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**Ref No: V1.5 Date: 08-05-2024**

**Software Requirements Specification**

**Central Bank Instructions – FIU/CIR and Court Order – Dubai Court/CCMS**

**[CBI\_CO]**

**(NEWGEN CONFIDENTIAL)**

**Newgen Software Technologies Ltd.**

**New Delhi, INDIA**

|  |  |
| --- | --- |
| **Review Summary** | |
| **ITEM SUBMITTED BY**: Himanshi Chawla | |
| **REVIEW TEAM** | |
| **NAME** | **SIGNATURE** |
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| *2.* |  |
| *3.* |  |
| **REVIEW COMMENTS:** | |
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Contents

[1. Introduction 8](#_Toc166061876)

[1.1 Purpose 8](#_Toc166061877)

[1.2 Solution Scope 9](#_Toc166061878)

[1.3 Document Conventions 9](#_Toc166061879)

[1.4 Intended Audience 10](#_Toc166061880)

[1.5 References 10](#_Toc166061881)

[2. Overall Description 11](#_Toc166061882)

[2.1 Solution Perspective 11](#_Toc166061883)

[2.2 Solution Features 11](#_Toc166061884)

[2.3 User Classes and Characteristics 12](#_Toc166061885)

[2.4 Operating Environment 13](#_Toc166061886)

[2.5 Deliverables 14](#_Toc166061887)

[2.6 Assumptions and Dependencies and Constraints 14](#_Toc166061888)

[3. MVP-1 Work-Flow Requirement for FIU/CIR Portal Journey 15](#_Toc166061889)

[3.1 Initiation Maker 17](#_Toc166061890)

[*3.1.1* Description 17](#_Toc166061891)

[*3.1.2* Access Details: 23](#_Toc166061892)

[3.2 Initiation Maker Return 24](#_Toc166061893)

[*3.2.1* Description 24](#_Toc166061894)

[*3.2.2* Access Details: 24](#_Toc166061895)

[3.3 Initiation Checker 25](#_Toc166061896)

[*3.3.1* Description 25](#_Toc166061897)

[*3.3.2* Access Details: 26](#_Toc166061898)

[3.4 Compliance Referral Maker 26](#_Toc166061899)

[*3.4.1* Description 26](#_Toc166061900)

[*3.4.2* Access Details: 26](#_Toc166061901)

[3.5 Compliance Referral Checker 27](#_Toc166061902)

[*3.5.1* Description 27](#_Toc166061903)

[*3.5.2* Access Details: 27](#_Toc166061904)

[3.6 System Integration 28](#_Toc166061905)

[*3.6.1* Description 28](#_Toc166061906)

[3.6.2 Access Details 33](#_Toc166061907)

[3.7 Integration Error Handling 34](#_Toc166061908)

[*3.7.1* Description 34](#_Toc166061909)

[*3.7.2* Access Details: 35](#_Toc166061910)

[3.8 Compliance Maker 35](#_Toc166061911)

[*3.8.1* Description 35](#_Toc166061912)

[*3.8.2* Access Details: 36](#_Toc166061913)

[3.9 Compliance Checker 36](#_Toc166061914)

[*3.9.1* Description 36](#_Toc166061915)

[*3.9.2* Access Details: 37](#_Toc166061916)

[3.10 IOPS Maker 38](#_Toc166061917)

[*3.10.1* Description 38](#_Toc166061918)

[*3.10.2* Access Details: 38](#_Toc166061919)

[3.11 IOPS Checker 39](#_Toc166061920)

[*3.11.1* Description 39](#_Toc166061921)

[*3.11.2* Access Details: 39](#_Toc166061922)

[3.12 Hold Queue 40](#_Toc166061923)

[3.12.1 Description 40](#_Toc166061924)

[3.12.2 Access Details 40](#_Toc166061925)

[3.13 Operations Maker 41](#_Toc166061926)

[*3.13.1* Description 41](#_Toc166061927)

[*3.13.2* Access Details: 43](#_Toc166061928)

[3.14 Operations Checker 43](#_Toc166061929)

[*3.14.1* Description 43](#_Toc166061930)

[*3.14.2* Access Details: 44](#_Toc166061931)

[3.15 Archival 44](#_Toc166061932)

[3.15.1 Description 44](#_Toc166061933)

[3.15.2 Access Details 45](#_Toc166061934)

[4. MVP-2 Workflow Requirement for DC / CCMS Journey 46](#_Toc166061935)

[4.1 Email WI Creation – Dubai Court Cases 48](#_Toc166061936)

[4.1.1 Description 48](#_Toc166061937)

[4.2 Journey based on Request Types 49](#_Toc166061938)

[4.2.1 Inquiry Flow 49](#_Toc166061939)

[4.2.2 Statement Request – Out of scope 50](#_Toc166061940)

[4.2.3 Signatory Details Flow 53](#_Toc166061941)

[4.2.4 Deceased – Inquiry Flow 54](#_Toc166061942)

[4.2.5 Deceased – Transfer Flow 55](#_Toc166061943)

[4.2.6 Transfer Flow 59](#_Toc166061944)

[4.2.7 Salary Transfer Flow 61](#_Toc166061945)

[4.2.8 Hold Flow 63](#_Toc166061946)

[4.2.9 Cancellation Flow 65](#_Toc166061947)

[4.2.10 Others 67](#_Toc166061948)

[5. Queue Descriptions – DC/CCMS 68](#_Toc166061949)

[5.1 Initiation Maker 69](#_Toc166061950)

[5.1.1 Description 69](#_Toc166061951)

[5.1.2 Access Details 78](#_Toc166061952)

[5.2 Initiation Checker 79](#_Toc166061953)

[5.2.1 Description 79](#_Toc166061954)

[5.2.2 Access Details 82](#_Toc166061955)

[5.3 Initiator Maker Return 83](#_Toc166061956)

[5.3.1 Description 83](#_Toc166061957)

[*5.3.2* Access Details: 83](#_Toc166061958)

[5.4 System Integration 84](#_Toc166061959)

[5.4.1 Description 84](#_Toc166061960)

[5.4.2 Access Details 85](#_Toc166061961)

[5.5 Hold Queue 86](#_Toc166061962)

[5.5.1 Description 86](#_Toc166061963)

[5.5.2 Access Details 87](#_Toc166061964)

[5.6 IOPS Maker 87](#_Toc166061965)

[5.6.1 Description 87](#_Toc166061966)

[5.6.2 Access Details 88](#_Toc166061967)

[5.7 IOPS Checker 88](#_Toc166061968)

[5.7.1 Description 88](#_Toc166061969)

[5.7.2 Access Details 89](#_Toc166061970)

[5.8 Inv ~~IOPS~~ OPS Maker 90](#_Toc166061971)

[5.8.1 Description 90](#_Toc166061972)

[5.8.2 Access Details 90](#_Toc166061973)

[5.9 Inv ~~IOPS~~ OPS Checker 91](#_Toc166061974)

[5.9.1 Description 91](#_Toc166061975)

[5.9.2 Access Details 91](#_Toc166061976)

[5.10 Cards Maker 92](#_Toc166061977)

[5.10.1 Description 92](#_Toc166061978)

[5.10.2 Access Details 92](#_Toc166061979)

[5.11 Cards Checker 93](#_Toc166061980)

[5.11.1 Description 93](#_Toc166061981)

[5.11.2 Access Details 93](#_Toc166061982)

[5.12 Financial Maker 94](#_Toc166061983)

[5.12.1 Description 94](#_Toc166061984)

[5.12.2 Access Details 94](#_Toc166061985)

[5.13 Financial Checker 95](#_Toc166061986)

[5.13.1 Description 95](#_Toc166061987)

[5.13.2 Access Details 95](#_Toc166061988)

[5.14 Operations Maker 96](#_Toc166061989)

[5.14.1 Description 96](#_Toc166061990)

[5.14.2 Access Details 101](#_Toc166061991)

[5.15 Operations Checker 102](#_Toc166061992)

[5.15.1 Description 102](#_Toc166061993)

[5.15.2 Access Details 104](#_Toc166061994)

[5.16 Sys Auto Remittance 105](#_Toc166061995)

[5.16.1 Description 105](#_Toc166061996)

[5.16.2 Access Details 105](#_Toc166061997)

[5.17 Track PO 106](#_Toc166061998)

[5.17.1 Description 106](#_Toc166061999)

[5.17.2 Access Details 107](#_Toc166062000)

[5.18 Integration Error Handling 108](#_Toc166062001)

[5.18.1 Description 108](#_Toc166062002)

[5.18.2 Access Details 109](#_Toc166062003)

[5.19 Archival 109](#_Toc166062004)

[5.19.1 Description 109](#_Toc166062005)

[5.19.2 Access Details 110](#_Toc166062006)

[6. MVP-3 Bulk Processing CIR Requests Journey 111](#_Toc166062007)

[6.1 Background of Requests 111](#_Toc166062008)

[6.2 Workflow Requirements – Bulk Processing CIR 114](#_Toc166062009)

[6.3 System Check 115](#_Toc166062010)

[6.3.1 Description 115](#_Toc166062011)

[6.3.2 Access Details 116](#_Toc166062012)

[6.4 Initiation Checker 116](#_Toc166062013)

[6.4.1 Description 116](#_Toc166062014)

[6.4.2 Access Details 118](#_Toc166062015)

[6.5 System Integration 119](#_Toc166062016)

[6.5.1 Description 119](#_Toc166062017)

[6.5.2 Access Details 121](#_Toc166062018)

[6.6 IOPS Maker 121](#_Toc166062019)

[6.6.1 Description 121](#_Toc166062020)

[6.6.2 Access Details 122](#_Toc166062021)

[6.7 IOPS Checker 122](#_Toc166062022)

[6.7.1 Description 122](#_Toc166062023)

[6.7.2 Access Details 123](#_Toc166062024)

[6.8 Collect 123](#_Toc166062025)

[6.8.1 Description 123](#_Toc166062026)

[6.8.2 Access Details 124](#_Toc166062027)

[6.9 Integration Error Handling 124](#_Toc166062028)

[6.9.1 Description 124](#_Toc166062029)

[6.9.2 Access Details 125](#_Toc166062030)

[6.10 Archival 125](#_Toc166062031)

[6.10.1 Description 125](#_Toc166062032)

[6.10.2 Access Details 126](#_Toc166062033)

[6.11 Post Approval Tasks 126](#_Toc166062034)

[7. Escalation Matrix 127](#_Toc166062035)

[8. External Interface Requirements 128](#_Toc166062036)

[8.1 User Interfaces 128](#_Toc166062037)

[8.2 Hardware Interfaces 128](#_Toc166062038)

[8.3 Software Interfaces 128](#_Toc166062039)

[9. Other Nonfunctional Requirements 131](#_Toc166062040)

[9.1 Performance Requirements 131](#_Toc166062041)

[9.2 Safety Requirements 131](#_Toc166062042)

[9.3 Security Requirements 131](#_Toc166062043)

[10. Appendix A: Technical Specification Document 132](#_Toc166062044)

[11. Appendix B: Process Data Capture Sheet 132](#_Toc166062045)

[12. Appendix C: Internal Email Templates 132](#_Toc166062046)

[12.1 FIU/CIR – Email to Compliance for Non-RAK Bank Customer 132](#_Toc166062047)

[12.2 DC/CCMS 133](#_Toc166062048)

[12.3 Bulk Processing CIR 133](#_Toc166062049)

[12.3.1 Inquiry 133](#_Toc166062050)

[12.3.2 Freeze 133](#_Toc166062051)

[12.3.3 Prohibited 134](#_Toc166062052)

[13. Appendix D: Templates 135](#_Toc166062053)

[13.1 Prev Ref No. – PDF 135](#_Toc166062054)

[13.2 CIF Results - PDF 136](#_Toc166062055)

[13.3 Account Summary – FIU Template 137](#_Toc166062056)

[13.4 Account Summary DC/CCMS Template 137](#_Toc166062057)

[13.5 Bulk Processing Excel Templates 138](#_Toc166062058)

[14. Appendix E: Dubai Court & Customer Communication 138](#_Toc166062059)

[14.1 Dubai Court Communication (Email + Letters) 138](#_Toc166062060)

[14.2 Customer Communication (Email + Letters) 138](#_Toc166062061)

[15. Appendix F: Open Items 138](#_Toc166062062)

[16. Addendum 139](#_Toc166062063)

[16.1 Statement Request in DC/CCMS 139](#_Toc166062064)

[16.2 Hold Request Update 140](#_Toc166062065)

[16.3 Bulk CIR Request – Non-RAK Customer 140](#_Toc166062066)

# Introduction

## Purpose

**'Central Bank Instructions & Court Order’** or **CBI/CO** Process aims to implement Newgen’s IBPS platform for automating requests received from:

1. **FIU (Financial Intelligence Unit)** and **CIR (Customer Information Request)** Portals from Central Bank.
2. **Dubai Court** through email and **CCMS (Court Case Management System)** under Central Bank Portal for other emirates.
3. **Bulk Processing CIR Requests** via Excel WI Creation.

