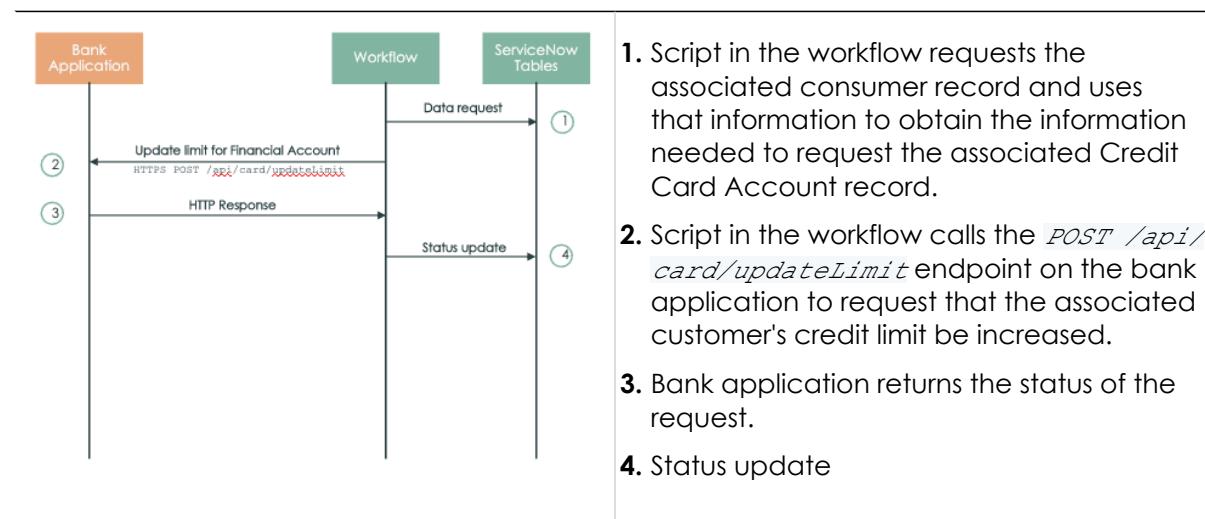
Note: There are cases where the same information, such as a customer's credit card limit, is in both the system of record on a remote system and in the ServiceNow database. Whenever querying this type of information, ensure that you always use the information in the system of record, as the information in the ServiceNow database may not be current. Use your discretion as to whether you update this information in both data stores. This use case does not update the information in the Credit Card Account [sn_bom_cred_card] table.

Note: This scenario assumes the bank application exposes the REST endpoint `POST /api/card/updateLimit` that handles the update request from the ServiceNow workflow.



The table that is accessed in this scenario is the [Consumer](#) [csm_consumer] table which contains the business-to-customer records.

The following diagram shows the flow of the REST API calls for this use case and provides brief remarks on any required processing. It assumes that you have used the steps outlined in [Lookup remote information in the system of record](#) to obtain the customer account information.



Example code

The follow is a JavaScript example that performs the steps outlined above:

```
// Shows how to request the increase the credit limit for a specified
// card
// This code assumes there is a REST endpoint 'api/card/updateLimit' on
// the bank application system
```

```

// REST call to the /api/card/updateLimit endpoint to request
// an update to the customer's credit card limit
function updateCreditLimit(requestBody) {

    var request = new sn_ws.RESTMessageV2();
    request.setHttpMethod('post');
    request.setEndpoint('/api/card/updateLimit');
    request.setRequestBody(JSON.stringify(requestBody));
    var response = request.execute();

    var responseBody = response.getBody();
    var responseObj = JSON.parse(responseBody);

    return responseObj;
}

// The following is the data object sent to the /api/card/updateLimit
// endpoint
// to increase the credit limit for the card
var requestBody = {
    'cardNumber': 'xxxx-xxxx-xxxx-5896',
    'accountNumber': 'xxxxxxxxxxxx9590',
    'oldLimit': 'USD 5000',
    'newLimit': 'USD 10000',
    'requestType': 'Increase_limit',
};

updateCreditLimit (requestBody);

```

FSO table definitions

The Financial Services Operations (FSO) product provides multiple tables that you can leverage within your custom FSO applications. This section identifies the most frequently used of these tables and defines the fields contained within them.

- [Consumer \[csm_consumer\] table](#)
- [Credit Card \[sn_bom_credit_card\] table](#)
- [Credit Card Service \[sn_bom_credit_card_service\] table](#)
- [Inbound Document \[sn_bom_document_inbound_document\] table](#)
- [Loan Service Case \[sn_bom_loan_service\] table](#)
- [Mortgage \[sn_bom_mortgage\] table](#)
- [Payment Inquiry Case \[sn_bom_payment_inquiry\] table](#)
- [Personal Checking Account \[sn_bom_checking_account\] table](#)
- [Personal Loan \[sn_bom_personal_loan\] table](#)

Consumer [csm_consumer] table

Parameter	Description
active	Flag that indicates whether the consumer is active.

Parameter	Description
	<p>Possible values:</p> <ul style="list-style-type: none"> • true: Consumer active • false: Consumer de-activated <p>Data type: Boolean</p> <p>Default: true</p>
business_phone	<p>Business phone number of the consumer.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
city	<p>City in which the consumer resides.</p> <p>Data type: String</p> <p>Maximum length: 100</p>
country	<p>Country in which the consumer resides.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
date_format	<p>Format in which to display dates.</p> <p>Valid values:</p> <ul style="list-style-type: none"> • dd-mm-yyyy • dd/mm/yyyy • dd.mm.yyyy • mm-dd-yyyy • yyyy-mm-dd <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: blank (system date format)</p>
email	<p>Email address of the consumer.</p> <p>Data type: String</p> <p>Maximum length: 100</p>
fax	<p>Fax number of the consumer.</p> <p>Data type: String</p> <p>Maximum length: 40</p>

Parameter	Description
first_name	<p>Consumer first name.</p> <p>Data type: String</p> <p>Maximum length: 50</p>
gender	<p>Gender of the consumer.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
home_phone	<p>Home phone number of the consumer.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
household	<p>Sys_id of the record that describes the household characteristics. Located in the Household [csm_household] table.</p> <p>Data type: String</p>
last_name	<p>Consumer last name.</p> <p>Data type: String</p> <p>Maximum length: 50</p>
middle_name	<p>Consumer middle name.</p> <p>Data type: String</p> <p>Maximum length: 50</p>
mobile_phone	<p>Consumer mobile phone number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
name	<p>Consumer full name; first_name +middle_name+last_name.</p> <p>Data type: String</p> <p>Maximum length: 152</p>
notes	<p>Notes on consumer.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
notification	<p>Indicates whether the consumer should receive notifications.</p> <p>Valid values:</p>

Parameter	Description
	<ul style="list-style-type: none"> • 1: Disabled • 2: Enabled <p>Data type: Integer Maximum length: 40 Default: 2</p>
number	<p>Unique number associated with the consumer.</p> <p>Data type: String Maximum length: 40</p>
photo	<p>Photo of the consumer.</p> <p>Data type: Image</p>
preferred_language	<p>Consumer primary language.</p> <p>Data type: String Maximum length: 3</p>
prefix	<p>Consumer name prefix such as, Dr., Mr., Mrs., or Ms.</p> <p>Data type: String Maximum length: 40</p>
primary	<p>Flag that indicates whether this is the primary consumer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Primary consumer • false: Not primary consumer <p>Data type: Boolean Default: false</p>
state	<p>State in which the consumer resides.</p> <p>Data type: String Maximum length: 100</p>
street	<p>Consumer street address.</p> <p>Data type: String Maximum length: 255</p>

Parameter	Description
suffix	Consumer name suffix such as Jr., Sr., or II. Data type: String
sys_created_by	User that created the consumer record. Data type: String Maximum length: 40
sys_created_on	Date and time the consumer record was originally created. Data type: String
sys_domain	ServiceNow domain in which the consumer information resides. Data type: String
sys_id	Unique identifier for the consumer. Data type: String
sys_mod_count	Number of times that the associated consumer information has been modified. Data type: Integer
sys_updated_by	User that last updated the consumer information. Data type: String Maximum length: 40
sys_updated_on	Date and time when the consumer information was last updated. Data type: String
time_format	Format in which to display time. Valid values: <ul style="list-style-type: none">• hh.mm.ss a: hh.mm.ss (12 hour)• hh:mm:ss a: hh:mm:ss (12 hour)• HH.mm.ss: hh.mm.ss (24 hour)• HH:mm:ss: hh:mm:ss (24 hour) Data type: String Maximum length: 40 Default: blank (system time format)

Parameter	Description
time_zone	Consumer time zone, such as Canada/Central or US/Eastern. Data type: String Maximum length: 40
title	Consumer business title such as Manager, Software Developer, or Contractor. Data type: String Maximum length: 60
user	Sys_id of the consumer user. Located in the Consumer User [csm_consumer_user] table. Data type: String
zip	Consumer zip code. Data type: String Maximum length: 40

Credit Card [sn_bom_credit_card] table

Parameter	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
account_number	Customer's account number. By default, this is the display value for the record. Data type: String Maximum length: 40
accrued_interest	Amount of accrued interest on the credit card as of the date it is being viewed. Data type: Number (Currency) Maximum length: 20
active	Flag that indicates whether the account is active. Possible values: <ul style="list-style-type: none">• true: Account is currently active.• false: Account is inactive.

Parameter	Description
	Data type: Boolean Default: true
address	Customer address. Data type: String Maximum length: 4,000
application_id	Unique identifier of the application submitted when applying for the credit card. Data type: String Maximum length: 255
apr_card	Annual percentage rate for the credit card transactions. Data type: Number (Integer) Maximum length: 40
apr_cash	Annual percentage rate for cash advances. Data type: Number (Integer) Maximum length: 40
balance	Total amount charged on the credit card. Data type: Number (Currency) Maximum length: 20
base_currency	Sys_id of the base currency used by the credit card. Located in the Currency [fx_currency] table. Data type: String (Reference)
billing_cycle	Billing cycle for which statements should be generated, such as 30-days, 60-days, and so on. Data type: String Maximum length: 255
bill_due_date	Date on which the next payment is due. Data type: String (Date) Maximum length: 40
cash_advance_limit	Maximum cash advance amount for the credit card.