The process will include automating the process for multiple requests received from the above institutions and required approvals from Operations / Compliance team along with Dubai Court and Customer Communications.

The key objectives of this process are:

* Workflow automation
* Integration with Core Banking System
* Reporting
* Tracking
* Accountability
* Enhance user experience.
* Appropriate controls
* Reducing email exchanges
* Less paper approaches.
* Document Generations

## Solution Scope

The scope of the process is to automate the workflow and process the multiple request types received from FIU, CIR, CCMS, Dubai Court & Bulk Processing CIR Req.

## Document Conventions

* The document has used bold words to highlight the user requirements.
* The document has used short forms for some commonly abbreviated terms. Such abbreviated terms are expanded at the first occurrence of usage.
* Word(s) used as a phrase, are surrounded with single quotes (‘’) for distinction.
* Sections / Text highlighted Yellow represents ‘Required Information’.

|  |  |  |
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| **Items** | **Font Type** | **Font Size** |
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| Headings 2 | Calibri | 14 |
| Headings 3 | Calibri | 13 |
| Body | Calibri | 12 |

|  |  |
| --- | --- |
| Term | Description |
| RAK | National Bank of Ras Al-Khaimah |
| Newgen | Newgen Software Technologies Ltd. |
| iBPS | Intelligent Business Process Suite |
| TSD | Technical Specification Document |
| FIU | Financial Intelligence Unit |
| CIR | Customer Information Request |
| DC | Dubai Court |
| CCMS | Court Case Management System |
| IOPS | Islamic Operations |
| INV OPS | Investment Operations |
| WI | Work Item |
| WS | Work Step |
| TAT | Turn Around Time |
| PC | Profile Change |

## Intended Audience

* The document is intended to be a guide for Business Users, Developers, Project Leader, Project Manager, Architecture Teams, and Testers.
* The goal of this document is to finalize the requirements of the ‘CBI/CO Process at RAK Bank.
* The document will be the base document for ‘System Integration Testing’ and ‘User Acceptance Testing’.

## References

NA

# Overall Description

## Solution Perspective

The key requirement of RAK Bank is to automate the Central Bank Instructions/ Court Order Process, once the request is received from **FIU**, **CIR** (Inquiry/Freeze/Un-Freeze of products), **Dubai Court** Email, **CCMS** (Inquiry, Statement Request, Signatory Details, Deceased – Inquiry, Deceased – Transfer, Transfer, Salary Transfer, Hold, Cancellation & Others) and the **CIR** **Bulk Requests** including Inquiry, Freeze & Prohibition (for CIR). Following were some of the challenges faced by the users in the current As-Is manual process:

* Multiple Email communications for approvals and attachments.
* Manually perform search for each customer.
* Manually performing freeze/unfreeze/Hold/Transfers/Remittance tasks through Core Banking system.
* Tracking and reporting of requests through emails.
* N number of email exchanges between multiple departments at one time.

The solution should offer capability to monitor TAT (Turn Around Time) through online dashboards, provide a unified interface to users, rule-based work allocation and complete monitoring and measurement of process performance coupled with capability to send alerts based on events.

## Solution Features

The new process aims to achieve operational efficiencies by saving user’s time and cost effectiveness for the bank by provision of following features in the system:

* ‘Process Flow’ for the business process followed currently along with automation.
* ‘Decision History’ window would address the problem of viewing audit trails as this would contain the entire history of the previous work steps – Decisions Taken, Date-Time, Remarks, Reject Reasons, if any.
* Eliminating the manual process of the users receiving and performing actions on such requests, hence reducing TAT of those requests/application where processing the court orders or central bank instructions is a mandatory process.
* System integration calls would help user access and update the details in various surround systems.
* Reports of total requests processed can be viewed in user’s customized dashboards.
* Bifurcation between different types of requests (FIU/CIR/Dubai Court/CCMS) based on Dynamic forms.
* Auto triggering of Email Communications internally to other units as well as to Dubai Court.
* Unit level escalation matrix.
* Advance Search of WI based on reference number.
* Email WI Creation & Excel Sheet WI Creations.

## User Classes and Characteristics

User groups detailed in the table below are derived as part of the process discovery exercise. IBPS allows creation of new user groups, in case new groups are required in future.

|  |  |  |
| --- | --- | --- |
| S. No. | Group Name | Description |
|  | Operations Initiation | Users of this group will have access rights on following queues:   * **Initiation Maker** * **Initiation Maker Return** * **Initiation Checker**   This group will be created without filters. |
|  | Compliance | Users of this group will have access rights on following queues:   * **Compliance Referral** * **Compliance Maker** * **Compliance Checker**   This group will be created without filters. |
|  | Islamic Operations | Users of this group will have access rights on following queues:   * **IOPS Maker** * **IOPS Checker**   This group will be created without filters. |
|  | Card Operations | Users of this group will have access rights on following queues:   * **Cards Maker** * **Cards Checker**   This group will be created without filters. |
|  | Investment Operations | Users of this group will have access rights on following queues:   * **Inv OPS Maker** * **Inv OPS Checker**   This group will be created without filters. |
|  | Financial Unit | Users of this group will have access rights on following queues:   * **Financial Maker** * **Financial Checker**   This group will be created without filters. |
|  | Operations | Users of this group will have access rights on following queues:   * **Operations Maker** * **Operations Checker** * **Integration Error Handling**   This group will be created without filters. |
|  | Read Only | Users of this group will be able to view the work-item in read only mode. |

## Operating Environment

The existing environment will be used for UAT and Production.

## Deliverables

The following will be deliverable:

* Release based on the requirement specified in the document.

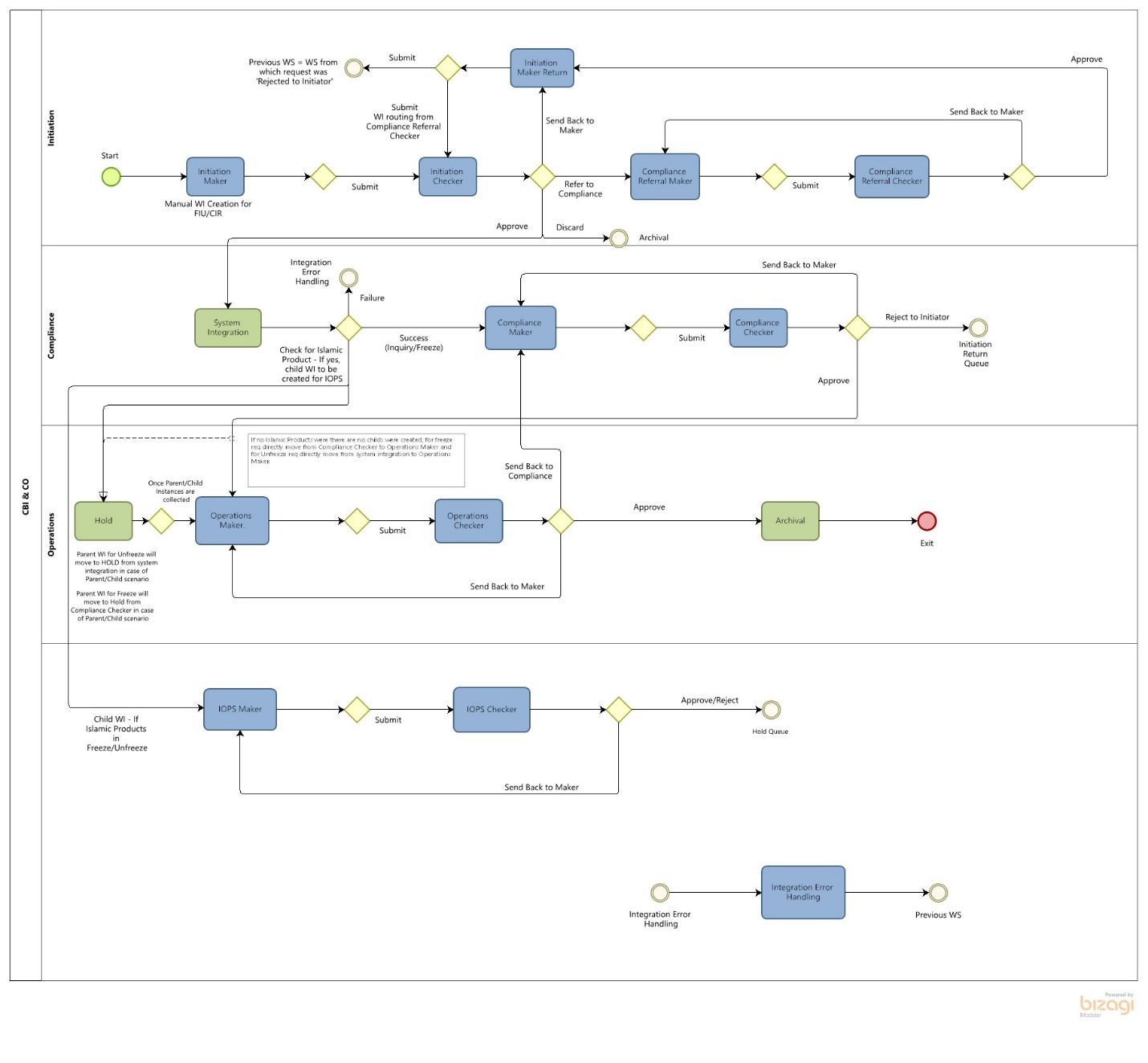
## Assumptions and Dependencies and Constraints

The requirement specifications mentioned in Scope Document are based on discussions with various teams/ departments /business users of RAKBank.

* This implementation will be done on top of Newgen IBPS/Omni Docs product suite; thus, the implementation has dependency on IBPS /Omni Docs product suite.
* The workflow will be implemented in English language only. There would not be any data entry or screens in any other languages. Email Communications and Letter templates will be bilingual (Arabic language will always remain static throughout the process).
* Any new requirement, addition or modification to the current requirements as mentioned in the current document will be treated as changes.
* SMS will remain in English language and Email will be bilingual. (English & Arabic) – No SMS to be triggered in the entire journey, only Emails are there.

# MVP-1 Work-Flow Requirement for FIU/CIR Portal Journey





* **Initiation Maker:** User work step to create a new work-item as per the requested channel.
* **Initiation Maker Return:** User work step to handle the work-items sent back for amendments from other work-steps.
* **Initiation Checker:** User work step to review all the details and attached documents.
* **Compliance Referral Maker:** User work step to provide comments & clarifications to initiation checker team if required.
* **Compliance Referral Checker:** User work step to review the comments provided by Compliance Referral Maker.
* **System Integration**: System work step for Integration with Finacle to mark/remove Internal or External Blacklists, Freeze, Unfreeze Products.
* **Integration Error Handling:** User work step which will be used for failed integration calls for operation and system errors.
* **Compliance Maker:** User work step to attach the relevant documents and response in the work-item.
* **Compliance Checker:** User work step to review the work-item details and all the attachments.
* **Hold:** System queue for collecting parent/child instance
* **Operations Maker:** User work step to fetch the customer exposure and generate the PDF document.
* **Operations Checker:** User work step to review the action taken by Operations Maker.
* **IOPS Maker:** Child WI where user will manually update the work-item for Freeze and Un Freeze instructions.
* **IOPS Checker:** Child WI where user will review the action taken by IOPS Maker.
* **Archival:** Finally approved cases and cases for Non-Rak Bank customer.