Parameter	Description
	<p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
closure_date	<p>Date that the credit card account was closed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
consumer	<p>Sys_id of the associated consumer record. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String (Reference)</p>
credit_facility_id	<p>Unique identifier of the credit facility that is responsible for this credit card account.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
customer_class	<p>Free-form classification of customers, such as Premier, Standard, or VIP.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
document_id	<p>Unique identifier of the documents associated with this credit card account in an external document management system.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
embossed_name_primary_applicant	<p>Name of the primary applicant that is embossed on the credit card.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
embossed_name_secondary_applicant	<p>Name of the secondary applicant that is embossed on the credit card.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
end_date	<p>Date on which the credit card account will end.</p> <p>Data type: String (Date)</p>

Parameter	Description
	Maximum length: 40
expire_date	<p>Date on which the associated credit card expires.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
external_id	<p>Unique identifier used to cross-reference this credit card account to a record in an external system, such as a credit card insurance ID.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
grace_period	<p>Number of days that a customer has after the <i>bill_due_date</i> to send in a payment without penalties.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
issue_date	<p>Date on which the credit card was issued.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
is_lending_insured	<p>Flag that indicates whether the account is insured.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Account is insured. • false: Account is not insured. <p>Data type: Boolean</p>
max_credit_limit	<p>Maximum amount that the customer is allowed to charge.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
name	<p>Full name of the primary holder of the credit card account.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
number	Case number.

Parameter	Description
	<p>Data type: String Maximum length: 40</p>
open_date	<p>Date when the credit card account was first opened. Data type: String (Date) Maximum length: 40</p>
parent_sold_product	<p>Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String (Reference)</p>
product	<p>Sys_id of the of the credit card account fumber for the customer. Located in the Product Model [cmdb_model] table. Data type: String (Reference)</p>
requested_credit_limit	<p>Credit limit requested by the customer. Data type: Number (Currency) Maximum length: 20</p>
request_channel	<p>Type of communications channel (digital or banker assisted) the customer used to make the credit limit request. Data type: String Maximum length: 40</p>
risk_rating	<p>Risk associated with the credit card account. Data type: Number (Integer) Maximum length: 40</p>
secondary_consumer	<p>Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table. Data type: String</p>
sourced_channel	<p>Source of the customer's business, such as broker or customer referral. Data type: String Maximum length: 40</p>

Parameter	Description
start_date	<p>Date on which the credit card was issued.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
statement_frequency	<p>Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
statement_generation_date	<p>Date on which the latest statement was generated.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
statement_generation_day	<p>Day of the month on which to generate the statement, such as 10 for the 10th of the month.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
statement_mode	<p>Method in which the statement is delivered to the customer, such as physical or online.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
status	<p>Current status of the account, such as issued, active, blocked, closed, cancelled, and so on.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_class_name	<p>Table that contains the case record.</p> <p>Data type: String</p> <p>Maximum length: 80</p>
sys_created_by	<p>Person that initially opened the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_created_on	<p>Date and time when the case was initially created.</p>

Parameter	Description
	Data type: String (Date) Maximum length: 40
sys_domain	Domain associated with the case. Data type: String Maximum length: 32 Default: global
sys_id	Unique identifier of the credit card record. Data type: String
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40

Credit Card Service [sn_bom_credit_card_service]

Element	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
active	Flag that indicates whether the case is open and active. Possible values: <ul style="list-style-type: none"> • true: Case is active • false: Case is closed Data type: Boolean Default: true

Element	Description
active_account_escalation	<p>Sys_id of the active account escalation record associated with the case. Located in the Escalation [sn_customerservice_escalation] table.</p> <p>Data type: String</p>
active_escalation	<p>Sys_id of the active escalation record associated with the case. Located in the Escalation [sn_customerservice_escalation] table.</p> <p>Data type: String</p>
activity_due	<p>Date for which the associated case is expected to be completed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
additional_assignee_list	<p>List of the sys_ids of the additional persons (other than primary assignee) that have been assigned to the account. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
approval	<p>String that describes the type of approval required.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • approved • cancelled • duplicate • not required • not requested • rejected • requested <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: not requested</p>
approval_history	<p>List of all approvals associated with the case.</p> <p>Data type: String (Journal)</p> <p>Maximum length: 4,000</p>
approval_set	<p>Date and time that the associated action was approved.</p> <p>Data type: String (Date)</p>

Element	Description
	Maximum length: 40
asset	<p>Sys_id of the asset record associated with the case. Located in the Asset [alm_asset] table.</p> <p>Data type: String</p>
assigned_on	<p>Date and time that the case was assigned to the person identified in the <i>assigned_to</i> parameter.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
assigned_to	<p>Sys_id of the person assigned to the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
assignment_group	<p>Sys_id of the customer service agent group assigned to the case. Located in the Group [sys_user_group] table.</p> <p>Data type: String</p>
auto_close	<p>Flag that indicates whether the case was automatically closed.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Case was auto closed • false: Case wasn't auto closed <p>Data type: Boolean</p> <p>Default: false</p>
business_duration	<p>Length in calendar work hours, work days, and work weeks that it took to complete the case.</p> <p>Data type: String (Duration)</p> <p>Maximum length: 40</p>
business_service	<p>Sys_id of the service record associated with the case. Located in the Service [cmdb_ci_service] table.</p> <p>Data type: String</p>
calendar_duration	<p>Length in calendar hours, days, and weeks that it took to complete the case.</p> <p>Data type: String (Duration)</p> <p>Maximum length: 40</p>
case	<p>Case short description and case number.</p> <p>Data type: String</p>

Element	Description
	Maximum length: 300
case_report	<p>Sys_id of the associated case report. Located in the Case Report [sn_customerservice_case_report] table.</p> <p>Data type: String</p>
category	<p>Case category.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 0: Question • 1: Issue • 2: Feature <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 1</p>
cause	<p>Details about the cause of the problem.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
caused_by	<p>Sys_id of the change request that caused the case to be created. Located in the Change Request [change_request] table.</p> <p>Data type: String</p>
change	<p>Sys_id of the change request that caused the case to be created. Located in the Change Request [change_request] table.</p> <p>Data type: String</p>
closed_at	<p>Date and time that the case was closed.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
closed_by	<p>Sys_id of the user that closed the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
close_notes	<p>Notes made when the case was closed.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>

Element	Description
cmdb_ci	Sys_id of the configuration item associated with the case. Located in the Configuration Item [cmdb_ci] table. Data type: String
comments	Additional comments about the case. Data type: String (Journal Input) Maximum length: 4,000
comments_and_work_notes	Comments and work notes entered for the case. Data type: String (Journal List) Maximum length: 4,000
company	Sys_id of the company associated with the case. Located in the Company [core_company] table. Data type: String
consumer	Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table. Data type: String
contact	Business-to-business based cases only. Sys_id of the person to contact regarding this case. Located in the Contact [customer_contact] table. Data type: String
contact_local_time	Contact local time. Data type: String Maximum length: 70
contact_time_zone	Time zone of the contact associated with the case. Data type: String Maximum length: 40
contact_type	Method in which the case was initially reported. Possible values: <ul style="list-style-type: none">• chat• email• phone• social• web

Element	Description
	Data type: String Maximum length: 40
contract	Sys_id of the contract associated with the case. Located in the Contract [ast_contract] table. Data type: String
correlation_display	Display value for the correlation ID. Data type: String Maximum length: 100
correlation_id	Correlation identifier. Data type: String Maximum length: 100
delivery_plan	Sys_id of the parent execution plan for this case. Located in the Execution Plan [sc_cat_item_delivery_plan] table. Data type: String
delivery_task	Sys_id of the execution plan task. Located in the Execution Plan Task [sc_cat_item_delivery_task] table. Data type: String
description	Detailed description of the problem associated with the case. Data type: String Maximum length: 4,000
due_date	Date that the case is due to be closed. Data type: String (Date) Maximum length: 40
duration	Duration of the credit card account. Returned as a numeric value. Data type: String Maximum length: 40
end_date	Date when the credit card account ends. Data type: String (Date) Maximum length: 40
entitlement	Sys_id of the entitlement record associated with the case. Located in the Entitlement [service_entitlement] table.

Element	Description
	<p>Entitlements define the type of support that a customer receives as well as the supported communication channels. An entitlement can be associated with a product, an asset, an account, or a contract.</p> <p>Data type: String</p>
escalation	<p>Current escalation level.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 0: Normal • 1: Moderate • 2: High • 3: Overdue <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 0</p>
expected_start	<p>Date and time when work is scheduled to begin on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
first_response_time	<p>Date and time when the first action was taken on the case.</p> <p>Data type: String</p>
follow_the_sun	<p>Flag that indicates whether the case should be handed-off for global follow-up.</p> <p>If a customer enters additional comments on a Priority 1 - Critical or a Priority 2 - High case, or if the case is escalated, the flag is automatically set to true.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Case should be handed-off for global follow-up • false: Case shouldn't be handed-off for global follow-up <p>Data type: Boolean</p> <p>Default: false</p>
follow_up	<p>Date and time of the next follow up action.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>

Element	Description
group_list	<p>List of sys_ids of the group records associated with the case. Located in the Group [sys_user_group] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
impact	<p>Impact on customer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: High • 2: Medium • 3: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 3</p>
initiated_as_request	<p>Flag that indicates if this inquiry was initiated as a request by the customer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Inquiry initiated by customer. • false: Inquiry wasn't initiated by customer. <p>Data type: Boolean</p> <p>Default: false</p>
knowledge	<p>Flag that indicates if there is a knowledge base article available for the specified issue.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Knowledge base article is available for this issue • false: Knowledge base article is not available for this issue <p>Data type: Boolean</p> <p>Default: false</p>
location	<p>Sys_id of the record describing the company location. Located in the Location [cmn_location] table.</p> <p>Data type: String</p>
made_sla	<p>Flag that indicates whether the case was resolved in alignment with the associated service level agreement.</p> <p>Possible values:</p>

Element	Description
	<ul style="list-style-type: none"> • true: Case was resolved in alignment with the SLA. • false: Case was not resolved according to the SLA. <p>Data type: Boolean</p> <p>Default: true</p>
notes_to_comments	<p>Flag that indicates whether to add the resolution notes to the comments.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Resolutions notes, when added, are also added to the comments • false: Resolution notes in comments are not required <p>Data type: Boolean</p>
notify	<p>Method to use to notify contact/consumer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: Do not notify • 2: Send email • 3: Telephone <p>Data type: Number (Integer)</p> <p>Default: 1</p>
number	<p>Case number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
opened_at	<p>Date and time that the case was opened.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
opened_by	<p>Sys_id of the person that initially opened the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
order	<p>Defines some ordering/sequencing, whose usage depends upon the specific use cases.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>