## Initiation Maker

### Description

1. This will be a user work-step. i.e., the user will have access to this queue.
2. User will create the WI based on the request received through FIU/CIR Portal.
3. User will select the requested channel from the dropdown as FIU or CIR.
4. Based on the selection of requested channel, fields will appear on the iBPS system. Refer to Appendix B for fields list in Process Data Capture Sheet.
5. User will select the request type from the dropdown with following values – **‘Inquiry’, ‘Freeze’, ‘Un-Freeze’.**
6. List of values will be as follows:

|  |  |  |
| --- | --- | --- |
| Requested Channel | Request Type |  |
| FIU | Inquiry |  |
| Freeze | **Freeze Type:** 1. Total Freeze  2. Credit Freeze  3. Debit Freeze |
| Unfreeze |  |
| CIR | Inquiry |  |
| Freeze | **Freeze Type:** 1. Total Freeze  2. Credit Freeze  3. Debit Freeze |
| Unfreeze |  |
| Prohibited | *< Will only be visible in case of bulk CIR request WI Creation.>* |

1. Users will fill all the mandatory fields on the form and can add multiple customers in the grid. (Up to 10 Customers only in one WI)
2. If the user is adding multiple customer requests in one WI, it is mandatory that the requested channel and request type should remain same. For e.g., If the user is entering data for two customers in one WI under FIU and the request type is Freeze. This means that both the customer requests are aligned with Freeze only. The same will happen in the case of the other two request types.
3. The user will enter the reference no. and previous reference no. (if applicable). The user can click on **‘Generate PDF’** button to extract the details of all previous WI existing with the same ‘Reference No.’ entered in ‘Previous Reference No.’ field.
   1. Previous Reference No. = Reference No. (Of another existing WI).
4. The ‘Generate PDF’ button will be enabled only if the user will enter ‘Previous Reference No.’, otherwise it will remain disabled.
5. If the WI with Previous Reference No. as Reference Number exists, then only the PDF will get generated. If there is no WI with Previous Reference No. as Reference No., then there will be error message for the user as **‘There is no WI with such Reference Number’.**
6. PDF will be generated based on previous reference number once the user clicks on a button “Generate PDF”, this document will contain all open / closed work-items’ details and get attached with the WI along with previous **‘Central Bank Attachment’**. The below fields will be available in the PDF file generated.
   1. Work-item Number.
   2. Requested Date
   3. Compliance Response *(Pls refer appendix D for the template format)*
7. Users will be able to create cases for multiple customers based on the Customer Type: Individual / Non-Individual or Both.
8. If the user has selected Individual first, filled the customer data and performed all the searches, post that if he is selecting non-individual also, then there will be a pop-up for the user to select ‘Both’ only for filling data for both Individual and Non-Individual. Same goes for vice versa.
9. A Report will be implemented that will display the list of archived and active WIs based on CIF. ~~–~~ **~~BAM report~~** – Advance Search parameter will be available for CIF.
10. On entering the customer data (Individual/ Non-Individual), user will perform a Dedupe check to identify whether the customer is RAK Bank Customer or Non - RAK Bank Customer. The details for CIF will be fetched in the same grid as Customer Details in the case of Internal Customer. If no CIF is received in the dedupe search, then it will be considered as a ‘Non-RAK Bank Customer’ based on the API response.
11. The dedupe check will happen as soon as the user fills the details and clicks on ‘Search’ and the data will be populated in the Customer Details Grid.
12. While filling in the customer details; Passport/Emirates ID (one out of both) in case of Individual Customers and Trade License Number in case of Non-Individual Customer will always be unique. The user will not be able to enter the same data (Passport/ Emirates Id/Trade License) for another customer. If the user enters the same fields, the system will throw an error message.

Data to be filled for Individual Customer to perform the Dedupe Check:

* First Name
* Middle Name
* Last Name
* DOB
* Nationality
* Passport
* Emirates ID

Data to be filled for Non-Individual Customer to perform the Dedupe Check:

* Company Name
* Trade License No.
* Date of Establishment
* TL Issuing Authority
* Country of Incorporation

1. The details of RAK Bank Customer and Non-RAK Bank Customer will be present throughout the workflow for each work step.
2. The user will select the main CIF/external customer by clicking on a tick box and then click on ‘Matched’ for the customer’s identified.
3. If the user needs to un-match the CIF/external customer, he will click on the tick box and click on un-matched button, that CIF/external customer will be de-selected or unmatched.
4. The user will be able to match multiple CIFs/external customers at one time by selecting the required CIFs/external customers and clicking on ‘Matched’. With this, all the selected CIFs/external customers will be matched.
5. There will be a button named ‘**Fetch Related Parties’**. The user will click on that button and all the related parties for the ‘Matched’ CIFs/external customers will be fetched. They will be populated in the next grid named ‘**Related Party Details’**.
6. If the user is fetching related parties for the first time by matching certain CIFs, then the matched CIFs will be considered for the search. But, if the user is again adding a customer and matching a CIF and post that again clicking on fetch related parties’ button, then only the new matched CIF will be considered. The CIFs for which related parties are already fetched will be excluded from the fetch in the second time.
7. User will fetch related party CIFs and associated fields in the grid below Customer Details grid. will appear.

**Related Party Details (Individual & Non-Individual)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Main CIF ID | CIF ID Name | Related CIF ID | Related CIF Name (Customer / Company) | Relationship |
|  |  |  |  | *(This will only be available for external customers – while fetching linked CIFs)* |

1. The user will select the related party CIFs in a similar way, by clicking on the tick box and selecting ‘matched’.
2. Once related party CIFs are fetched, the user will fetch the products for all the matched main CIFs and related party CIFs one at a time. By clicking on a button “**Fetch Products**” against each CIF in both grids. (Main CIF & Related Parties).
3. For Non-RAK Customers, the related shareholder details will be searched for the matched customer. The user will be able to fetch products for the related shareholder CIFs in this case but will not be able to fetch products for the main customer.
4. In the Customer Details grid, for Non-RAK Customers, the button **‘Fetch Products’** will be disabled.
5. Once the user has fetched related parties or products for a matched CIF, he will not be able to unmatch it. The user will delete the customer.
6. The products retrieved from Finacle API will be displayed in the **Product Details** Grid. The products can be repetitive based on the existing freeze type & existing freeze reason codes received. All the rows will be considered uniquely for the user selection for further actions.

**Product Details**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CIF ID** | **Account ID** | **Account Type** | **Account Status** | **Is Joint Account** | **Category** | **Product ID** | **Existing Freeze Type** | **Freeze Reason Code** | **Freeze Remarks** |
|  |  |  |  |  |  |  |  |  |  |

1. While fetching the products for main CIFs, on the final submission of WI, there will be a system alert if in case any CIF is missed for fetching of products. It will be mandatory for the user to fetch products for all matched main CIFs identified during dedupe check. However, to fetch products for related party CIFs, there will be a pop up shown to customer if any matched CIF is missed. It will not be mandatory for the user to fetch in case of related party CIFs.
2. For request type Inquiry and Freeze, user will not select any products. But for Un-Freeze request user will select the products from the product details grid and click on **‘Consider for Unfreeze’.**
3. The system will display the existing type of freeze against each product when the products are fetched if available in the API response.
4. If the request type is ‘Unfreeze’, the user will fetch the Blacklist Details for matched main CIFs/external customers and Related Party CIFs by clicking on the button **‘Get Blacklist Details’** and the blacklist details from Finacle will appear in a grid below. The user will select the rows from the Blacklist Details grid for which Blacklists have to be removed, internal as well as external. On selecting blacklist details user will click on the button **‘Consider for Blacklist Update’.**

**Blacklist Details**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CIF ID** | **Master Data ID** | **Customer/Company Name** | **Date of Birth / Date of Incorporation** | **Blacklisted Flag** | **Blacklist Remarks** | **Blacklist Reason Code** | **Blacklist Start Date** | **Court Order No.** | **Court Order Date** | **CB Circular No.** | **CB Circular date** |
|  |  |  |  |  |  |  |  |  |  |  |  |

1. To modify the customer details user must delete the row from customer details grid one by one, to automatically clear all the related party CIFs and products searched for that customer. Post that user will add the customer details again and will perform the dedupe check, fetch the related party CIFs and will fetch all the products associated with the selected CIFs.
2. PDF document to be generated on Customer Search when the WI is submitted by the user. *<Kindly refer Appendix D for the template format>*
3. While submitting the WI, Central Bank Attachment will be a mandatory document for the user to upload. Without this, the user will not be able to submit the WI and the system will throw error message as ‘**Mandatory Documents not attached’**.
4. User will select decision as **‘Submit’**, click on **‘Done’** and the work-item will move to ‘**Initiation Checker queue’.**

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI will move to** |
| Submit | All the mandatory field/ doc are filled. | Initiation Checker |

**Please Note:** Dedupe Check / Fetching related party details/Products fetching/Blacklist Inquiry is indicative; the actual details of call will be mentioned in TSD document. The details mentioned in TSD document will be final for Development / SIT / UAT / Production.

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations initiation users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Initiation Maker Return

### Description

1. This is a user queue. i.e., the user will have access to this queue.
2. This queue is for modification, used by initiation maker.
3. Once any user submits or rejects back the WI to initiation maker, it will move to Initiation Maker Return queue.
4. All the rights and access will be the same as Initiation Maker.
5. To modify the customer details user must delete the row to clear all the related party CIFs and products. Post that user will add the customer details and will perform the dedupe check, fetch the related party CIFs and will fetch all the products associated with the selected CIFs.
6. User will select a decision as ‘**Submit**’ and the work-item will move to Previous Work-step.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI will move to** |
| Submit | If request was received from ‘Compliance Referral Checker’ | Initiation Checker |
| Submit | If request was ‘Rejected to Initiator’ | Previous WS |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations initiation users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Initiation Checker

### Description

1. This will be a user work-step. i.e., the user will have access to this queue.
2. User will review the WI submitted by Initiation Maker.
3. All the fields and attachments will be visible to the user in the non-editable mode.
4. Users will enter the comments in the remarks section of decision.
5. User will select the decision and WI will move to the next work step as below:
   1. **‘Initiation Maker Return’** queue: If there are any amendments that need to be made, the user will select the decision as **‘Send Back to Maker’** and WI will move to this queue.
   2. **‘Compliance Referral Maker’** queue: If there are some clarifications required from compliance, the user will select the decision as ‘**Refer to Compliance’** and WI will move to this queue.
   3. **‘System Integration’** queue: If the user takes the decision as **‘Approve’**, the WI will move to this queue.
   4. **‘Archival’** queue: If the user takes decision as **‘Discard’**, the WI will move to this queue.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Approve | System Integration |
| Refer To Compliance | Compliance Referral Maker |
| Send Back to Maker | Initiator Maker Return |
| Discard | Archival |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations initiation users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Compliance Referral Maker

### Description

1. This will be a user queue. i.e., the user will have access to this queue.
2. User will review the WI submitted by Initiation Checker.
3. All the fields and attachments will be visible to the user in the non-editable mode.
4. Users will enter the comments in the remarks section of decision.
5. User will select a decision as **‘Submit’** and the work-item will move to **‘Compliance Referral Checker’** Work-step.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Submit | Compliance Referral Checker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Compliance referral users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Compliance Referral Checker

### Description

1. This will be a user queue. i.e., the users will have access to this queue.
2. Users will review the WI submitted by Compliance Referral Maker.
3. All the fields and attachments will be visible to the user in the non-editable mode.
4. Users will review the comments given by ‘Compliance Referral Maker’.
5. User will select the decision and WI will move to the next work step as below:
   1. **‘Initiation Maker Return’** queue: If user will select the decision as **‘Submit’.**
   2. **‘Compliance Referral Maker’** queue: If there are some clarifications/amendments required from compliance referral maker, user will select the decision as **‘Send Back to Maker’**.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Submit | Initiator Maker Return |
| Send Back to Maker | Compliance Referral Maker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Compliance referral users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## System Integration

### Description

1. This will be a system queue (i.e., users will not have excess to this queue).
2. Once Initiation Checker selects the decision as **‘Approve’** the WI will move to this queue.
3. In this queue integration calls will be placed as per the request types:
   1. **For Inquiry** – An existing Update CIF API to be modified to create internal blacklist for RAK bank customers. For Non-RAK Bank customers, an API will be used to mark external blacklists. The selected main CIFs will be considered for blacklist as below:
      1. If the request type is FIU: Blacklists will be marked only for Main CIFs (Selected) and not for Related Party CIFs. In the case of RAK Bank Customers, the Internal Blacklist will be placed. In the case of Non-RAK Bank Customers, an External Blacklist will be placed.
      2. If request type if CIR: No Internal/External Blacklist to be placed.
      3. In both cases, for Non-RAK Bank customers, Email will be triggered to Compliance. *(Kindly refer appendix C for Internal Email Template)*
   2. **For Freeze** – An existing Update CIF API to be modified to create internal blacklist for RAK bank customers. For Non-RAK Bank customers, an API will be used to mark external blacklists. Email will be triggered to Compliance email ID for Non-Rak Bank Customer. Blacklist will be placed for both main CIFs as well as Related Party CIFs based on the CIFs selected by the user. Freeze requests will be placed for all products under CIFs marked as matched (Main CIFs as well as Related Party CIFs). API will be used to Freeze the following products for RAK Bank Customers:
      1. CASA Accounts
      2. Cards
      3. Fixed Deposits (Conventional)
      4. Investments

* If the request type is FIU: Blacklists will be marked for both Main CIFs and Related Party CIFs (Selected ones’).
* If the request type is CIR: Blacklists will be marked for both Main CIFs and Related Party CIFs (Selected ones’).
* System to check the ‘**Existing Freeze Type’** in the product details and ‘**Freeze Type**’ selected by the user during Initiation. Below actions to be performed based on the combination of both these fields:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Existing Freeze Type | Freeze Type | Action while placing freeze | Freeze Code | Modify Ind. Flag in API request |
| Total Freeze | Total Freeze | Place a Freeze Request along with Remarks & Reason Code | NA | Yes |
| Total Freeze | Debit Freeze | Place a Freeze Request along with Remarks & Reason Code | NA | Yes |
| Total Freeze | Credit Freeze | Place a Freeze Request along with Remarks & Reason Code | NA | Yes |
| Debit Freeze | Total Freeze | Place Modify Freeze Request along with Remarks. & Reason Code. | T – Total Freeze | Yes |
| Debit Freeze | Debit Freeze | Place a Freeze Request along with Remarks & Reason Code | NA | Yes |
| Debit Freeze | Credit Freeze | Place Modify Freeze Request along with Remarks. & Reason Code | C for Credit Freeze – It will become Total Freeze in Finacle | Yes |
| Credit Freeze | Total Freeze | Place Modify Freeze Request along with Remarks. Reason Code | T – Total Freeze | Yes |
| Credit Freeze | Debit Freeze | Place Modify Freeze Request along with Remarks.& Reason Code. | D for Debit Freeze – It will become a Total Freeze in Finacle | Yes |
| Credit Freeze | Credit Freeze | Place a Freeze Request along with Remarks & Reason Code | NA | Yes |
| No Freeze | Total Freeze | Place a Freeze Request along with Remarks & Reason Code | T – Total Freeze | Not to send Modify Indicator |
| No Freeze | Debit Freeze | Place a Freeze Request along with Remarks & Reason Code | D – Debit Freeze | Not to send Modify Indicator |
| No Freeze | Credit Freeze | Place a Freeze Request along with Remarks & Reason Code | C – Credit Freeze | Not to send Modify Indicator |