Element	Description
parent	<p>Sys_id of the parent case to which this case (child) is associated. Located in the Task [task] table.</p> <p>Data type: String</p>
partner	<p>Sys_id of the partner associated with the case. Located in the Account [customer_account] table.</p> <p>Data type: String</p>
partner_contact	<p>Sys_id of the partner contact associated with the case. Located in the Contact [customer_contact] table.</p> <p>Data type: String</p>
priority	<p>Priority of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: Critical • 2: High • 3: Moderate • 4: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 4</p>
proactive	<p>Flag that indicates whether the inquiry is being proactively monitored.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Being proactively monitored. • false: Not being monitored. <p>Data type: Boolean</p> <p>Default:false</p>
problem	<p>Sys_id of the issue that the customer is encountering. Located in the Problem [problem] table.</p> <p>Data type: String</p>
product	<p>Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table. A model is a specific version or configuration of an asset (for example, Apple Mac Book Pro).</p> <p>Data type: String</p>
reassignment_count	<p>Number of times that the case was reassigned to a person that is responsible for moving the case forward.</p>

Element	Description
	<p>Data type: Number (Integer) Maximum length: 40 Default: 0</p>
rejection_goto	<p>Sys_id of the task to execute if the case is rejected. Located in the Task [task] table.</p> <p>Data type: String</p>
req_limit_amount	<p>Credit limit requested by the customer.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
resolution_code	<p>Resolution state for the case, such as "Solved - Fixed by Support/Guidance provided".</p> <p>Data type: String</p> <p>Maximum length: 40</p>
resolved_at	<p>Date and time that the case was resolved.</p> <p>Data type: String</p>
resolved_by	<p>Sys_id of the person that resolved the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
route_reason	<p>Reason that the case was routed to a different assignee.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
service_definition	<p>Sys_id of the definition of service associated with this account. Located in the Service Definition [sn_bom_service_definition] table.</p> <p>Data type: String</p>
service_offering	<p>Sys_id of the service offering associated with the payment inquiry. Service offerings uniquely define the level of service in terms of availability, scope, pricing, and packaging options. Located in the Service Offering [service_offering] table.</p> <p>Data type: String</p>
short_description	<p>Concise description of the case.</p> <p>Data type: String</p>

Element	Description
	Maximum length: 160
skills	<p>Sys_ids of the skills needed to complete the case. Located in the Skill [cmn_skill] table.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
sla_due	<p>Date/time at which the case must be closed based on the associated service level agreement.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sn_app_cs_social_social_profile	<p>Sys_id of the social media profile associated with the case. Located in the Social Profile [sn_app_cs_social_social_profile] table.</p> <p>Data type: String</p>
sold_product	<p>Sys_id of the credit card account of the customer. Located in the Sold Product [sn_install_base_sold_product] table.</p> <p>Data type: String</p>
stage	<p>Stage of the case, such as Closed Complete, Closed Rejected, Document Check, Authorization, and so on.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
start_date	<p>Start date of the credit card.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
state	<p>Current state of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: New • 2: Open • 3: Awaiting Info • 4: Resolved • 5: Closed <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 1</p>

Element	Description
subcategory	<p>Case subcategory.</p> <p>Possible values:</p> <ul style="list-style-type: none"> 0: Question <p>Data type: Number (Integer)</p> <p>Default: 0</p>
support_manager	<p>Sys_id of the CSM manager assigned to the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
sync_driver	<p>Flag that indicates whether there's driver synchronization.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Driver is synchronized • false: Driver isn't synchronized <p>Data type: Boolean</p>
sys_class_name	<p>Table that contains the case record.</p> <p>Data type: String</p> <p>Maximum length: 80</p>
sys_created_by	<p>Person that initially opened the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_created_on	<p>Date and time when the case was initially created.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
sys_domain	<p>Domain associated with the case.</p> <p>Data type: String</p> <p>Maximum length: 32</p> <p>Default: global</p>
sys_domain_path	<p>Domain path.</p> <p>Data type: String</p> <p>Maximum length: 255</p> <p>Default: /</p>
sys_id	Unique identifier for the case.

Element	Description
	<p>Data type: String Maximum length: 32</p>
sys_mod_count	<p>Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40</p>
sys_updated_by	<p>Person that last updated the case. Data type: String Maximum length: 40</p>
sys_updated_on	<p>Date and time when the case was last updated. Data type: String (Date) Maximum length: 40</p>
task_effective_number	<p>Identifying number. If the task has a Universal Request associated with it, it's the UR number. Otherwise, it's the current task number. Data type: String Maximum length: 40</p>
time_worked	<p>Total amount of time worked on the case. Data type: String (Timer) Maximum length: 40</p>
universal_request	<p>Sys_id of a universal task that this inquiry is part of. Located in the Task [task] table. Data type: String</p>
upon_approval	<p>Action to take if the case is approved. Possible values:<ul style="list-style-type: none">• do_nothing• proceed Data type: String Maximum length: 40 Default: proceed</p>
upon_reject	Action to take if the case is rejected.

Element	Description
	<p>Possible values:</p> <ul style="list-style-type: none"> • cancel • goto <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: cancel</p>
urgency	<p>Urgency of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: High • 2: Medium • 3: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 3</p>
user_input	<p>Additional user input.</p> <p>Data type: String (User Input)</p> <p>Maximum length: 4,000</p>
variables	<p>Name-value pairs of variables associated with the case.</p> <p>Data type: String (Variables)</p> <p>Maximum length: 40</p>
watch_list	<p>List of sys_ids of the users who receive notifications about this case when additional comments are added or if the state of a case is changed to Resolved or Closed. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
wf_activity	<p>Sys_id of the workflow activity record associated with the case. Located in the Workflow Activity [wf_activity] table.</p> <p>Data type: String</p>
work_end	<p>Date and time work ended on the case.</p> <p>Data type: String (Date)</p>

Element	Description
	Maximum length: 40
work_notes	<p>Information about how to resolve the case, or steps taken to resolve it.</p> <p>Data type: String (Journal Input)</p> <p>Maximum length: 4,000</p>
work_notes_list	<p>List of sys_ids of the internal users who receive notifications about this case when work notes are added. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
work_start	<p>Date and time that work started on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>

Inbound Document [sn_bom_document_inbound_document]

Element	Description
account	<p>Sys_id of the account record associated with the document. Located in the Account [customer_account] table.</p> <p>Data type: String</p>
active	<p>Flag that indicates whether the document is active.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Document is active • false: Document is inactive <p>Data type: Boolean</p> <p>Default: true</p>
case	<p>Sys_id of the case associated with the document. Located in the Case [sn_customerservice_case] table.</p> <p>Data type: String</p>
category	<p>Sys_id of the category associated with the document, such as proof of address or proof of income. Located in the Category [sn_bom_document_category] table.</p> <p>Data type: String</p>
customer	<p>Sys_id of the person to contact with regards to this document. Located in the Consumer [csm_consumer] table.</p>

Element	Description
	Data type: String
customer_document	Sys_id of the document that is stored against the customer/account ID. Located in the Customer Document [sn_bom_document_customer_document] table. Data type: String
deferred_to	Date until the document submission can be deferred. Data type: String Maximum length: 40
definition_category	Sys_id of the definition category, which defines the relationship between the document definition and the document category. Located in the Definition Category [sn_bom_document_definition_has_category] table. Data type: String
doc_type	Sys_id of the type of document. For example, if the document category is Address Proof, the <i>doc_type</i> could be utility bill or driver's license. Located in the Type [sn_bom_document_type] table. Data type: String
mandatory	Flag that indicates whether the associated document is mandatory to submit the loan request. Possible values: <ul style="list-style-type: none">• true: Mandatory• false: Optional Data type: Boolean
name	Name of the document, such as paystub or passport. Data type: String Maximum length: 120
status	Current status of the document. Possible values: <ul style="list-style-type: none">• cancelled• deferment requested• deferment approved• deferment rejected• exception requested• exception approved

Element	Description
	<ul style="list-style-type: none"> • not submitted • exception rejected • submitted • verified <p>Data type: String Maximum length: 20</p>
sys_class_name	<p>Table that contains the case record.</p> <p>Data type: String Maximum length: 80</p>
sys_created_by	<p>Person that initially opened the case.</p> <p>Data type: String Maximum length: 40</p>
sys_created_on	<p>Date and time when the case was initially created.</p> <p>Data type: String (Date) Maximum length: 40</p>
sys_domain	<p>Domain associated with the case.</p> <p>Data type: String Maximum length: 32 Default: global</p>
sys_id	<p>Unique identifier for the case.</p> <p>Data type: String Maximum length: 32</p>
sys_mod_count	<p>Number of updates to the case since it was initially created.</p> <p>Data type: Number (Integer) Maximum length: 40</p>
sys_updated_by	<p>Person that last updated the case.</p> <p>Data type: String Maximum length: 40</p>
sys_updated_on	<p>Date and time when the case was last updated.</p> <p>Data type: String (Date)</p>

Element	Description
	Maximum length: 40

Loan Service Case [sn_bom_loan_service]

Element	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
account_number	Customer's account number. Data type: String Maximum length: 40
active	Flag that indicates whether the case is open and active. Possible values: <ul style="list-style-type: none">• true: Case is active• false: Case is closed Data type: Boolean Default: true
active_accountEscalation	Sys_id of the active account escalation record associated with the case. Located in the Escalation [sn_customerservice_escalation] table. Data type: String
activeEscalation	Sys_id of the active escalation record associated with the case. Located in the Escalation [sn_customerservice_escalation] table. Data type: String
activity_due	Date for which the associated case is expected to be completed. Data type: String (Date) Maximum length: 40
additionalAssigneeList	List of the sys_ids of the additional persons (other than primary assignee) that have been assigned to the account. Located in the User [sys_user] table. Data type: Array (List) Maximum length: 4,000
amount_paid	Total amount paid on the loan.