* 1. **For Un-Freeze** – An existing Update CIF API to be modified to remove internal blacklist for RAK bank customers. For Non-RAK Bank customers, an API will be used to remove external blacklists. Email will be triggered to Compliance email ID for both customer and Non-RAK Bank Customer for Un-Freeze cases with the details. Blacklist will be updated for both selected Main CIFs and Related Party CIFs. Unfreeze requests will be placed for the products selected by the user. API will be used to Un-Freeze selected products for RAK Bank Customers:
     1. CASA Accounts
     2. Cards
     3. Fixed Deposits (Conventional)
     4. Investments
* If the request type is FIU/CIR: Blacklists will be removed for the selected CIFs from Blacklist Details Grid

**Blacklist Update Applicable as per request types:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Requested Channel | Request Type | Main CIF | Related Party CIF | Remarks |
| FIU | Inquiry | Yes | No | Matched CIFs |
| Freeze | Yes | Yes | Matched CIFs |
| Unfreeze | Yes | Yes | Selected CIFs from Blacklist Details |
| CIR | Inquiry | No | No | No Blacklist |
| Freeze | Yes | Yes | Matched CIFs |
| Unfreeze | Yes | Yes | Selected CIFs from Blacklist Details |

1. Freeze & Unfreeze Remarks will be placed as below:
   1. **Freeze Remarks:** “As per FIU/CIR reference no. dated dd/mm/yy Authority name case no “.
      1. FIU/CIR Reference no. – Entered by the Initiation Maker during data entry.
      2. Dd/mm/yy: Request Date received in FIU/CIR request.
      3. Authority Name: Authority Name field filled by the Initiation Maker during data entry.
      4. Case No.: Notice/Case No. field filled by the Initiation Maker during data entry.
   2. **Unfreeze Remarks:** “Cancelled as per FIU/CIR reference number dated DD/MM/YYYY “
      1. FIU/CIR Reference no. – Entered by the Initiation Maker during data entry.
      2. DD/MM/YYYY: Request Date received in FIU/CIR request.
2. For Non-RAK Customers, email will be triggered to compliance unit. *(Kindly refer the appendix c for Internal Email Template).*
3. The WI will move to the next work-step, if all the integration calls are successful as per below conditions:
   1. **‘Compliance Maker’** queue if request type is **‘Inquiry’** and if all the integration calls are successful.
   2. If request type **‘Freeze’** and all the integration calls are successful, the system will check if there are Islamic FDs in the products for freezing. If yes, then one parallel WI will be created. Parent WI will move to **‘Compliance Maker’** queue and the Child WI will move to ‘**IOPS Maker’**.
   3. If request type ‘Freeze’ and all the integration calls are successful, in case there are no Islamic FDs for freezing, then WI will move to **‘Compliance Maker’** queue. Parallel Child WI will not be created.
   4. If request type **‘Un-Freeze’** and all the system calls are successful, system will check if there are Islamic FDs to unfreeze selected by the user, if yes, one parallel child WI will be created for IOPS Maker. Parent WI will move to **‘Hold’** queue and the child WI will move to **‘IOPS Maker’**.
   5. If request type **‘**Un-Freeze’ and all the integration calls are successful, in case there are no Islamic FDs to unfreeze, then will move to **‘Operations Maker’** queue. Parallel child WI will not be created.
4. If any of the integration call fails, the WI routes to Integration Error Handling queue where it will try five times to execute the integration and despite that if the call fails, then the WI will be handled by the user at **‘Integration Error Handling’** queue along with email trigger to BPM support and Operations team based on the error message.
5. If the application only consists of Non-RAK Bank Customer request, the WI will directly move to **Archival** along with email trigger to Compliance. *(Kindly refer appendix C for Internal Email Template).*
6. For the requests having RAK Bank Customers and Non-RAK Bank Customers, once the integrations are successful, the WI will move ahead as per below routing along with Email Trigger to Compliance Unit for Non-RAK Bank Customers. *(Kindly refer appendix C for Internal Email Template).*

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI will move to** |
| Success | Request Type = Inquiry/Freeze | Compliance Maker |
| Success | Request Type = Unfreeze and no Child to be created | Operations Maker |
| Success | Request Type = Unfreeze and child created | Hold queue. |
| Success | In case of Islamic Products selected for Freeze/ Unfreeze | IOPS Maker - Child WI |
| Success | If all the customers = Non-RAK Bank Customer | Archival |
| Failure | If any failure in integration call | Integration Error Handling |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by the system users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Integration Error Handling

### Description

1. This will be a user queue. i.e., the users will have access to this queue.
2. This queue will be accessed by the BPM support team and Operations team.
3. The WI will move to this queue in case of integration failure.
4. At this queue, the system will try five times on the failed APIs again. Still if there is any failure/technical issue then an email trigger will happen for BPM Support and Operation team based on the error.
5. The bifurcation will be implemented in this queue to identify system errors and operation errors with clear remarks on the integration error.
6. The WI will be highlighted in **‘Red’** in case of operation/business error. When the error remarks are ‘**CIF under verification’** in the API response message during failure, it will be considered as operation/business error and will be handled by Operations team.
7. System email will be triggered to operations team for the operation error. (CIF under verification)
8. If there are some other error remarks, it will be considered as system error and will be handled by BPM support team.
9. Once the error is resolved the user will take decision as **‘Re-trigger’** and the WI will move to **‘System Integration’** queue for re-triggering the failed API calls.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Re-trigger | System Integration |
| Success | Move ahead as per the workflow |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by BPM Support Team and Operations users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Compliance Maker

### Description

1. This will be a user queue. i.e., the user will have access to this queue.
2. This queue will receive WI related to only **Inquiry** and **Freeze** requests.
3. For **‘Inquiry’** request, WI will move to this queue from ‘**System Integration’** queue directly.
4. For **‘Freeze’** request, if there are Islamic FDs/not, Parent WI will always move to this queue from **‘System Integration’.**
5. For both request types (Inquiry/Freeze), user will be able to review the WI.
6. All the fields and attachments will be visible to the user in the non-editable mode.
7. User will attach the supporting statements and documents. The user will provide Compliance Response in the **Compliance Details Section** which will have the following fields:

* Account / Transaction Review
* AML Concern
* AML Concern Description

1. User will select a decision as ‘**Submit**’ and the work-item will move to ‘**Compliance Checker’** Work-step.

*Note: -* For applications/WI where both RAK Bank and non-RAK Bank customers are identified. Those cases/WIs will also move to compliance flow, however details of Non-RAK Bank Customer will be in visible and non-editable mode.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Submit | Compliance Checker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Compliance users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Compliance Checker

### Description

1. This will be a user queue. i.e., the user will have access to this queue.
2. Users will review the request submitted by Compliance Maker.
3. All the fields and attachments will be visible to the user in the non-editable mode.
4. User will select the decision and WI will move to the next work-step as below:
   1. ‘**Initiation Maker Return’** queue: If there are any amendments that need to be made from Initiation point of view, user will select the decision as **‘Reject to Initiator’**.
   2. **‘Compliance Maker’** queue: If there are some clarifications required from compliance maker, user will select the decision as ‘**Send Back to Maker**’.
   3. ‘**Operations Maker’** queue: If user takes the decision as ‘**Approve**’, the WI will move to this queue if the request = Inquiry.
   4. **‘Hold’** queue: If user takes the decision as ‘**Approve**’, the WI will move to this queue if the request = Freeze and Child WI was created for Islamic Products, otherwise skip this queue, and move to **‘Operations Maker’** queue.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Approve | Operations Maker |
| Approve | Hold queue (in case of Freeze – Islamic Products child scenario) |
| Send Back to Maker | Compliance Maker |
| Reject To Initiator | Initiator Return Maker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Compliance users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## IOPS Maker

### Description

1. This will be a user queue. i.e., the user will have access to this queue.
2. This will be parallel WI – child created only if in case there are Islamic Products selected to freeze and unfreeze.
3. Users will review the Child WI submitted from **‘System Integration’** queue.
4. All the fields and attachments will be visible to the user in the non-editable mode.
5. Users will perform the action for Freeze/Un-Freeze request manually on the core banking system and will provide the comments in the remarks section.
6. User will select a decision as **‘Submit’** and the work-item will move to **‘IOPS Checker’** Work-step.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Submit | IOPS Checker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Islamic Operations users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## IOPS Checker

### Description

1. This will be a user queue. i.e., the users will have access to this queue.
2. Users will review the WI submitted by IOPS Maker.
3. All the fields and attachments will be visible to the user in the non-editable mode.
4. User will select the decision and WI will move to the next work step as below:
   1. **‘IOPS Maker’** queue: If there are any amendments that need to be made, user will select the decision as **‘Send Back to Maker’**.
   2. ‘**Hold’** queue: If the user will select the decision as ‘**Approve**’.
   3. ‘**Hold’** queue: If the user takes the decision as **‘Reject’**.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Approve | Hold |
| Reject | Hold |
| Send Back to Maker | IOPS Maker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Islamic Operations users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Hold Queue

### Description

1. This will be a system queue. i.e., the user will not have access to this queue.
2. The WI will move to this queue based on the following condition:
   1. For request type Freeze, if there was any child WI created for Islamic Products post system integration and then Compliance Checker user took decision as ‘Approve’, the parent WI will move to this queue.
   2. For request type Unfreeze, if there was any child WI created for Islamic Products post system integration, parent WI will always move to this queue.
3. This queue will be responsible to collect the parent/child instances of those WI whose child was created and moved to IOPS unit.
4. Once the IOPS Checker takes decision as ‘Approve’ or ‘Reject’, the child instance of the WI moves to Hold queue and the decision gets updated in the parent WI.
5. The child will get deleted and the parent WI with updated decisions from IOPS unit will move ahead to ‘**Operations Maker’** on collection of all instances.
6. If the child WI gets completed before parent WI moves on Hold, then the child WI will get deleted without moving to Hold and the parent WI will be updated with the decision of Child WI.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | All parent/child instances of the WI collected | Operations Maker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by system users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Operations Maker

### Description

1. This will be a user queue. i.e., the user will have access to this queue.
2. For **Inquiry** request:
   1. The user will receive the request submitted by Compliance Checker.
   2. The user will review the request and perform customer exposure by fetching the products again if required.
   3. The products will be refreshed and if there is any new product added by this time, then there will be a clear identification on the row as new product added.
   4. Customer Exposure Excel file will be generated and attached along with WI when the WI is submitted by the maker. The excel will only be generated for FIU request type. For CIR the Excel file is not supposed to be generated.
   5. The user will submit the WI and it will move to Operations Checker queue.
3. For **Freeze** request:
   1. The user will receive the request from Compliance Checker if no Islamic Product was there to freeze and from Hold queue if there was Islamic Product for IOPS Unit.
   2. The user will review the request and perform customer exposure by fetching the products again if required.
   3. The products will be refreshed and if there is any new product added by this time, then there will be a clear identification on the row as new product added.
   4. Customer Exposure Excel File will be generated and get attached with the WI on final submission of the WI for FIU and not for CIR.
   5. The update received from IOPS Unit in case of Islamic Products in the form of comments will be reflected in decision and remarks history table for the user to view it.
   6. The user will submit the WI and it will move to Operations Checker.
4. For **Un-Freeze** request:
   1. The user will receive the request post system integration where un-freeze call was placed successfully, and no Islamic Product was selected by the user. The user will receive the request from ‘Hold’ queue in case if there were any Islamic Products selected for Unfreeze request.
   2. The user will review the request and perform customer exposure by fetching the products again if required.
   3. The products will be refreshed and if there is any new product added by this time, then there will be a clear identification on the row as new product added.
   4. Customer Exposure Excel File will be generated and attached with the WI on the final submission of the WI from maker for FIU requests and not for CIR.
   5. The update received from IOPS unit in the form of comments will be reflected in decision and remarks history table for the user to view it.
   6. The user will submit the WI and it will move to Operations Checker.
5. User will fetch the products for each customer with the click of a button against each CIF ‘Fetch Products’. – this will be done for all request types. If in case any new product is added on refreshing the products, then there will be an identification on the grid that a new product has been added. (Color Coding on the row)
6. Excel document for Customer Exposure in case of FIU request will be generated for the customer exposure fetched from account summary once the user submits the WI to Checker. *<Kindy refer the appendix D for template format>*
7. All the other fields and attachments will be visible to the user in the non-editable mode.
8. User will select a decision as ‘**Submit**’ and the work-item will move to ‘**Operations Checker’** Work-step in all cases.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Submit | Operations Checker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Operations Checker