Element	Description
	<p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
approval	<p>String that describes the type of approval required.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • approved • cancelled • duplicate • not required • not requested • rejected • requested <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: not requested</p>
approval_history	<p>List of all approvals associated with the case.</p> <p>Data type: String (Journal)</p> <p>Maximum length: 4,000</p>
approval_set	<p>Date and time that the associated action was approved.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
asset	<p>Sys_id of the asset record associated with the case. Located in the Asset [alm_asset] table.</p> <p>Data type: String</p>
assigned_on	<p>Date and time that the case was assigned to the person identified in the <i>assigned_to</i> parameter.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
assigned_to	<p>Sys_id of the person assigned to the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
assignment_group	<p>Sys_id of the customer service agent group assigned to the case. Located in the Group [sys_user_group] table.</p>

Element	Description
	Data type: String
auto_close	<p>Flag that indicates whether the case was automatically closed.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Case was auto closed • false: Case wasn't auto closed <p>Data type: Boolean</p> <p>Default: false</p>
bankruptcy_date	<p>Date on which the associated customer declared bankruptcy.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
business_duration	<p>Length in calendar work hours, work days, and work weeks that it took to complete the case.</p> <p>Data type: String (Duration)</p> <p>Maximum length: 40</p>
business_service	<p>Sys_id of the service record associated with the case. Located in the Service [cmdb_ci_service] table.</p> <p>Data type: String</p>
calendar_duration	<p>Length in calendar hours, days, and weeks that it took to complete the case.</p> <p>Data type: String (Duration)</p> <p>Maximum length: 40</p>
case	<p>Case short description and case number.</p> <p>Data type: String</p> <p>Maximum length: 300</p>
case_report	<p>Sys_id of the associated case report. Located in the Case Report [sn_customerservice_case_report] table.</p> <p>Data type: String</p>
category	<p>Case category.</p> <p>Possible values:</p>

Element	Description
	<ul style="list-style-type: none"> • 0: Question • 1: Issue • 2: Feature <p>Data type: Number (Integer) Maximum length: 40 Default: 1</p>
cause	<p>Details about the cause of the problem. Data type: String Maximum length: 4,000</p>
caused_by	<p>Sys_id of the change request that caused the case to be created. Located in the Change Request [change_request] table. Data type: String</p>
change	<p>Sys_id of the change request that caused the case to be created. Located in the Change Request [change_request] table. Data type: String</p>
check_number	<p>Number of the customer check used to make a loan payment. Data type: String Maximum length: 255</p>
closed_at	<p>Date and time that the case was closed. Data type: String Maximum length: 40</p>
closed_by	<p>Sys_id of the user that closed the case. Located in the User [sys_user] table. Data type: String</p>
close_notes	<p>Notes made when the case was closed. Data type: String Maximum length: 4,000</p>
cmdb_ci	<p>Sys_id of the configuration item associated with the case. Located in the Configuration Item [cmdb_ci] table.</p>

Element	Description
	Data type: String
comments	<p>Additional comments about the case.</p> <p>Data type: String (Journal Input)</p> <p>Maximum length: 4,000</p>
comments_and_work_notes	<p>Comments and work notes entered for the case.</p> <p>Data type: String (Journal List)</p> <p>Maximum length: 4,000</p>
company	<p>Sys_id of the company associated with the case. Located in the Company [core_company] table.</p> <p>Data type: String</p>
consumer	<p>Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String</p>
contact	<p>Business-to-business based cases only. Sys_id of the person to contact regarding this case. Located in the Contact [customer_contact] table.</p> <p>Data type: String</p>
contact_local_time	<p>Contact local time.</p> <p>Data type: String</p> <p>Maximum length: 70</p>
contact_time_zone	<p>Time zone of the contact associated with the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
contact_type	<p>Method in which the case was initially reported.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • chat • email • phone • social • web <p>Data type: String</p>

Element	Description
	Maximum length: 40
contract	Sys_id of the contract associated with the case. Located in the Contract [ast_contract] table. Data type: String
corrective_action	Action the customer is taking to correct the current loan infraction, such as making a payment or remedial package. Data type: String Maximum length: 40
correlation_display	Display value for the correlation ID. Data type: String Maximum length: 100
correlation_id	Unique identifier for content pulled from an external system. Used in tracking continued updates for the content as part of integration. Data type: String Maximum length: 100
credit_service	Sys_id of the associated credit service case. Located in the Credit Service Case [sn_bom_credit_asmt_loan_service] table. Data type: String Maximum length: 40
debit_account	Sys_id of an associated savings account. Located in the Deposit Account [sn_bom_deposit_account] table. Data type: String Maximum length: 40
debit_general_ledger_account	General ledger account where funds are parked if the mode of payment is either cash or check. Data type: String Maximum length: 255
deferment_option	Payment deferment option, such as stop repayments, interest payments only, and smaller repayments. Data type: String Maximum length: 40

Element	Description
deferment_period	<p>Length of time for the selected deferment option, such as, 30 days, 60 days, 90 days, and so on.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
deferment_reason	<p>Reason the deferment is being put in place, such as, financial difficulties, change in employment, medical condition, and others.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
delivery_plan	<p>Sys_id of the parent execution plan for this case. Located in the Execution Plan [sc_cat_item_delivery_plan] table.</p> <p>Data type: String</p>
delivery_task	<p>Sys_id of the execution plan task. Located in the Execution Plan Task [sc_cat_item_delivery_task] table.</p> <p>Data type: String</p>
description	<p>Detailed description of the problem associated with the case.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
due_date	<p>Date that the case is due to be closed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
end_date	<p>End date of the loan or an associated activity such as a deferment period.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
entitlement	<p>Sys_id of the entitlement record associated with the case. Located in the Entitlement [service_entitlement] table. Entitlements define the type of support that a customer receives as well as the supported communication channels. An entitlement can be associated with a product, an asset, an account, or a contract.</p> <p>Data type: String</p>
escalation	Current escalation level.

Element	Description
	<p>Possible values:</p> <ul style="list-style-type: none"> • 0: Normal • 1: Moderate • 2: High • 3: Overdue <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 0</p>
expected_start	<p>Date and time when work is scheduled to begin on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
fee_amount	<p>Amount of the fee that has been applied to the associated account.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
fee_treatment	<p>Treatment of the fee identified in <i>fee_amount</i>, such as waive or collect.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
fee_write_off_amount	<p>Amount of fees that have been written off for this account.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
first_response_time	<p>Date and time when the first action was taken on the case.</p> <p>Data type: String</p>
follow_the_sun	<p>Flag that indicates whether the case should be handed-off for global follow-up.</p> <p>If a customer enters additional comments on a Priority 1 - Critical or a Priority 2 - High case, or if the case is escalated, the flag is automatically set to true.</p> <p>Possible values:</p>

Element	Description
	<ul style="list-style-type: none"> • true: Case should be handed-off for global follow-up • false: Case shouldn't be handed-off for global follow-up <p>Data type: Boolean</p> <p>Default: false</p>
follow_up	<p>Date and time of the next follow up action.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
fund_source	<p>Source of the funds for this loan.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
group_list	<p>List of sys_ids of the group records associated with the case. Located in the Group [sys_user_group] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
impact	<p>Impact on customer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: High • 2: Medium • 3: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 3</p>
initiated_as_request	<p>Flag that indicates if this inquiry was initiated as a request by the customer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Inquiry initiated by customer. • false: Inquiry wasn't initiated by customer. <p>Data type: Boolean</p> <p>Default: false</p>
interest_outstanding	<p>Amount of interest that has yet to be paid on this loan.</p> <p>Data type: String (Currency)</p>

Element	Description
	Maximum length: 20
interest_write_off_amount	<p>Amount of interest that has been written off on this loan Data type: String (Currency) Maximum length: 20</p>
judgement_date	<p>Date that the legal judgement was decided on this loan. Data type: String (Date) Maximum length: 40</p>
knowledge	<p>Flag that indicates if there is a knowledge base article available for the specified issue.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Knowledge base article is available for this issue • false: Knowledge base article is not available for this issue <p>Data type: Boolean Default: false</p>
last_repayment_amount	<p>Amount of the last payment made on this loan. Data type: String (Currency) Maximum length: 20</p>
last_repayment_date	<p>Date of the most recent payment made on this loan. Data type: String (Date) Maximum length: 40</p>
loan_amount	<p>Amount of the loan that the customer is seeking forgiveness on.</p> <p>Data type: String (Currency) Maximum length: 20</p>
loan_forgiveness_reason	<p>Reason for the loan being forgiven, such as financial difficulties, change in employment, medical condition, or others.</p> <p>Data type: String Maximum length: 40</p>
loan_transaction	<p>Sys_id of the loan forgiveness transaction associated with this loan. Located in the Transaction [sn_bom_loan_transaction] table.</p>

Element	Description
	Data type: String
location	<p>Sys_id of the record describing the company location. Located in the Location [cmn_location] table.</p> <p>Data type: String</p>
made_sla	<p>Flag that indicates whether the case was resolved in alignment with the associated service level agreement.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Case was resolved in alignment with the SLA. • false: Case was not resolved according to the SLA. <p>Data type: Boolean</p> <p>Default: true</p>
mode_of_payment	<p>Method used to make the most recent payment, such as cash, check, debit, customer's own bank account, or debit account held by another bank.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
notes_to_comments	<p>Flag that indicates whether to add the resolution notes to the comments.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Resolutions notes, when added, are also added to the comments • false: Resolution notes in comments are not required <p>Data type: Boolean</p>
notify	<p>Method to use to notify contact/consumer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: Do not notify • 2: Send email • 3: Telephone <p>Data type: Number (Integer)</p> <p>Default: 1</p>
number	<p>Case number.</p> <p>Data type: String</p>

Element	Description
	Maximum length: 40
opened_at	<p>Date and time that the case was opened.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
opened_by	<p>Sys_id of the person that initially opened the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
order	<p>Defines some ordering/sequencing, whose usage depends upon the specific use cases.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
other_charges	<p>Amount of any other charges applied to the loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
other_charges_write_off_amount	<p>Amount of other charges that have been written-off for this loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
outstanding_fee	<p>Amount of any outstanding fees charged to this loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
parent	<p>Sys_id of the parent case to which this case (child) is associated. Located in the Task [task] table.</p> <p>Data type: String</p>
partner	<p>Sys_id of the partner associated with the case. Located in the Account [customer_account] table.</p> <p>Data type: String</p>
partner_contact	<p>Sys_id of the partner contact associated with the case. Located in the Contact [customer_contact] table.</p> <p>Data type: String</p>
payment_details	<p>Sys_id of the payment details associated with this loan. Located in the Transaction [sn_bom_loan_transaction] table.</p>