### Description

1. This will be a user queue. i.e., the user will have access to this queue.
2. User will review the WI submitted by Operations Maker.
3. All the fields and attachments will be visible to the user in the non-editable mode.
4. User will select the decision and WI will move to the next work step as below:
   1. **‘Operations Maker’** queue: If there are any amendments that need to be made, user will select the decision as **‘Send Back to Maker’**.
   2. **‘Compliance Maker’** queue: If there are some clarifications required from compliance, user will select the decision as ‘**Send Back to Compliance’**.
   3. **‘Archival’** queue: If user takes the decision as **‘Approve’**.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Approve | Archival |
| Send Back to Maker | Operations Maker |
| Send Back to Compliance | Compliance Maker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Archival

### Description

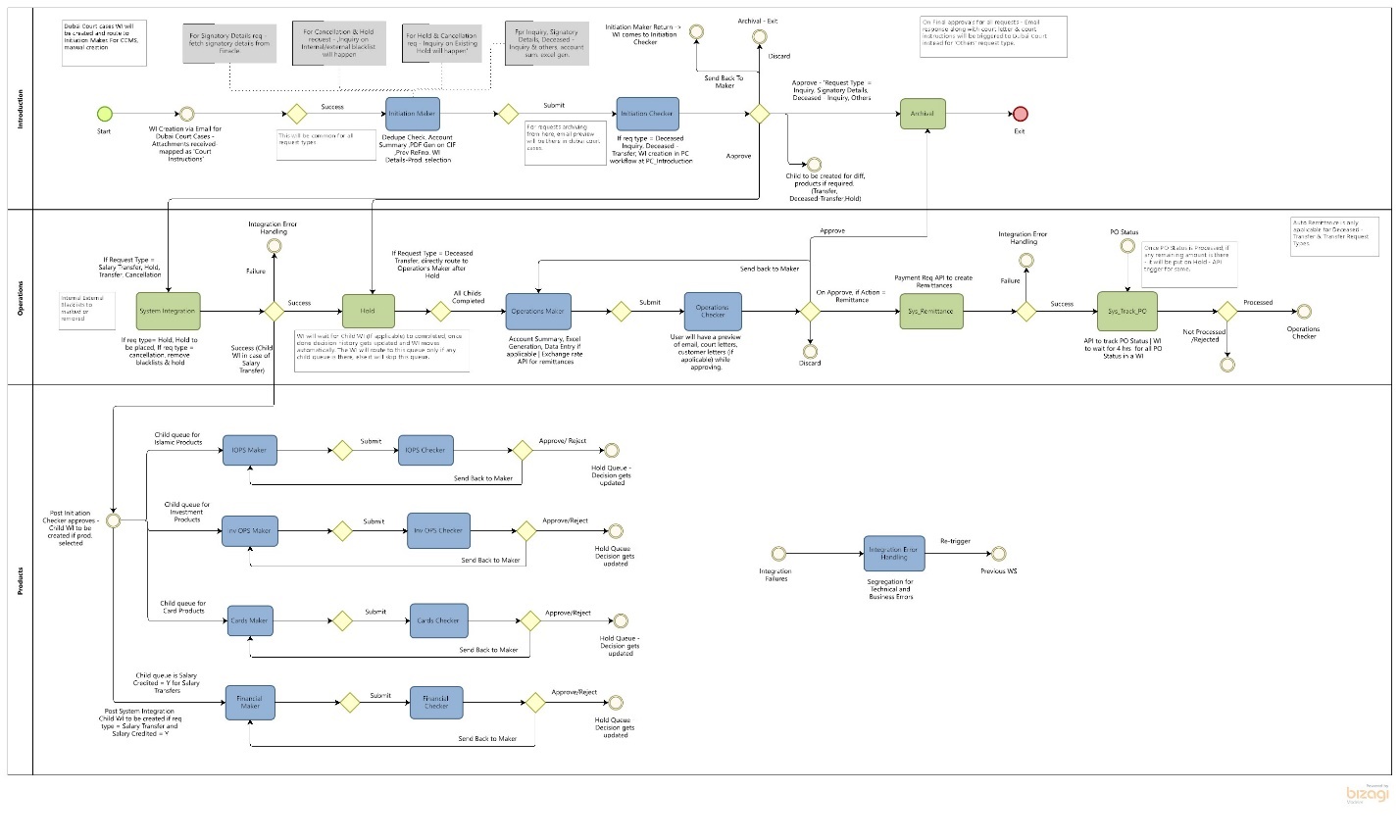
* This will be a system queue. i.e., the users will not have access to this queue.
* User will click on the Archival Queue to view available work-items on the queue.
* The system will display the work-item to the user. All the work items will be visible to all the users.
* The WI will be routed to this queue once the Operations Checker takes decision as ‘**Approve’**.
* Post **‘Archival’,** the WI will automatically move to **‘Exit’**.

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

# MVP-2 Workflow Requirement for DC / CCMS Journey





Following are the request types in case the requested channel is Dubai Court or CCMS:

1. **Inquiry**
2. **Statement Request**
3. **Signatory Details**
4. **Deceased – Inquiry**
5. **Deceased – Transfer**
6. **Transfer**
7. **Salary Transfer**
8. **Hold**
9. **Cancellation**
10. **Others**

The subsequent sections will explain the journey of each request type along with the queue descriptions separately.

## Email WI Creation – Dubai Court Cases

### Description

* Email will be received for Dubai Court cases from ~~[courtnot@dc.gov.ae](mailto:courtnot@dc.gov.ae)~~ [ecourtnot@dc.gov.ae](mailto:ecourtnot@dc.gov.ae) along with PDF attachments to [courtrequest@rakbank.ae](mailto:courtrequest@rakbank.ae) email ID.
* The system will create a unique WI for each email and attach the documents received in that email along with the WI as ‘**Court Instructions’**.
* The maximum number of attachments in an email will be 10 with a maximum size limit of 10 MB. If in case, the pre-requisite does not meet the email received, the WI for that email will not be created.
* If multiple attachments are received, the same will be mapped to document names as ‘Court Instruction 1’, ‘Court Instruction 2’ and so on.
* The system will also attach the email body as an attachment to the WI.
* If in case there is any other email with the same extension as **@dc.gov.ae**, the system will move that email to a different inbox folder where it will be handled by the user manually.
* Once the WI is created successfully, it will move to **‘Initiation Maker’** queue for further processing.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Success | Initiation Maker |

## Journey based on Request Types

* This section will consist of the high-level journey/flow of each request type from one queue to another. The detail of functionality in each request type will be specified in section 5, under each queue description.

### Inquiry Flow

* For Dubai Court, Email WI Creation will take place as mentioned in ‘**Online WI Creation’** description and the WI moves to **‘Initiation Maker’** queue.
* For CCMS requests, **‘Initiation Maker’** will create the WI manually.
* In both cases, **‘Initiation Maker’** user performs the data entry referring to the request received.
* The user fills in fields as mentioned in the **‘Process Data Capture’**. *Refer Appendix B*.
* The user performs dedupe check to identify the customer as **‘RAK Bank’** or ‘**Non-RAK Bank’** customer.
* The user performs **‘Customer Exposure’** to retrieve the account summary on selected CIFs which are identified as RAK Bank Customers.
* The customers identified as non-RAK, for those the user will not be able to fetch the products/accounts.
* PDF generation takes place for ‘Previous Reference No.’, ‘CIF Results’ and ‘Customer Exposure Excel’ as per the defined templates. *Refer Appendix D for template design*.
* Customer Exposure Excel gets generated when ‘Initiation Maker’ submits the WI to ‘Initiation Checker’, and it will be visible to the Initiation Checker user.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* In case of CCMS, ‘Court Instructions’ document will be a mandatory document for the user to upload.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with the ‘Court Instructions’. Refer Appendix E for Dubai Court Communication, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email or generating any letter.

### Statement Request – Out of scope

* ~~For Dubai Court, Email WI Creation will take place as mentioned in ‘Online WI Creation’ description and the WI moves to ‘Initiation Maker’ queue.~~
* ~~For CCMS requests, ‘Initiation Maker’ will create the WI manually.~~
* ~~In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.~~
* ~~The user fills in fields as mentioned in the ‘Process Data Capture’. Refer Appendix B.~~
* ~~The user will have two options to process this request, there will be a radio button for user select the way he wants:~~
  + - ~~If the user wants to continue with the customer identification method with dedupe check and post that account summary for extracting account statement.~~
    - ~~If the user wants to skip the above steps and directly enter account number along with customer name to extract account statement.~~
* ~~If the user selects first option “Customer Identification Method”, he will perform below tasks:~~
  + - ~~The user performs dedupe check to identify the customer as ‘RAK Bank’ or ‘Non-RAK Bank’ customer.~~
    - ~~The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIFs.~~
    - ~~The user selects the account and enters ‘From Date’ and ‘To Date’ to generate account statement.~~
* ~~If the user selects “Statement via Account Number”, he will perform below tasks:~~
  + - ~~The user will enter ‘Customer Name’ and ‘Account Number’, he will select ‘From Date’ and ‘To Date’ to generate the statement.~~
    - ~~The user can perform these tasks on multiple account numbers up to 10 maximum.~~
* ~~The ‘From Date’ will have below validations:~~ 
  + - ~~If the user selects any date before year ‘2012’, the date will not be accepted and there will be a pop-up shown to the user as~~ **~~“Statement available from 2012 onwards only”.~~** ~~The user will be supposed to select the date again.~~
    - ~~The system will check the ‘AccOpenDate’ in the ‘Account\_Summary’ (in case of statement via customer identification method) response and compare the same with ‘From Date’ entered by the user. If the ‘From Date’ is any date before ‘AccOpenDate’, the system will show an error message to the user as “You cannot select a past date from the Account Opening Date’ and the user will be supposed to select the date again.~~
    - ~~The ‘To Date’ will always be a future date from account opening date (in case of customer identification method) and the maximum input will always be ‘Current Date’.~~
* ~~The response will be converted into a PDF format for the account statements. Refer Appendix D for PDF format.~~
* ~~For the following transactional account types, the account statements will be mandatory:~~ 
  + - ~~SBA: Savings and Gold~~
    - ~~ODA: Current~~
    - ~~CAA: Trade Finance~~
* ~~In other cases, there will be an alert for the user if he hasn’t generated the statement for selected accounts but will not be mandatory.~~
* ~~PDF generation takes place for ‘Previous Reference No.’, ‘CIF Results’ and ‘Account Summary Excel’ (in case of customer identification method) as per the defined templates. Refer Appendix D.~~
* ~~The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.~~
* ~~‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’.~~
* ~~In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Letter, Court Instructions and Generated Statements. Refer Appendix E for Court Letter format, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.~~

### Signatory Details Flow

* For Dubai Court, Email WI Creation will take place as mentioned in ‘Online WI Creation’ description and the WI moves to ‘**Initiation Maker’** queue.
* For CCMS requests, ‘**Initiation Maker’** will create the WI manually.
* In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.
* The user fills in fields as mentioned in the ‘Process Data Capture’. *Refer Appendix B*.
* Only for this request type in DC/CCMS, the user will have an option to fetch related parties for the selected ‘matched’ customers.
* The user will have to select a method among the following:
  + - **Signatures via Account**
    - **Customer Identification**
* The user will perform the required data entry as per the method and search signature details.
* The user will not be able to search for signatories if the customer is a Non-RAK Bank Customer (main customer). If any signatory is linked to the external customer, user will be able to fetch them and action upon them too.
* PDF generation takes place for ‘Previous Reference No.’, ‘CIF Results’ and ‘Account Summary Excel’ as per the defined templates. *Refer Appendix D.*
* Account Summary Excel gets automatically generated when ‘Initiation Maker’ submits the WI to ‘Initiation Checker’ and the same will be available for the Initiation Checker to view.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* In case of CCMS, ‘Court Instructions’ will be a mandatory upload for Initiation Maker.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed on button click, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Letter (user to preview before confirming) and Court Instructions, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.

### Deceased – Inquiry Flow

* For Dubai Court, Email WI Creation will take place as mentioned in ‘Online WI Creation’ description and the WI moves to ‘Initiation Maker’ queue.
* For CCMS requests, ‘Initiation Maker’ will create the WI manually.
* In both cases, ‘**Initiation Maker’** user performs the data entry referring to the request received.
* For this request type, the user will be allowed to add only one customer data in one WI. Moreover, the user can only fill one type of customer: either Individual or Non-Individual.
* The user fills in fields as mentioned in the ‘Process Data Capture’. *Refer Appendix B.*
* The user performs dedupe check to identify the customer as ‘**RAK Bank’** or ‘**Non-RAK Bank’** customer.
* The user will select the matched CIF.
* The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIF which is identified as RAK Bank Customers.
* PDF generation takes place for ‘Previous Reference No.’, ‘CIF Results’ and ‘Account Summary Excel’ as per the defined templates. Refer Appendix D.
* Account Summary Excel gets automatically generated once the ‘Initiation Maker’ submits the WI to ‘Initiation Checker’ and the same will be available for the ‘Initiation Checker’ to view.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* In case of CCMS, ‘Court Instructions’ will be a manual upload for ‘Initiation Maker’ user.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’.
* On ‘Approve’, in both ‘Dubai Court’ and ‘CCMS’ cases, system will create WI for the matched CIF in another ‘**Profile Change’** process and that WI in PC Process will land at ‘**PC\_Introduction’** queue.
* If in case more than one CIF is matched for a customer, then two separate WIs with separate CIFs will get created in PC Process.
* While creating the WI in PC Process, the documents (**Court Instructions**) and email attachment (in case of Dubai Court) will be sent along with the WI created in ‘PC Process’. Documents will be mapped to required document types in PC Process.
* The user at PC\_Introduction queue will open the WI and process it further.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Instruction, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.

### Deceased – Transfer Flow

* For Dubai Court, Email WI Creation will take place as mentioned in **‘Online WI Creation’** description and the WI moves to ‘**Initiation Maker’** queue.
* For CCMS requests, ‘Initiation Maker’ will create the WI manually.
* In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.
* For this request type, the user will be allowed to add only one customer data in one WI. Moreover, the user can only fill one type of customer: either Individual or Non-Individual.
* The user fills in fields as mentioned in the ‘Process Data Capture’. *Refer Appendix B*.
* The user performs dedupe check to identify the customer as ‘**RAK Bank’** or ‘**Non-RAK Bank’** customer.
* The user will select the matched CIF(s).
* The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIF which is identified as RAK Bank Customer.
* The ‘Initiation Maker’ user will select products and click on **‘Consider for Obligations’.**
* PDF generation takes place for ‘Previous Reference No.’ and ‘CIF Results’ as per the defined templates. *Refer Appendix D.*
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* In case of CCMS, ‘**Court Instructions’** will be a mandatory upload for the ‘Initiation Maker’ user.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’.
* On ‘Approve’, in both ‘Dubai Court’ and ‘CCMS’ cases, system will create WI for selected main CIFs in another ‘**Profile Change’** process and the WI will land at ‘**PC\_Introduction’** queue.
* If in case more than one CIF is matched for a customer, then two separate WIs with separate CIFs will get created in PC Process.
* While creating the WI, the documents (Court Instructions) and email attachment will be sent along with the WI in ‘PC Process’. Documents will be mapped to certain document types in PC Process.
* The user at PC\_Introduction queue will open the WI and process it further.
* On Approval, system will identify if child WI creation is required or not based on the user selection on the products for ‘Islamic’, ‘Investments’ or ‘Cards’. If yes, child WI will get created for the product selected and the WI will route to ‘IOPS Maker’, ‘Inv OPS Maker’ or ‘Cards Maker’ respectively.

|  |  |  |
| --- | --- | --- |
| **AccType** | **Condition** | **Child Creation Logic** |
| SBA – Savings and Gold |  |  |
| ODA – Current |  |  |
| CAA - Trade Finance |  |  |
| LAA - Loans |  |  |
| CCD - Credit Cards | If product with this account type is selected by the user | Child WI - Card Ops Maker |
| MTF - Investment Accounts | If product with this account type is selected by the user | Child WI - Inv OPS Maker |
| TDA - Deposits |  |  |
|  |  |  |
| **Islamic Response** |  |  |
| TDA - Deposits | If this Islamic product with this account type is selected by the user | Child WI - IOPS Maker |
| LAA - Finances | If this Islamic product with this account type is selected by the user | Child WI - IOPS Maker |

* Primary WI moves to a ‘Hold’ queue where it will wait for child WIs to complete before moving the final WI to ‘Operations Maker’ queue. If no child WI was created, then the WI will skip moving to ‘Hold’ queue and directly move to ‘Operations Maker’.
* Parallelly, the product makers (IOPS, Inv OPS, Cards Makers) submit the request to checkers (IOPS, Inv OPS, Cards Checkers). Checkers will either ‘Approve’, or ‘Reject’ and the child gets deleted. The WI at ‘Hold’ queue will get updated with the decision and the WI moves to ‘Operations Maker’ queue.
* ‘Operations Maker’ user will perform the ‘Customer Exposure’ again, fill the transaction details and Excel file generation will take place for the results on submission of the WI. If any data is changed in the existing product details, that field will get replaced with new data and if any new product is identified, then there will be identification on the row for new row added.
* Operations Maker will fill in the Transaction Details, he will select the Action among the following options:
  + - MCQ
    - Internal Transfer
    - Remittance
* The user will fill in required details and submit the request to ‘Operations Checker’.
* ‘Operations Checker’ reviews the request and takes decision based on the action selected by ‘Operations Maker’. In case action selected was ‘MCQ’ or ‘Internal Transfer’, the user takes decision as ‘Approve’ and WI moves to Archival. In case action selected was ‘Remittance’, the WI moves to a ‘Sys\_Auto\_Remittance’ queue for creating the payment order in Finacle to transfer a certain amount as mentioned by the user in transaction details section.
* There can be multiple payment orders in one WI based on the accounts considered for remittance by ‘Operations Maker’. Once all of them are created successfully, the WI will automatically move to ‘Track\_PO’ queue.
* At ‘Track\_PO’ queue, the system will inquire the PO status from Finacle for all the Payment Orders created for that WI and check for ‘Processed’ status. This API will be triggered twice if in case any payment order is not processed in the first trigger, WI will wait for 4 hrs and re-trigger to track the PO status. The second trigger will be considered as the final one in this case.
* Once PO Status for all payment orders are ‘Processed’, the WI will be treated as ‘Success’ and will move back to ‘Operations Checker’.
* If in case, for any of the payment order for a WI, the status from Finacle is something other than ‘Processed’ at the second time, the system will treat it as a failure/reject and route the WI to Integration Error Handling.
* The WI will wait for ‘4 hrs’ at this queue if in case no status is received from Finacle, and the WI will be routed to ‘Integration Error Handling.’
* On Success, WI moves back to ‘Operations Checker’ for review. Then the user takes the decision as ‘Approve’ and WI moves to Archival.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Letters and Court Instructions, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.
* If in case, any account is identified as ‘Joint Account’ at the time of product search, the ‘Operations Maker’ will fill necessary details for that account type and customer communication as email will also be triggered along with the user uploaded ‘Customer Letter’.

### Transfer Flow

* For Dubai Court, Email WI Creation will take place as mentioned in ‘**Online WI Creation’** description and the WI moves to **‘Initiation Maker’** queue.
* For CCMS requests, ‘Initiation Maker’ will create the WI manually.
* In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.
* The user fills in fields as mentioned in the ‘Process Data Capture’. Refer Appendix B.
* The user performs dedupe check to identify the customer as **‘RAK Bank’** or ‘**Non-RAK Bank**’ customer.
* The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIFs. The user will select the products and click on ‘**Consider for Obligations’**.
* PDF generation takes place for ‘Previous Reference No.’ and ‘CIF Results’ as per the defined templates. Refer Appendix D.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’.
* On Approval, system will identify if child WI creation is required or not based on the user selection on the products for ‘Islamic’, ‘Investments’ or. If yes, child WI will get created for the product selected and the WI will route to ‘IOPS Maker’ or ‘Inv IOPS Maker’ respectively.
* Primary WI moves to ‘System Integration’ queue. Internal blacklists for matched RAK Bank Customers and External Blacklist for matched Non-RAK Bank Customers will be marked by triggering the request to Finacle. Once done, the WI moves to a ‘Hold’ queue.
* Parallelly, the product makers (IOPS, Inv IOPS) submit the request to checkers (IOPS, Inv IOPS). Checkers will either ‘Approve’ or ‘Reject’ and the child gets deleted. The WI at ‘Hold’ queue gets updated with the decision and moves to ‘Operations Maker’ automatically.
* The user at ‘Operations Maker’ queue will fill in the ‘Transaction Details’ section for selected products as mentioned in the Process Data Capture sheet. Please refer to Appendix C.
* The ‘Operations Maker’ user will perform the ‘Customer Exposure’ again – refreshing the products and Excel file generation will take place for the results. Please refer Appendix D for templates.
* The user will select actions as:
  + - MCQ
    - Internal Transfer
    - Remittance
* The user submits the requests to ‘Operations Checker’.
* ‘Operations Checker’ reviews the request and takes decision based on the action selected by ‘Operations Maker’. In case action selected was ‘MCQ’ or ‘Internal Transfer’, the user takes decision as ‘Approve’ and WI moves to Archival. In case action selected was ‘Remittance’, there will be a pop up for the user as “You want to go for transfer?”, the user will select either ‘Yes’ or ‘No’. On selecting ‘Yes’, the WI moves to a ‘Sys\_Auto\_Remittance’ queue.
  + - If the option selected by user was ‘Yes’, then first Auto Remittance will happen based on the user selected accounts considered for Remittance and then Hold will be placed (if required).
    - If the option selected by user was ‘No’, then directly Hold will be placed on the amount entered by the user in the court order amount.
* For remittance, the amount eligible for payment order will be considered to create remittance and the remaining amount will be put on Hold once the payment orders are processed successfully. (*Refer section 5.14 – Remittance Scenarios for detailing)*
* On successful creation of all payment orders in a WI, the WI will move to ‘Track\_PO’ queue to check the status of Payment Order. Once processed, another hold API will get triggered to place a hold on all accounts from which payment order was created. Once this is done it will be treated as ‘Success’.
* On Success, WI moves back to ‘Operations Checker’ for review. Then the user takes the decision as ‘Approve’ and WI moves to Archival.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Letters and Court Instructions, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.
* In both Dubai Court and CCMS cases, there will be customer communication for this request type. Customer Letter will be generated and sent along with the Email. (*Refer Appendix E for Customer Letter Template).*

### Salary Transfer Flow

* For Dubai Court, Email WI Creation will take place as mentioned in ‘**Online WI Creation’** description and the WI moves to ‘**Initiation Maker’** queue.
* For CCMS requests, ‘Initiation Maker’ will create the WI manually.
* In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.
* The user fills in other fields as mentioned in the ‘Process Data Capture’. Refer Appendix B.
* The user performs dedupe check to identify the customer as ‘RAK Bank’ or ‘Non-RAK Bank’ customer.
* The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIFs.
* The ‘Initiation Maker’ user for this request type will fill the entire ‘Transaction Detail’ section.
* The user will select action among the following:
  + - MCQ
    - Hold
    - Internal Transfer
    - Remittance
* The user will perform the data entry based on the action selected.
* PDF generation takes place for ‘Previous Reference No.’ and ‘CIF Results’ as per the defined templates. Refer Appendix D.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’.
* On Approval, the WI moves to ‘System Integration’. Internal blacklists for matched RAK Bank Customers and External Blacklist for matched Non-RAK Bank Customers will be marked by triggering the request to Finacle.
* Once done, the system will identify if Child WI creation is required based on the ‘**Salary Credited**’ field filled by the ‘Initiation Maker’ user. If ‘Yes’, child WI for ‘Financial Maker’ will be created and the child WI will route to ‘Financial Maker’ queue.
* Primary/Parent WI moves to ‘Hold’ queue to wait for Child WI to get completed. If no child is created, the WI moves directly to ‘Operations Maker’.
* Parallelly, the ‘Financial Maker’ performs data entry and will submit the request to ‘Financial Checker’ for review. Once ‘Financial Checker’ user takes decision as ‘Approve’ or ‘Reject’, the child WI gets deleted, and the decision is updated in the primary WI at ‘Hold’ queue.
* The WI from Hold queue moves to ‘Operations Maker’ after collecting both instances.
* The ‘Operations Maker’ user will fill in the ‘**Salary Transfer Details’** and perform the ‘Customer Exposure’ again.
* The user will submit the request to ‘Operations Checker’.
* ‘Operations Checker’ reviews the request and takes decision as ‘Approve’.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Letter and Court Instructions. The WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.
* In both Dubai Court & CCMS cases, Customer Letters based on the actions will be generated and sent along with Customer Communication via Email. Please refer appendix E customer communication templates

### Hold Flow

* For Dubai Court, Email WI Creation will take place as mentioned in ‘**Online WI Creation’** description and the WI moves to ‘**Initiation Maker’** queue.
* For CCMS requests, ‘Initiation Maker’ will create the WI manually.
* In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.
* The user fills in fields as mentioned in the ‘Process Data Capture’. Refer Appendix B.
* The user fills in the Hold Amount for the case no.
* The user performs dedupe check to identify the customer as ‘**RAK Bank’** or ‘**Non-RAK Bank’** customer.
* The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIFs.
* For this request type, the system will display the ‘Card Outstanding Balance’ if there is any Credit Card in the products fetched. User to review if any card outstanding balance is there and accordingly do the selection for placing/updating the hold as per liabilities.
* The user will select the CIFs/non-CIFs as matched and Inquire on Existing Blacklist on matched customers (Internal as well as External). The blacklist details grid is populated with the fields mentioned in the Data Capture sheet.
* The user selects the accounts and Inquire on Hold placed on the accounts. One account can have multiple holds placed. The details will be shown to the user in the form of grid. If the user is selecting any other account other than CASA (SBA/ODC/Conventional FD-TDA) and clicks on ‘Inquire on Hold’, the system will check if Islamic or Investment Account is selected. If yes, then Child WI will be created for IOPS and Inv OPS on Initiation Checker’s approval.
* The Hold Details will be displayed to the user.
* The user will perform selection on Hold amounts as per the displayed reason codes and click on ‘**Consider for Hold Update’**.
* If in case, no existing hold is present, the user will be able to select that row as well and a new hold request will be placed for that account. *(Refer section 5.1 for Hold Scenarios in detail)*
* PDF generation takes place for ‘Previous Reference No.’ and ‘CIF Results’ as per the defined templates. Refer Appendix D.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’. On Approve the child WIs for Islamic and Investment OPS get created if required.
* The parent WI moves to ‘System Integration’. Internal blacklists for matched RAK Bank Customers and External Blacklist for matched Non-RAK Bank Customers will be marked by triggering the request to Finacle.
* System will trigger another request at ‘System Integration’ queue to place/update hold on the accounts based on the selection of user.
* On Success, the WI checks if child WIs are completed. If yes, it moves to ‘Operations Maker’ queue for review. If not, WI moves to a ‘Hold’ queue and waits for child WI to get completed. Once done, the WI moves to Operations Maker along with the decision and remarks from Islamic and Investment units.
* The ‘Operations Maker’ user will perform the ‘Customer Exposure’ again – products will be refreshed.
* The user will submit the request to ‘Operations Checker’ for review. The ‘Operations Checker’ user will take decision as ‘Approve’ or ‘Discard’.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Letter and Court Instructions, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.
* In both Dubai Court & CCMS cases, Customer Letter will be generated for this request type and will be sent along in Customer Communication via Email.