Element	Description
	Data type: String
payment_status	<p>Status of the payment that is currently due, such as paid or unpaid.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
prepayment_amount	<p>Amount to be prepaid on this loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
principal_outstanding	<p>Total amount of principal currently outstanding on the loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
principal_write_off_amount	<p>Total amount of principal that has been written-off for this loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
priority	<p>Priority of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: Critical • 2: High • 3: Moderate • 4: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 4</p>
proactive	<p>Flag that indicates whether the inquiry is being proactively monitored.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Being proactively monitored. • false: Not being monitored. <p>Data type: Boolean</p> <p>Default:false</p>

Element	Description
problem	<p>Sys_id of the issue that the customer is encountering. Located in the Problem [problem] table.</p> <p>Data type: String</p>
product	<p>Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table. A model is a specific version or configuration of an asset (for example, Apple Mac Book Pro).</p> <p>Data type: String</p>
reassignment_count	<p>Number of times that the case was reassigned to a person that is responsible for moving the case forward.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 0</p>
rejection_goto	<p>Sys_id of the task to execute if the case is rejected. Located in the Task [task] table.</p> <p>Data type: String</p>
remainder_loan_treatment	<p>How to handle the outstanding loan balance after a prepayment amount is applied, such as change installment, change loan term, or no change.</p> <p>Data type: String</p>
remarks	<p>Customer remarks based on account activity.</p> <p>Data type: String</p> <p>Maximum length: 2,000</p>
remedial_service	<p>Sys_id of the company being used for remedial services for this loan. Located in the Service [cmdb_ci_service] table.</p> <p>Data type: String</p>
repayment_amount	<p>Total amount that has been repaid on the loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
repayment_amount_due	<p>Total loan amount outstanding.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
repayment_due_date	Date on which the next payment is due.

Element	Description
	<p>Data type: String (Date)</p> <p>Maximum length: 40</p>
report_to_credit_bureau	<p>Flag that indicates whether the loan status has to be reported to the credit bureaus.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Has to be reported. • false: Does not have to be reported. <p>Data type: Boolean</p>
resolution_code	<p>Resolution state for the case, such as "Solved - Fixed by Support/Guidance provided".</p> <p>Data type: String</p> <p>Maximum length: 40</p>
resolved_at	<p>Date and time that the case was resolved.</p> <p>Data type: String</p>
resolved_by	<p>Sys_id of the person that resolved the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
route_reason	<p>Reason that the case was routed to a different assignee.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
routing_number	<p>Routing number of the check used to make a payment on the loan.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
service_definition	<p>Sys_id of the definition of service associated with this account. Located in the Service Definition [sn_bom_service_definition] table.</p> <p>Data type: String</p>
service_offering	<p>Sys_id of the service offering associated with the payment inquiry. Service offerings uniquely define the level of service in terms of availability, scope, pricing, and packaging options. Located in the Service Offering [service_offering] table.</p> <p>Data type: String</p>

Element	Description
short_description	<p>Concise description of the case.</p> <p>Data type: String</p> <p>Maximum length: 160</p>
skills	<p>Sys_ids of the skills needed to complete the case. Located in the Skill [cmn_skill] table.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
sla_due	<p>Date/time at which the case must be closed based on the associated service level agreement.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sn_app_cs_social_social_profile	<p>Sys_id of the social media profile associated with the case. Located in the Social Profile [sn_app_cs_social_social_profile] table.</p> <p>Data type: String</p>
sold_product	<p>Sys_id of the customer loan account. Located in the Sold Product [sn_install_base_sold_product] table.</p> <p>Data type: String</p>
stage	<p>Stage of the inquiry, such as Closed Complete, Closed Rejected, Document Check, Authorization, and so on.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
start_date	<p>Start date of the personal loan.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
state	<p>Current state of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: New • 2: Open • 3: Awaiting Info • 4: Resolved • 5: Closed <p>Data type: Number (Integer)</p>

Element	Description
	<p>Maximum length: 40</p> <p>Default: 1</p>
subcategory	<p>Case subcategory.</p> <p>Possible values:</p> <p>0: Question</p> <p>Data type: Number (Integer)</p> <p>Default: 0</p>
support_manager	<p>Sys_id of the CSM manager assigned to the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
sync_driver	<p>Flag that indicates whether there's driver synchronization.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Driver is synchronized • false: Driver isn't synchronized <p>Data type: Boolean</p>
sys_class_name	<p>Table that contains the case record.</p> <p>Data type: String</p> <p>Maximum length: 80</p>
sys_created_by	<p>Person that initially opened the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_created_on	<p>Date and time when the case was initially created.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
sys_domain	<p>Domain associated with the case.</p> <p>Data type: String</p> <p>Maximum length: 32</p> <p>Default: global</p>
sys_domain_path	<p>Domain path.</p> <p>Data type: String</p> <p>Maximum length: 255</p>

Element	Description
	Default: /
sys_id	<p>Unique identifier for the case.</p> <p>Data type: String</p> <p>Maximum length: 32</p>
sys_mod_count	<p>Number of updates to the case since it was initially created.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
sys_updated_by	<p>Person that last updated the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_updated_on	<p>Date and time when the case was last updated.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
task_effective_number	<p>Identifying number.</p> <p>If the task has a Universal Request associated with it, it's the UR number. Otherwise, it's the current task number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
time_worked	<p>Total amount of time worked on the case.</p> <p>Data type: String (Timer)</p> <p>Maximum length: 40</p>
total_outstanding_amount	<p>Total amount of the loan, including principal, interest, any fees or dues on the loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
total_write_off_amount	<p>Total amount that has been written-off for this loan.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
universal_request	<p>Sys_id of a universal task that this inquiry is part of.</p> <p>Located in the Task [task] table.</p>

Element	Description
	Data type: String
upon_approval	<p>Action to take if the case is approved.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • do_nothing • proceed <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: proceed</p>
upon_reject	<p>Action to take if the case is rejected.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • cancel • goto <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: cancel</p>
urgency	<p>Urgency of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: High • 2: Medium • 3: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 3</p>
user_input	<p>Additional user input.</p> <p>Data type: String (User Input)</p> <p>Maximum length: 4,000</p>
variables	<p>Name-value pairs of variables associated with the case.</p> <p>Data type: String (Variables)</p> <p>Maximum length: 40</p>
watch_list	<p>List of sys_ids of the users who receive notifications about this case when additional comments are added or if</p>

Element	Description
	<p>the state of a case is changed to Resolved or Closed. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
wf_activity	<p>Sys_id of the workflow activity record associated with the case. Located in the Workflow Activity [wf_activity] table.</p> <p>Data type: String</p>
work_end	<p>Date and time work ended on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
work_notes	<p>Information about how to resolve the case, or steps taken to resolve it.</p> <p>Data type: String (Journal Input)</p> <p>Maximum length: 4,000</p>
work_notes_list	<p>List of sys_ids of the internal users who receive notifications about this case when work notes are added. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
work_start	<p>Date and time that work started on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
write_off_option	<p>Type of write-off of the loan, such as full write-off or partial write-off.</p> <p>Data type: String</p> <p>Maximum length: 40</p>

Mortgage [sn_bom_mortgage] table

Parameter	Description
account	<p>Sys_id of the account record associated with the case. Located in the Account [customer_account] table.</p> <p>Data type: String</p>

Parameter	Description
account_number	<p>Customer's account number. By default, this is the display value for the record.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
accrued_interest	<p>Amount of accrued interest of the mortgage as of the date it is being viewed.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
active	<p>Flag that indicates whether the account is active.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Account is currently active. • false: Account is inactive. <p>Data type: Boolean</p> <p>Default: true</p>
amount	<p>Sanctioned mortgage amount.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
application_id	<p>Unique identifier of the application submitted when applying for the mortgage.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
apr	<p>Annual percentage rate for the mortgage.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
balance	<p>Balance outstanding on the mortgage.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
base_currency	<p>Sys_id of the base currency used by the credit card. Located in the Currency [fx_currency] table.</p> <p>Data type: String (Reference)</p>

Parameter	Description
closure_date	<p>Date that the mortgage account was closed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
consumer	<p>Sys_id of the primary consumer record associated with the mortgage. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String (Reference)</p>
cosigner	<p>Sys_id of the cosigner consumer record associated with the mortgage. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String (Reference)</p>
credit_facility_id	<p>Unique identifier of the facility linked to the mortgage.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
customer_class	<p>Free-form classification of customer, such as Premier, Standard, or VIP.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
days_past_due	<p>Number of days that the current mortgage payment is past due.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
delinquency_status	<p>Flag that indicates whether the account is currently delinquent.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes • No <p>Data type: String</p> <p>Maximum length: 40</p>
disbursed_amount	<p>Total amount of money that has been borrowed by the associated customer.</p> <p>Data type: Number (Currency)</p>

Parameter	Description
	Maximum length: 20
document_id	<p>Unique identifier of the documents associated with this mortgage in an external document management system.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
end_date	<p>Date or the mortgage end.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
external_id	<p>Unique identifier used to cross-reference this mortgage account to a record in an external system, such as a mortgage insurance ID.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
federal_backed_load	<p>Flag that indicates whether the associated mortgage is federally backed.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes: Federally backed • No: Not federally backed <p>Data type: String</p> <p>Maximum length: 40</p>
grace_period_for_repayment	<p>Number of days that a customer has after the due date to send in a payment without penalties.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
guarantor	<p>Sys_id of the person that is guaranteeing the mortgage. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String (Reference)</p>
interest_rate	<p>Current interest rate of the mortgage.</p> <p>Data type: Number (Floating-point)</p> <p>Maximum length: 40</p>

Parameter	Description
interest_type	<p>Type of interest associated with the mortgage, such as fixed or floating.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
is_lending_insured	<p>Flag that indicates whether the account is insured.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Account is insured. • false: Account is not insured. <p>Data type: Boolean</p>
last_payment_amount	<p>Amount of the most recent payment made by the customer.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
last_payment_date	<p>Date of the most recent payment made by the customer.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
last_reviewed_on	<p>Date the mortgage was last reviewed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
loan_classification	<p>Classification of the mortgage, such as standard, sub-standard, doubtful, or loss assets.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
maturity_date	<p>Date on which the mortgage becomes due.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
moratorium_end_date	<p>End date of any imposed moratorium (suspension of payment.)</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>