### Cancellation Flow

* For Dubai Court, Email WI Creation will take place as mentioned in ‘**Online WI Creation’** description and the WI moves to ‘**Initiation Maker’** queue.
* For CCMS requests, ‘Initiation Maker’ will create the WI manually.
* In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.
* The user fills in fields as mentioned in the ‘Process Data Capture’. Refer Appendix B.
* The user performs dedupe check to identify the customer as ‘RAK Bank’ or ‘Non-RAK Bank’ customer.
* The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIFs.
* The user will be able to identify if on the matched CIFs/non-CIFs blacklist is already placed along with the blacklist reason code. The blacklist details will be displayed to the user & the user will select CIFs/blacklists from which blacklist has to be removed.
* Similarly, the user will select Accounts to identify if Hold is placed on the accounts, then the user will select the Holds which are supposed to be removed.
* PDF generation takes place for ‘Previous Reference No.’, ‘CIF Results’ and ‘Account Summary’ as per the defined templates. Refer Appendix D.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’. If in case, the maker has selected any hold with a different reason code other than the WI reason code, checker will be supposed to reject it and send the WI back to ‘Initiation Maker’ for amendments.
* On Approval, the WI moves to ‘System Integration’. Internal blacklists for matched RAK Bank Customers will be removed for those identified and selected by the user and External Blacklist for matched Non-RAK Bank Customers will be removed for those identified and selected by the user on triggering the request to Finacle.
* System will trigger another request at ‘System Integration’ queue to remove hold from the selected accounts as per the selected hold reason codes by the ‘Initiation Maker’ user.
* Once done, the WI moves to ‘Operations Maker’ queue for further review.
* The ‘Operations Maker’ user will perform the ‘Customer Exposure’ again- products will be refreshed.
* The user will submit the request to ‘Operations Checker’ for review. The ‘Operations Checker’ user will take decision as ‘Approve’ or ‘Discard’.
* In case of ‘Approve’, if the request was from Dubai Court, email response will be previewed, and the user will confirm. Once confirmed, the system will trigger the email to Dubai Court along with Court Letter and Court Instructions, the WI moves to Archival. Similarly, if the request was from CCMS, the WI moves to Archival without triggering any email.

### Others

* For Dubai Court, Email WI Creation will take place as mentioned in **‘Online WI Creation’** description and the WI moves to ‘**Initiation Maker’** queue.
* For CCMS requests, ‘Initiation Maker’ will create the WI manually.
* In both cases, ‘Initiation Maker’ user performs the data entry referring to the request received.
* The user fills in fields as mentioned in the ‘Process Data Capture’. Refer Appendix B.
* The user performs dedupe check to identify the customer as ‘**RAK Bank’** or ‘**Non-RAK Bank’** customer.
* The user performs ‘Customer Exposure’ to retrieve the account summary on selected CIFs.
* PDF generation takes place for ‘Previous Reference No.’ and ‘CIF Results’ and ‘Account Summary Excel’ as per the defined templates. Refer Appendix D.
* The user can upload documents if he wants. Then the user will submit the request to ‘Initiation Checker’ for review.
* ‘Initiation Checker’ user will review the request and documents and take decisions as either ‘Approve’ or ‘Discard’ and the WI moves to Archive.

# Queue Descriptions – DC/CCMS

Following queues will be available in the Dubai Court / CCMS Journey:

* **Initiation Maker:** User queue for manual creation of WI as well as form level integration.
* **Initiation Maker Return:** User queue for handling the return cases for Initiator.
* **Initiation Checker:** User queue for reviewing the submission from Initiation Maker.
* **System Integration:** System queue for Internal/External Blacklist and Placing/Removing Hold.
* **Hold:** System Hold queue for collecting parent/child instances.
* **Operations Maker:** User queue for Operations user and form level integrations.
* **Operations Checker:** User queue for reviewing submission from Operations Maker.
* **IOPS Maker:** User queue for handling child WI.
* **IOPS Checker:** User queue for handling child WI.
* **Inv OPS Maker:** User queue for handling child WI.
* **Inv OPS Checker:** User queue for handling child WI.
* **Cards Maker:** User queue for handling child WI.
* **Cards Checker:** User queue for handling child WI.
* **Financial Maker:** User queue for handling child WI.
* **Financial Checker:** User queue for handling child WI.
* **Sys\_Auto\_Remittance:** System queue for IBAN Auto Remittance (creating payment orders).
* **Track\_PO:** System queue to track PO status and place hold request for transfer.
* **Integration Error Handling:** User queue for handling integration failures
* **Archival:** System queue for archiving data and documents.

## Initiation Maker

### Description

* This will be a user work-step. i.e., the user will have access to this queue.
* The user will receive the WI in this queue which was created via Email for Dubai Court Cases.
* For CCMS, the user will manually create the WI based on the request received through CCMS portal.
* The ‘**Requested Channel’** dropdown on the iBPS form will be auto filled for ‘Dubai Court’ cases whenever a WI gets created via email.
* The ‘**Subject’** field on the iBPS form will be auto filled with subject of email received for Dubai Court cases.
* If the user is manually creating WI for CCMS, they will select the ‘Requested Channel’ dropdown as ‘**CCMS**’.
* Based on the selection of requested channel, fields will appear on the iBPS system. *Refer to Appendix B for fields list.*
* The user will enter the reference no. and previous reference no. (if applicable). The user can click on ‘**Generate PDF’** button to extract the details of all previous WI existing with the same ‘Reference No.’ entered in ‘Previous Reference No.’ field.
  1. Previous Reference No. = Reference No. (Of another existing WI).
* PDF will be generated based on previous reference number once the user clicks on a button “Generate PDF”, this document will contain all open/closed work-items’ details and get attached with the WI. The details of previous email sent to Dubai court along with attachments **(Court Instructions & Court Letters)** if they exist will also be retrieved and get attached with the WI. Please refer appendix D for PDF template.
* The user will select the ‘Request Type’ dropdown from the below values:
  + - 1. Inquiry
      2. Statement Request
      3. Signatory Details
      4. Deceased – Inquiry
      5. Deceased – Transfer
      6. Salary Transfer
      7. Hold
      8. Transfer
      9. Cancellation
      10. Others
* The user will fill in the mandatory details based on the request type.
* If the user is adding multiple customer requests in one WI, it is mandatory that the requested channel and request type should remain same. For e.g., If the user is entering data for two customers in one WI under Dubai Court and the request type is Inquiry. This means that both the customer requests are aligned with Inquiry only. The same will happen in the case of the other request types as well.
* Only for Deceased – Inquiry & Deceased – Transfer requests, the user will be limited to enter only one customer data in one WI. Moreover, only one type of customer will be added.
* In the case of Dubai Court cases, user will refer the attachments of email and docs (Court Instructions) received in the email for data entry.
* In the case of CCMS cases, the user will refer to the CCMS portal to perform the data entry.
* In both cases, the user can fill in multiple customer requests in one WI, up to 10 customers will be allowed for the user to fill in one WI.
* The user will be able to create cases for both Individual and Non-Individual Customers.
* On entering the customer data (Individual/ Non-Individual), user will perform a Dedupe check to identify whether the customer is RAK Bank Customer or Non - RAK Bank Customer. The details for CIF will be fetched in the same grid as Customer Details.
* PDF document to be generated on CIF search on submission of the WI.
* The details of RAK Bank Customer and Non-RAK Bank Customer will be present throughout the workflow for each work step.
* The user will fetch the products for the selected main CIFs of RAK Bank Customer.
* The user will not be able to fetch products for Non-RAK Bank Customer.
* While fetching the products for main CIFs, there will be a system alert if in case any CIF is missed for fetching of products. It will be mandatory for the user to fetch products for all main CIFs identified during dedupe check.
* Only for the request ‘**Signatory Details’**, user will be able to fetch the related parties on selected CIFs/non-CIFs in a similar way as in FIU/CIR requests.
* The account summary excel generation from this queue will be for the below request types only:
  + - 1. Inquiry
      2. Statement Request
      3. Signatory Details
      4. Deceased – Inquiry
      5. Others
* The following additional actions will be performed based on the ‘**Request Type’**.
  1. If selected **‘Request Type’** = **‘Signatory Details’**
* The user will have to select a method among the following:
  + - * Signatures via Account
      * Customer Identification

**Method 1: Via Account**

* If the user selects ‘**Signatures Via Account**’, then ‘Account Details’ section will be visible for the user. The user will fill in multiple (SBA/ODA) account numbers by clicking on ‘+’ in the same grid.
* As soon as the user enters account number and click on ‘**Save & Close’** or ‘**Save & Next’**, the Account Name, linked CIF ID, Passport/Emirates ID/TDLIC will be fetched and displayed to the user in the same grid. Once all the account numbers are added, the user will click on ‘**View Signatures’** button below the ‘Account Details’ grid.
* The system will fetch the signatures for all the CASA (SBA/ODA) accounts from the ‘**Account Details’** grid and display the details in a pop-up window.

**Account Details**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Account ID | Account Name | CIF ID | Document Type | Document ID |
| <User will fill> | <System will fetch> |  |  |  |

**Details to be sent in Court Letter**

|  |  |  |  |
| --- | --- | --- | --- |
| **CIF ID** | **Customer Name** | **Emirates ID** | **Passport** |
| 1234 | XXXX | XXXX | XXXX |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Method 2: Customer Identification**

* If the user selects **‘Customer Identification’**, then ‘**Customer Details’** section will be visible to the user.
  + - * The user performs dedupe check to identify the customer as **‘RAK Bank’** or ‘**Non-RAK Bank**’ customer.
      * The user selects the ‘matched customers’ and retrieves related parties by clicking on ‘**Fetch Related Party’** button which will fetch linked CIFs for all selected main CIFs/non-CIFs.
      * The user performs ‘Customer Exposure’ to retrieve the account summary on selected main/related party CIFs.
      * Once all the products are fetched for selected CIFs, the user will click on ‘**View Signatures**’ to retrieve the signature\_details of all the CASA (SBA/ODA) accounts and display the signature images in a pop-up window.
      * For selected CIFs, system will fetch Passport/Emirates ID via Dedupe\_Summary API.

**Details to be sent in Court Letter**

|  |  |  |  |
| --- | --- | --- | --- |
| **Main CIF /Related Party CIF** | **Customer Name** | **Emirates ID** | **Passport** |
| 1234 | XXXX | XXXX | XXXX |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

2. If selected **‘Request Type**’ = **‘Hold’**

* The system will display the ‘Card Outstanding Balance’ for each Credit Card if it is available in the products fetched for the CIF for the user to accordingly make the selection for placing/updating the hold on an account in case of liabilities. Loan Outstanding Amount in case of loans and other balances in case of all accounts will be displayed in ‘Account Balance’ field in product details grid.
* The user will be able to retrieve existing blacklist details by clicking **‘Inquire on Blacklist**’ for matched CIFs.
* The user will select the accounts (SBA/ODA/TDA) or Islamic/Investments and click on **‘Inquire on Holds’.**
* The system will retrieve the existing hold details of those selected accounts (SBA/ODA/TDA) and the details will be displayed in ‘**Hold Details’** section.
* System will convert the account balance in AED via Exchange Rate Details API and the balance will be displayed in the Hold Details Grid.
* There can be multiple holds for a single account. All the holds will be in a repetitive grid/row as per the data retrieved from Finacle.