Parameter	Description
moratorium_period	<p>Period for which the customer has a suspension of mortgage repayment, such as 6 months, 1 year, 2 years, and so on.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
moratorium_start_date	<p>Date on which the customer suspended payments on the mortgage.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
name	<p>Full name of the primary person responsible for the mortgage.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
next_review_on	<p>Date on which the mortgage is to be reviewed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
no_of_installments	<p>Number of payments due on the mortgage.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
no_of_installment_deferrals_made	<p>Number of times the customer deferred their payment on the mortgage.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
number	<p>Case number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
open_date	<p>Date when the mortgage account was first opened.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
parent_sold_product	<p>Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table.</p>

Parameter	Description
	Data type: String (Reference)
pending_installments	<p>Number of payments remaining on the mortgage.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
prepayment_allowed	<p>Flag that indicates whether the mortgage allows prepayments.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes: Prepayments allowed • No: Prepayments not allowed <p>Data type: String</p> <p>Maximum length: 40</p>
principal_balance	<p>Amount of the remaining mortgage principal.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
product	<p>Sys_id of the product model of the mortgage. Located in the Product Model [cmdb_model] table.</p> <p>Data type: String (Reference)</p>
purpose	<p>How the funds of the mortgage will be used by the customer, such as working capital or equipment purchase.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
request_channel	<p>Type of communications channel (digital or banker assisted) the customer used to make the credit limit request.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
risk_rating	<p>Risk associated with the credit card account.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>

Parameter	Description
rollover_mode	<p>Method in which a customer can extend the mortgage, such as auto rollover or manual rollover.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
rollover_possible	<p>Flag that indicates whether the amount due on the mortgage can be rolled over in the future.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes: Rollover possible • No: Not eligible for rollover <p>Data type: String</p> <p>Maximum length: 40</p>
secondary_consumer	<p>Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String</p>
sourced_channel	<p>Source of the customer's business, such as broker or customer referral.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
start_date	<p>Start date of the mortgage.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
statement_frequency	<p>Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
statement_mode	<p>Method in which the statement is delivered to the customer, such as physical or online.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
status	<p>Current status of the account, such as issued, active, blocked, closed, cancelled, and so on.</p>

Parameter	Description
	Data type: String Maximum length: 40
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Name of the entity that created this record. Data type: String Maximum length: 40
sys_created_on	Date and time that the record was originally created. Data type: String (Date) Maximum length: 40
sys_domain	Unique identifier of the domain associated with the record. Data type: String Maximum length: 32 Default: global
sys_id	Unique identifier of the credit card record. Data type: String
sys_mod_count	Number of times the record has been updated. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Name of the entity that last updated this record. Data type: String Maximum length: 40
sys_updated_on	Date and time that the record was last updated. Data type: String (Date) Maximum length: 40

Parameter	Description
term	<p>Number of terms associated with the mortgage.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>

Payment Inquiry Case [sn_bom_payment_inquiry]

Element	Description
account	<p>Sys_id of the account record associated with the case. Located in the Account [customer_account] table.</p> <p>Data type: String</p>
active	<p>Flag that indicates whether the case is open and active.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Case is active • false: Case is closed <p>Data type: Boolean</p> <p>Default: true</p>
active_accountEscalation	<p>Sys_id of the active account escalation record associated with the case. Located in the Escalation [sn_customerservice_escalation] table.</p> <p>Data type: String</p>
activeEscalation	<p>Sys_id of the active escalation record associated with the case. Located in the Escalation [sn_customerservice_escalation] table.</p> <p>Data type: String</p>
activity_due	<p>Date for which the associated case is expected to be completed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
additionalAssigneeList	<p>List of the sys_ids of the additional persons (other than primary assignee) that have been assigned to the account. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
approval	String that describes the type of approval required.

Element	Description
	<p>Possible values:</p> <ul style="list-style-type: none"> • approved • cancelled • duplicate • not required • not requested • rejected • requested <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: not requested</p>
approval_history	<p>List of all approvals associated with the case.</p> <p>Data type: String (Journal)</p> <p>Maximum length: 4,000</p>
approval_set	<p>Date and time that the associated action was approved.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
asset	<p>Sys_id of the asset record associated with the case. Located in the Asset [alm_asset] table.</p> <p>Data type: String</p>
assigned_on	<p>Date and time that the case was assigned to the person identified in the <i>assigned_to</i> parameter.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
assigned_to	<p>Sys_id of the person assigned to the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
assignment_group	<p>Sys_id of the customer service agent group assigned to the case. Located in the Group [sys_user_group] table.</p> <p>Data type: String</p>
auto_close	<p>Flag that indicates whether the case was automatically closed.</p> <p>Possible values:</p>

Element	Description
	<ul style="list-style-type: none"> • true: Case was auto closed • false: Case was not auto closed <p>Data type: Boolean</p> <p>Default: false</p>
business_duration	<p>Length in calendar work hours, work days, and work weeks that it took to complete the case.</p> <p>Data type: String (Duration)</p> <p>Maximum length: 40</p>
business_service	<p>Sys_id of the service record associated with the case. Located in the Service [cmdb_ci_service] table.</p> <p>Data type: String</p>
calendar_duration	<p>Length in calendar hours, days, and weeks that it took to complete the case.</p> <p>Data type: String (Duration)</p> <p>Maximum length: 40</p>
case	<p>Case short description and case number.</p> <p>Data type: String</p> <p>Maximum length: 300</p>
case_report	<p>Sys_id of the associated case report. Located in the Case Report [sn_customerservice_case_report] table.</p> <p>Data type: String</p>
category	<p>Case category.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 0: Question • 1: Issue • 2: Feature <p>Data type: Number (Integer)</p> <p>Default: 1</p>
cause	<p>Details about the cause of the problem.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>

Element	Description
caused_by	<p>Sys_id of the change request that caused the case to be created. Located in the Change Request [change_request] table.</p> <p>Data type: String</p>
change	<p>Sys_id of the change request that caused the case to be created. Located in the Change Request [change_request] table.</p> <p>Data type: String</p>
closed_at	<p>Date and time that the case was closed.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
closed_by	<p>Sys_id of the user that closed the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
close_notes	<p>Notes made when the case was closed.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
cmdb_ci	<p>Sys_id of the configuration item associated with the case. Located in the Configuration Item [cmdb_ci] table.</p> <p>Data type: String</p>
comments	<p>Additional comments about the case.</p> <p>Data type: String (Journal Input)</p> <p>Maximum length: 4,000</p>
comments_and_work_notes	<p>Comments and work notes entered for the case.</p> <p>Data type: String (Journal List)</p> <p>Maximum length: 4,000</p>
company	<p>Sys_id of the company associated with the case. Located in the Company [core_company] table.</p> <p>Data type: String</p>
consumer	<p>Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String</p>

Element	Description
contact	<p>Business-to-business based cases only. Sys_id of the person to contact regarding this case. Located in the Contact [customer_contact] table.</p> <p>Data type: String</p>
contact_local_time	<p>Contact local time.</p> <p>Data type: String</p> <p>Maximum length: 70</p>
contact_time_zone	<p>Time zone of the contact associated with the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
contact_type	<p>Method in which the case was initially reported.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • chat • email • phone • social • web <p>Data type: String</p> <p>Maximum length: 40</p>
contract	<p>Sys_id of the contract associated with the case. Located in the Contract [ast_contract] table.</p> <p>Data type: String</p>
correct_account	<p>Account number to which the payment should have been sent.</p> <p>Data type: String</p> <p>Maximum length: 250</p>
correct_beneficiary	<p>Corrected name of the beneficiary to whom the payment should have been sent.</p> <p>Data type: String</p> <p>Maximum length: 250</p>
correct_routing	<p>Corrected routing number of the account to apply the payment to.</p> <p>Data type: String</p>

Element	Description
	Maximum length: 250
correlation_display	<p>Display value for the correlation ID.</p> <p>Data type: String</p> <p>Maximum length: 100</p>
correlation_id	<p>Unique identifier for content pulled from an external system. Used in tracking continued updates for the content as part of integration.</p> <p>Data type: String</p> <p>Maximum length: 100</p>
customer_reason	<p>Reason that the customer is making the payment inquiry, such as wrong account number, wrong sort code, incorrect amount, recurring payment not cancelled and such.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
delivery_plan	<p>Sys_id of the parent execution plan for this case. Located in the Execution Plan [sc_cat_item_delivery_plan] table.</p> <p>Data type: String</p>
delivery_task	<p>Sys_id of the execution plan task. Located in the Execution Plan Task [sc_cat_item_delivery_task] table.</p> <p>Data type: String</p>
description	<p>Detailed description of the problem associated with the case.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
due_date	<p>Date that the case is due to be closed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
entitlement	<p>Sys_id of the entitlement record associated with the case. Located in the Entitlement [service_entitlement] table. Entitlements define the type of support that a customer receives as well as the supported communication channels. An entitlement can be associated with a product, an asset, an account, or a contract.</p> <p>Data type: String</p>

Element	Description
error_type	<p>Type of error that was made, such as customer error or bank error.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
escalation	<p>Current escalation level.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 0: Normal • 1: Moderate • 2: High • 3: Overdue <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 0</p>
expected_start	<p>Date and time when work is scheduled to begin on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
external_id	<p>Unique identifier used to cross-reference this payment inquiry to a record in an external system.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
first_response_time	<p>Date and time when the first action was taken on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
follow_the_sun	<p>Flag that indicates whether the case should be handed-off for global follow-up.</p> <p>If a customer enters additional comments on a Priority 1 - Critical or a Priority 2 - High case, or if the case is escalated, the flag is automatically set to true.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Case should be handed-off for global follow-up • false: Case shouldn't be handed-off for global follow-up <p>Data type: Boolean</p>

Element	Description
	Default: false
follow_up	<p>Date and time of the next follow up action.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
group_list	<p>List of sys_ids of the group records associated with the case. Located in the Group [sys_user_group] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
impact	<p>Impact on customer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: High • 2: Medium • 3: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 3</p>
initiated_as_request	<p>Flag that indicates if this inquiry was initiated as a request by the customer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Inquiry initiated by customer. • false: Inquiry wasn't initiated by customer. <p>Data type: Boolean</p> <p>Default: false</p>
is_attempted_recovery	<p>Flag that indicates whether the customer tried to get misappropriated funds returned to them by reaching out to the beneficiary to whom the funds were incorrectly credited.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Recovery attempt • false: Not a recovery attempt <p>Data type: Boolean</p>
is_international	Flag that indicates whether this inquiry was made for an international payment transaction.

Element	Description
	<p>Possible values:</p> <ul style="list-style-type: none"> • true: International account • false: Domestic account <p>Data type: Boolean</p>
is_recurring	<p>Flag that indicates whether this inquiry was for a recurring payment.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Recurring payment • false: Manual payment <p>Data type: Boolean</p>
is_valid_claim	<p>Flag that indicates whether this is a valid inquiry claim.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Valid claim • false: Invalid claim <p>Data type: Boolean</p>
knowledge	<p>Flag that indicates if there is a knowledge base article available for the specified issue.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Knowledge base article is available for this issue • false: Knowledge base article is not available for this issue <p>Data type: Boolean</p> <p>Default: false</p>
location	<p>Sys_id of the record describing the company location. Located in the Location [cmn_location] table.</p> <p>Data type: String</p>
made_sla	<p>Flag that indicates whether the case was resolved in alignment with the associated service level agreement.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Case was resolved in alignment with the SLA. • false: Case was not resolved according to the SLA. <p>Data type: Boolean</p>

Element	Description
	Default: true
notes_to_comments	<p>Flag that indicates whether to add the resolution notes to the comments.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Resolutions notes, when added, are also added to the comments • false: Resolution notes in comments are not required <p>Data type: Boolean</p>
notify	<p>Method to use to notify contact/consumer.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: Do not notify • 2: Send email • 3: Telephone <p>Data type: Number (Integer)</p> <p>Default: 1</p>
number	<p>Case number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
opened_at	<p>Date and time that the case was opened.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
opened_by	<p>Sys_id of the person that initially opened the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
order	<p>Defines some ordering/sequencing, whose usage depends upon the specific use cases.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
other_reason	<p>Information entered in the Other Reason text box.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
parent	<p>Sys_id of the parent case to which this case (child) is associated. Located in the Task [task] table.</p>

Element	Description
	Data type: String
partner	<p>Sys_id of the partner associated with the case. Located in the Account [customer_account] table.</p> <p>Data type: String</p>
partner_contact	<p>Sys_id of the partner contact associated with the case. Located in the Contact [customer_contact] table.</p> <p>Data type: String</p>
payment_processor	<p>Processor used to handle the associated payment, such as BACS, CHAP, Wire, and SWIFT.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
priority	<p>Priority of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: Critical • 2: High • 3: Moderate • 4: Low <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 4</p>
proactive	<p>Flag that indicates whether the inquiry is being proactively monitored.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Being proactively monitored. • false: Not being monitored. <p>Data type: Boolean</p> <p>Default:false</p>
problem	<p>Sys_id of the issue that the customer is encountering. Located in the Problem [problem] table.</p> <p>Data type: String</p>
product	<p>Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table. A model is a specific version or configuration of an asset (for example, Apple Mac Book Pro).</p>

Element	Description
	Data type: String
reassignment_count	<p>Number of times that the case was reassigned to a person that is responsible for moving the case forward.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 0</p>
receiving_account	<p>Sys_id of the account record to which funds were erroneously credited. Located in the Account [customer_account] table.</p> <p>Data type: String</p>
receiving_contact	<p>Business-to-business based cases only. Sys_id of the contact associated with the account receiving. Located in the Contact [customer_contact] table.</p> <p>Data type: String</p>
receiving_customer	<p>Business-to-consumer cases only. Sys_id of the person associated with the receiving account. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String</p>
receiving_financial_account	<p>Sys_id of the financial account to which funds were erroneously sent. Located in the Financial Account [sn_bom_financial_account] table.</p> <p>Data type: String</p>
receiving_transactions	<p>List of sys_ids of transactions in the financial account to which the funds were erroneously sent. Located in the Financial Transaction [sn_bom_transaction] table.</p> <p>Data type: String</p> <p>Maximum length: 40,000</p>
recipient_bank	<p>Sys_id of the bank that incorrectly received funds. Located in the Financial Institution [sn_bom_financial_institution] table.</p> <p>Data type: String</p>
recipient_type	<p>Type of recipient, such as internal (bank customer) or external (not a bank customer), who incorrectly received funds.</p> <p>Data type: String</p> <p>Maximum length: 40</p>

Element	Description
rejection_goto	<p>Sys_id of the task to execute if the case is rejected. Located in the Task [task] table.</p> <p>Data type: String</p>
remitter_bank	<p>Sys_id of the bank that incorrectly remitted the funds. Located in the Financial Institution [sn_bom_financial_institution] table.</p> <p>Data type: String</p>
resolution_code	<p>Resolution state for the case, such as "Solved - Fixed by Support/Guidance provided".</p> <p>Data type: String</p> <p>Maximum length: 40</p>
resolved_at	<p>Date and time that the case was resolved.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
resolved_by	<p>Sys_id of the person that resolved the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
route_reason	<p>Reason that the case was routed to a different assignee.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
sender_transactions	<p>List of sys_ids of the transactions from the senders's financial account that were remitted incorrectly. Located in the Financial Transaction [sn_bom_transaction] table.</p> <p>Data type: String (List)</p> <p>Maximum length: 40,000</p>
sent_to_account	<p>Account number to which the funds were erroneously sent.</p> <p>Data type: String</p> <p>Maximum length: 250</p>
sent_to_beneficiary	<p>Name of the beneficiary to whom the funds were erroneously sent.</p> <p>Data type: String</p> <p>Maximum length: 250</p>

Element	Description
sent_to_routing	<p>Routing number or sort code of the bank to which the funds were erroneously sent.</p> <p>Data type: String</p> <p>Maximum length: 250</p>
service_definition	<p>Sys_id of the definition of service associated with this account. Located in the Service Definition [sn_bom_service_definition] table.</p> <p>Data type: String</p>
service_offering	<p>Sys_id of the service offering associated with the payment inquiry. Service offerings uniquely define the level of service in terms of availability, scope, pricing, and packaging options. Located in the Service Offering [service_offering] table.</p> <p>Data type: String</p>
short_description	<p>Concise description of the case.</p> <p>Data type: String</p> <p>Maximum length: 160</p>
skills	<p>Sys_ids of the skills needed to complete the case. Located in the Skill [cmn_skill] table.</p> <p>Data type: String</p> <p>Maximum length: 4,000</p>
sla_due	<p>Date/time at which the case must be closed based on the associated service level agreement.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sn_app_cs_social_social_profile	<p>Sys_id of the social media profile associated with the case. Located in the Social Profile [sn_app_cs_social_social_profile] table.</p> <p>Data type: String</p>
sold_product	<p>Sys_id of the financial account of the customer from where the payment was sent in error. Located in the Sold Product [sn_install_base_sold_product] table.</p> <p>Data type: String</p>
stage	<p>Stage of the inquiry, such as Closed Complete, Closed Rejected, Document Check, Authorization, and so on.</p> <p>Data type: String</p>

Element	Description
	Maximum length: 40
state	<p>Current state of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: New • 2: Open • 3: Awaiting Info • 4: Resolved • 5: Closed <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p> <p>Default: 1</p>
subcategory	<p>Case subcategory.</p> <p>Possible values:</p> <p>0: Question</p> <p>Data type: Number (Integer)</p> <p>Default: 0</p>
support_manager	<p>Sys_id of the CSM manager assigned to the case. Located in the User [sys_user] table.</p> <p>Data type: String</p>
sync_driver	<p>Flag that indicates whether there's driver synchronization.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Driver is synchronized • false: Driver isn't synchronized <p>Data type: Boolean</p>
sys_class_name	<p>Table that contains the case record.</p> <p>Data type: String</p> <p>Maximum length: 80</p>
sys_created_by	<p>Person that initially opened the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_created_on	Date and time when the case was initially created.

Element	Description
	<p>Data type: String (Date)</p> <p>Maximum length: 40</p>
sys_domain	<p>Domain associated with the case.</p> <p>Data type: String</p> <p>Maximum length: 32</p> <p>Default: global</p>
sys_domain_path	<p>Domain path.</p> <p>Data type: String</p> <p>Maximum length: 255</p> <p>Default: /</p>
sys_id	<p>Unique identifier for the case.</p> <p>Data type: String</p> <p>Maximum length: 32</p>
sys_mod_count	<p>Number of updates to the case since it was initially created.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
sys_updated_by	<p>Person that last updated the case.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_updated_on	<p>Date and time when the case was last updated.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
task_effective_number	<p>Identifying number.</p> <p>If the task has a Universal Request associated with it, it's the UR number. Otherwise, it's the current task number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
time_worked	<p>Total amount of time worked on the case.</p> <p>Data type: String (Timer)</p>

Element	Description
	Maximum length: 40
total_amount	<p>Total currency amount of the payments that were made in error under this inquiry case.</p> <p>Data type: String (Currency)</p> <p>Maximum length: 20</p>
transaction_id	<p>Unique transaction identifier for this payment inquiry.</p> <p>Data type: String</p> <p>Maximum length: 150</p>
universal_request	<p>Sys_id of a universal task that this inquiry is part of. Located in the Task [task] table.</p> <p>Data type: String</p>
upon_approval	<p>Action to take if the case is approved.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • do_nothing • proceed <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: proceed</p>
upon_reject	<p>Action to take if the case is rejected.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • cancel • goto <p>Data type: String</p> <p>Maximum length: 40</p> <p>Default: cancel</p>
urgency	<p>Urgency of the case.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • 1: High • 2: Medium • 3: Low <p>Data type: Number (Integer)</p>

Element	Description
	<p>Maximum length: 40</p> <p>Default: 3</p>
user_input	<p>Additional user input.</p> <p>Data type: String (User Input)</p> <p>Maximum length: 4,000</p>
variables	<p>Name-value pairs of variables associated with the case.</p> <p>Data type: String (Variables)</p> <p>Maximum length: 40</p>
watch_list	<p>List of sys_ids of the users who receive notifications about this case when additional comments are added or if the state of a case is changed to Resolved or Closed. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
wf_activity	<p>Sys_id of the workflow activity record associated with the case. Located in the Workflow Activity [wf_activity] table.</p> <p>Data type: String</p>
work_end	<p>Date and time work ended on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
work_notes	<p>Information about how to resolve the case, or steps taken to resolve it.</p> <p>Data type: String (Journal Input)</p> <p>Maximum length: 4,000</p>
work_notes_list	<p>List of sys_ids of the internal users who receive notifications about this case when work notes are added. Located in the User [sys_user] table.</p> <p>Data type: Array (List)</p> <p>Maximum length: 4,000</p>
work_start	<p>Date and time that work started on the case.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>

Personal Checking Account [sn_bom_checking_account] table

Parameter	Description
account	<p>Sys_id of the account record associated with the case. Located in the Account [customer_account] table.</p> <p>Data type: String</p>
account_number	<p>Customer's account number. By default, this is the display value for the record.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
accrued_interest	<p>Amount of accrued interest as of the date it is being viewed.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
active	<p>Flag that indicates whether the account is active.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Account is currently active. • false: Account is inactive. <p>Data type: Boolean</p> <p>Default: true</p>
application_id	<p>Unique identifier of the application submitted when applying for the checking account.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
balance	<p>Amount currently in the checking account.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>
base_currency	<p>Sys_id of the base currency used by the credit card. Located in the Currency [fx_currency] table.</p> <p>Data type: String (Reference)</p>
closure_date	<p>Date that the checking account account was closed.</p>

Parameter	Description
	<p>Data type: String (Date)</p> <p>Maximum length: 40</p>
consumer	<p>Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String</p>
customer_class	<p>Free-form classification of customer, such as Premier, Standard, or VIP.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
end_date	<p>Date the checking account ends.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
external_id	<p>Unique identifier used to cross-reference this credit card account to a record in an external system, such as a credit card insurance ID.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
interest_credit_account	<p>Sys_id of the deposit account associated with this checking account. Located in the Deposit Account [sn_bom_deposit_account] table.</p> <p>Data type: String</p>
interest_rate_apy	<p>Annual percentage yield for the checking account.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
interest_rate_end_date	<p>End date of the current interest rate.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
interest_rate_start_date	<p>Start date of the current interest rate.</p> <p>Data type: String (Date)</p>

Parameter	Description
	Maximum length: 40
name	<p>Full name of the primary person associated with the checking account.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
number	<p>Case number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
open_date	<p>Date when the checking account was first opened.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
other_margin	<p>Preferential discounts that are applicable to a category of customers, such as minors or senior citizens.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
parent_sold_product	<p>Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table.</p> <p>Data type: String (Reference)</p>
product	<p>Sys_id of the customer checking account. Located in the Product Model [cmdb_model] table.</p> <p>Data type: String (Reference)</p>
request_channel	<p>Type of communications channel (digital or banker assisted) the customer used to make the credit limit request.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
secondary_consumer	<p>Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String</p>
sourced_channel	Source of the customer's business, such as broker or customer referral.

Parameter	Description
	Data type: String Maximum length: 40
start_date	Date when the checking account was opened. Data type: String (Date) Maximum length: 40
statement_frequency	Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually. Data type: String Maximum length: 40
statement_mode	Method in which the statement is delivered to the customer, such as physical or online. Data type: String Maximum length: 40
status	Current status of the account, such as active, blocked, closed, cancelled, and so on. Data type: String Maximum length: 40
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Person that initially opened the case. Data type: String Maximum length: 40
sys_created_on	Date and time when the case was initially created. Data type: String (Date) Maximum length: 40
sys_domain	Domain associated with the case. Data type: String Maximum length: 32

Parameter	Description
	Default: global
sys_id	Unique identifier of the credit card record. Data type: String
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40

Personal Loan [sn_bom_personal_loan] table

Parameter	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
account_number	Customer's account number. By default, this is the display value for the record. Data type: String Maximum length: 40
accrued_interest	Amount of accrued interest as of the date it is being viewed. Data type: Number (Currency) Maximum length: 20
active	Flag that indicates whether the account is active. Possible values: <ul style="list-style-type: none">• true: Account is currently active.• false: Account is inactive.

Parameter	Description
	Data type: Boolean Default: true
amount	Sanctioned loan amount. Data type: Number (Currency) Maximum length: 20
application_id	Unique identifier of the application submitted when applying for the personal loan. Data type: String Maximum length: 255
apr	Annual percentage rate for the personal loan. Data type: Number (Integer) Maximum length: 40
balance	Outstanding balance on the loan. Data type: Number (Currency) Maximum length: 20
base_currency	Sys_id of the base currency used by the loan. Located in the Currency [fx_currency] table. Data type: String (Reference)
closure_date	Date that the personal loan account was closed. Data type: String (Date) Maximum length: 40
consumer	Sys_id of the primary consumer record associated with the loan. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
cosigner	Sys_id of the cosigner consumer record associated with the loan. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
credit_facility_id	Unique identifier of the credit facility linked to the loan.

Parameter	Description
	<p>Data type: String Maximum length: 255</p>
customer_class	<p>Free-form classification of customers, such as Premier, Standard, or VIP.</p> <p>Data type: String Maximum length: 40</p>
days_past_due	<p>Number of days that the current loan payment is past due.</p> <p>Data type: Number (Integer) Maximum length: 40</p>
delinquency_status	<p>Flag that indicates whether the account is currently delinquent.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes: Account is delinquent • No: Account is not delinquent <p>Data type: String Maximum length: 40</p>
disbursed_amout	<p>Total amount of money that has been borrowed by the associated customer.</p> <p>Data type: Number (Currency) Maximum length: 20</p>
document_id	<p>Unique identifier of the documents associated with this mortgage in an external document management system.</p> <p>Data type: String Maximum length: 255</p>
end_date	<p>End date of the personal loan.</p> <p>Data type: String (Date) Maximum length: 40</p>
external_id	<p>Unique identifier used to cross-reference this loan account to a record in an external system.</p> <p>Data type: String</p>

Parameter	Description
	Maximum length: 255
federal_backed_load	<p>Flag that indicates whether the associated loan is federally backed.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes: Federally backed loan • No: Not a federally backed loan <p>Data type: String</p> <p>Maximum length: 40</p>
grace_period_for_repayment	<p>Number of days that a customer has after the due date to send in a payment without penalties.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
guarantor	<p>Sys_id of the person that is guaranteeing the loan. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String (Reference)</p>
interest_rate	<p>Current interest rate of the loan.</p> <p>Data type: Number (Floating-point)</p> <p>Maximum length: 40</p>
interest_type	<p>Type of interest associated with the loan, such as fixed or floating.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
is_lending_insured	<p>Flag that indicates whether the account is insured.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • true: Account is insured. • false: Account is not insured. <p>Data type: Boolean</p>
last_payment_amount	<p>Amount of the most recent payment made on the loan.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>

Parameter	Description
last_payment_date	<p>Date of the most recent payment made on the loan.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
last_reviewed_on	<p>Date the loan was last reviewed.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
loan_classification	<p>Classification of the loan, such as standard, sub-standard, doubtful, or loss assets.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
maturity_date	<p>Date on which the loan becomes due.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
moratorium_end_date	<p>End date of any imposed moratorium (suspension of payment.)</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
moratorium_period	<p>Period for which the customer has a suspension of loan repayment, such as 6 months, 1 year, 2 years, and so on.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
moratorium_start_date	<p>Date on which the customer suspended payments on the loan.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
name	<p>Full name of the primary person responsible for the loan.</p> <p>Data type: String</p> <p>Maximum length: 255</p>
next_review_on	<p>Date on which the loan is to be reviewed.</p> <p>Data type: String (Date)</p>

Parameter	Description
	Maximum length: 40
no_of_installments	<p>Number of payments due on the loan.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
no_of_installment_deferrals_made	<p>Number of times the customer deferred their payment on the loan.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
number	<p>Case number.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
open_date	<p>Date when the personal loan account was first opened.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
parent_sold_product	<p>Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table.</p> <p>Data type: String (Reference)</p>
pending_installments	<p>Number of payments remaining on the loan.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
prepayment_allowed	<p>Flag that indicates whether the loan allows prepayments.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes: Prepayments allowed • No: Prepayments not allowed <p>Data type: String</p> <p>Maximum length: 40</p>
principal_balance	<p>Amount of the remaining loan principal.</p> <p>Data type: Number (Currency)</p> <p>Maximum length: 20</p>

Parameter	Description
product	<p>Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table.</p> <p>Data type: String (Reference)</p>
purpose	<p>How the funds of the loan will be used by the customer, such as working capital or equipment purchase.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
request_channel	<p>Type of communications channel (digital or banker assisted) the customer used to make the credit limit request.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
risk_rating	<p>Risk associated with this loan account.</p> <p>Data type: Number (Integer)</p> <p>Maximum length: 40</p>
rollover_mode	<p>Method in which a customer can extend the loan, such as auto rollover or manual rollover.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
rollover_possible	<p>Flag that indicates whether the balance due on the loan can be rolled over in the future.</p> <p>Possible values:</p> <ul style="list-style-type: none"> • Yes: Rollover is available • No: Rollover is not available <p>Data type: String</p> <p>Maximum length: 40</p>
secondary_consumer	<p>Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table.</p> <p>Data type: String</p>
sourced_channel	<p>Source of the customer's business, such as broker or customer referral.</p> <p>Data type: String</p>

Parameter	Description
	Maximum length: 40
start_date	<p>Start date of the personal loan.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
statement_frequency	<p>Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
statement_mode	<p>Method in which the statement is delivered to the customer, such as physical or online.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
status	<p>Current status of the account, such as issued, active, blocked, closed, cancelled, and so on.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_class_name	<p>Table that contains the case record.</p> <p>Data type: String</p> <p>Maximum length: 80</p>
sys_created_by	<p>Name of the entity that created this record.</p> <p>Data type: String</p> <p>Maximum length: 40</p>
sys_created_on	<p>Date and time that the record was originally created.</p> <p>Data type: String (Date)</p> <p>Maximum length: 40</p>
sys_domain	<p>Unique identifier of the domain associated with the record.</p> <p>Data type: String</p> <p>Maximum length: 32</p> <p>Default: global</p>

Parameter	Description
sys_id	Unique identifier of the personal loan record. Data type: String
sys_mod_count	Number of times the record has been updated. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Name of the entity that last updated this record. Data type: String Maximum length: 40
sys_updated_on	Date and time that the record was last updated. Data type: String (Date) Maximum length: 40
term	Number of terms associated with the loan. Data type: Number (Integer) Maximum length: 40