**Hold Details**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| CIF ID | Account ID | Balance (AED) | Lien ID | Hold Amount | Hold Date | Hold Code | Hold Remarks | Reason Code |
|  |  |  |  |  |  |  |  |  |

* The user will select the rows/holds from the ‘Hold Details’ grid which are applicable for a particular request type and click on **‘Consider for Hold Update’.**
* Based on the user selection, there can be following scenarios which will be handled at ‘**System Integration’** while placing the hold request only once ‘Initiation Checker’ approves the WI:

**Scenario 1:** Placing a new Lien.

* There is a possibility that on the user selected account no existing hold is present/retrieved from Finacle and still the account has been selected by the user.
* In this case, the system will compare the ‘**Hold Amount’** and the balance **(in AED**) of that account.
* If the balance is equal to or more than the Hold amount, then the same account will be considered for placing a new permanent hold with case no. of that WI.
* If the balance is less than the hold amount, system will check the CIF ID associated with that account and if any other CASA account is linked to that CIF ID. System will iterate on each account under that CIF ID to check if any account is having that balance. If any account has the balance, the system will consider that account for placing permanent hold request.
* If the balance is still not available in any account under that CIF, a temporary hold request will be placed to Finacle with the hold amount for all the CASA accounts linked to that CIF.

**Scenario 2:** Modify existing Lien.

* If the user has selected a certain Hold/row with existing Hold amount.
* The system will check the hold reason code whether the existing hold is Permanent Hold or Temporary Hold.
* System will compare the ‘**Hold Amount’** and the available balance (in AED) in that account:
* **If the existing hold is a permanent hold:**
  + If the account balance is equal to or greater than the Hold Amount, the system will place a permanent hold request with the hold amount and existing lien ID.
  + If the account balance is less than the Hold Amount, the system will iterate on all accounts linked to that CIF and check for the balance. If any other account has the required balance, that account will be considered. If still, the balance is not available in any account, a temporary hold request will be placed on all accounts under that CIF with the Hold Amount entered by the user.
* **If the existing hold is a temporary hold**
  + If the account balance is equal to or greater than the Hold Amount, then first that temporary hold will be removed by making a request to Finacle and then placing a permanent hold request for the Hold Amount on that account.
  + If the account balance is less than the Hold Amount, the system will iterate on all accounts linked to that CIF. If any other account has the balance – pointer 1 to be checked again and repeated. If still no account has the balance, then a temporary hold request will be placed to Finacle for all the accounts of that CIF with the Hold Amount.
* Whenever a request is being placed to Finacle, the case no. entered by the user will be sent along with Hold Amount.
* In case of modifications, existing Lien ID will also be sent.

3. If selected **‘Request Type’** = ‘**Salary Transfer’.**

* The user will perform additional data entry to fill ‘**Transaction Details’** section.
* The user will select whether ‘**Salary Credited’** is ‘Yes’ or ‘No’.
* In Transaction Details section, user will fill in Court Order Amount in AED and select the Action as:
  + MCQ
  + Hold
  + Internal Transfer
  + Remittance

4. If selected **‘Request Type’** = **‘Cancellation’**:

* The user will click on ‘**Inquire Blacklist**’ button to retrieve the blacklist details on matched Customers (Internal and External). The details will be displayed in the ‘Blacklist Details’ grid.

**Blacklist Details**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CIF ID** | **Master Data ID** | **Customer/Company Name** | **Date of Birth / Date of Incorporation** | **Blacklisted Flag** | **Blacklist Remarks** | **Blacklist Reason Code** | **Blacklist Start Date** | **Court Order No.** | **Court Order Date** | **CB Circular No.** | **CB Circular date** |
|  |  |  |  |  |  |  |  |  |  |  |  |

* The user will select the blacklists from the Blacklist Details grid and click on ‘**Consider for Blacklist Update’** and the selected blacklists will be considered for removing Internal/External Blacklists.
* The user will select the CASA accounts from **‘Product Details’** grid and click on **‘Inquire on Hold’.**
* The existing Hold details will appear in the grid ‘Hold Details’ from where the user will select holds to be removed and click on ‘**Consider for Hold Update’.**

5. If selected **‘Request Type’ = ‘Deceased – Transfer’ & ‘Transfer’**

* The user will select the products from ‘Product Details’ grid and click on ‘**Consider for Obligations’**.
* In case of Deceased – Transfer, if in ‘Product Details’ grid, there are only CASA accounts and any of them has a Joint Account, then a ‘**Joint Account Details’** section will be visible to the user with the following fields:
  + Account ID
  + Joint Account Name
  + Joint Account Number
  + Amount in AED
  + Date
  + MCQ

* Once the user performs the above tasks as per the request type, the user will take decision as **‘Submit’** and the WI will move to **‘Initiation Checker’** queue.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Request Type** | **WI will move to** |
| Submit | All | Initiation Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations Initiation user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Initiation Checker

### Description

* This will be a user work-step. i.e., the user will have access to this queue.
* User will review the WI submitted by Initiation Maker.
* All the fields and attachments will be visible to the user in the non-editable mode.
* Users will enter the comments in the remarks section of decision.
* User will select the decision and WI will move to the next work step as below:

**Decision and routing table:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Decision** | **Request Type** | **Condition / Action** | **WI Moves to** |
| Approve | Inquiry | Email Response to Dubai Court will be triggered along with Court Instructions/Court Letter.  For CCMS – No Email Response required, only court letter to be generated. | Archival |
| Approve | Signatory Details | Email Response to Dubai Court will be triggered along with Court Instructions/Court Letter.  CCMS – Letter to be generated & no email response to be triggered. | Archival |
| Approve | Deceased - Inquiry | Email Response to Dubai Court will be triggered along with Court Instructions/Court Letter for Dubai Court Cases and a WI will get created in ‘Profile Change’ Process for both DC & CCMS. | Archival |
| Approve | Deceased – Transfer | WI will get created in ‘Profile Change’ Process for DC & CCMS | Primary WI moves to Hold queue if child needs to be created. |
| Approve | Deceased – Transfer | WI will get created in ‘Profile Change’ Process. If Child WI required based on product selection – for both DC & CCMS | Child WI – IOPS Maker, Inv OPS Maker, Cards Maker. |
| Approve | Deceased – Transfer | WI will get created in ‘Profile Change’ process. - for both DC & CCMS | Operations Maker if no child WI scenario. |
| Approve | Transfer | for both DC & CCMS | Primary WI – System Integration |
| Approve | Transfer | If Child WI required based on product selection | Child WI – IOPS Maker, INV OPS Maker |
| Approve | Salary Transfer | for both DC & CCMS | System Integration |
| Approve | Hold | for both DC & CCMS | System Integration |
| Approve | Hold | for both DC & CCMS – If Child WI required | Child WI – IOPS Maker, Inv OPS Maker |
| Approve | Cancellation |  | System Integration |
| Approve | Others |  | Archival |
| Discard | All | There will be an alert “Are you sure you want to discard the request”? | Archive - Exit |
| Send Back to Maker | All |  | Initiator Maker Return queue |

Following details will be sent while creating the WI in ‘Profile Change’ process for ‘Deceased – Inquiry’ and ‘Deceased – Transfer’:

* CIF ID of the customer.
* Court Instructions
* Email Attachment (In case of Dubai Court).
* For the request types getting archived from this queue, the user will have option to generate Court Letter (If applicable) and Generate the Email Response for preview. Both these will be done on a button click. The buttons will be ‘**Preview Email’** & ‘**Preview Letter’**.
* The user will preview the templates generated and confirm it. Post confirmation of court letter, the same will get generated and get attached with the WI.
* If the user wants to amend some dynamic data in the court letter, he will be able to make the changes in the iBPS form and again click ‘**Preview Court Letter’.** The letter will be updated with the new data.
* The requests for which the preview functionality will be available on this queue for Dubai Court cases are:
  1. Inquiry
  2. Statement Request
  3. Signatory Details
  4. Deceased – Inquiry
* For these three request types, once the user takes decision as ‘**Approve**’, in the case of Dubai Court, the email will be triggered to Dubai Court Email ID along with the generated Court Letter and the WI will move to Archival.
* In case of CCMS, the WI will move to archival on ‘Approve’, no email/court letter to be generated.
* For the below request types, the decision and routing will be as per the decision and routing will be as per the above table:
  1. Deceased – Transfer
  2. Transfer
  3. Salary Transfer
  4. Hold
  5. Cancellation

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations Initiation user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Initiator Maker Return

### Description

1. This is a user queue. i.e., the user will have access to this queue.
2. This queue is for modification, used by initiation maker.
3. Once any user submits or rejects back the WI to initiation maker, it will move to Initiation Maker Return queue.
4. All the rights and access will be the same as Initiation Maker.
5. To modify the customer details user must delete the row to clear all the CIF details and products one by one if required. Post that user will add the customer details, will perform the dedupe check and fetch products if necessary.
6. User will select a decision as **‘Submit’** and the work-item will move to Previous Work-step.

|  |  |
| --- | --- |
| **Decision** | **WI will move to** |
| Submit | Initiation Checker |

### Access Details:

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations initiation users. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## System Integration

### Description

* This will be a system queue (i.e., users will not have excess to this queue).
* Once Initiation Checker selects the decision as **‘Approve’** the WI will move to this queue for the following request types:
  1. Transfer
  2. Salary Transfer
  3. Hold
  4. Cancellation
* Following system actions to be performed based on the request types:
  1. **Transfer:** System will mark all the matched RAK Bank Customers as ‘Internal Blacklist’ and all the matched Non-RAK Bank Customers as ‘External Blacklist’.
  2. **Salary Transfer:** System will mark all the matched RAK Bank Customers as ‘Internal Blacklist’ and all the matched Non-RAK Bank Customers as ‘External Blacklist’.
  3. **Hold**: System will mark all the matched RAK Bank Customers as ‘Internal Blacklist’ and all the matched Non-RAK Bank Customers as ‘External Blacklist’. The system will also place/update hold on the accounts selected in ‘Hold Details Grid’ by ‘Initiation Maker’ as per the hold scenarios stated in section 5. 1 for hold requests.
  4. **Cancellation:** System will remove the ‘Internal Blacklist’ for all the selected ‘RAK Bank Customers’ and will remove ‘External Blacklist’ for all the selected ‘Non-RAK Bank Customers’ based on the user selection from Blacklist Details grid. The system will also remove hold from the user selected accounts from Hold Details Grid.
* Once done, the WI will route as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Decision** | **Request Type** | **Condition** | **WI Moves to** |
| Success | Transfer | If no Child WI exists | Operations Maker |
| Success | Transfer | If Child WI exists | Hold queue |
| Success | Salary Transfer | If no Child WI required | Operations Maker |
| Success | Salary Transfer | If Child WI required basis if ‘Salary Credited’ = ‘Y’ | Primary WI – Hold Queue  Child WI – Financial Maker queue |
| Success | Hold | If no Child WI exits | Operations Maker |
| Success | Hold | If Child WI created | Hold Queue |
| Success | Cancellation |  | Operations Maker |
| Success | Transfer, Hold, Cancellation, Salary Transfer | If all CIFs were ‘Non-RAK Customer’. | Archival |
| Failure | Transfer, Hold, Cancellation, Salary Transfer | If any API failure received while integration. | Integration Error Handling |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Hold Queue

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* This queue will be responsible for collecting the parent and child instances of a WI if in case any child WI was created for any of the WI.
* The possible request types of WI to move in this queue will be:
  1. **Deceased – Transfer:** On ‘Initiation Checkers’ approval, if Child WIs were created for this request type, the primary WI will directly move in this queue and wait for the child instances to end.
  2. **Transfer** – On ‘Initiation Checkers’ approval, if Child WIs were created for this request type, the primary WI will move to this queue from ‘System Integration’ and wait for the child instances to end.
  3. **Salary Transfer** – Once the WI is successfully completed at ‘System Integration’, the system checked if ‘Salary Credited’ was ‘Y’ or ‘N’. If ‘Y’, then child must have been created and primary WI will move to this queue to wait for the child instance to end.
  4. **Hold Request** – Once the WI is successfully completed at ‘System Integration’, the system will check if Child WIs for IOPS & Inv OPS were created. The primary WI moves to this queue and waits for the Child WIs to get completed.
* Once all the child instances related to a WI are completed, the decision gets updated in the primary WI and child WI gets deleted.
* The primary WI from this queue will automatically move to **‘Operations Maker’** queue where the decision history will have the updates from child WI.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI Moves to** |
| Success | All instances collected | Operations Maker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## IOPS Maker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* This will be child WI queue and will be created for Islamic Products only for the following request types:
  1. **Transfer:** This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Islamic Product was selected by the user.
  2. **Deceased – Transfer:** This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Islamic Product was selected by the user.
  3. **Hold -** This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Islamic Product was selected by the user.
* The user will review the request and perform the function as per the request type outside iBPS.
* The user will take a decision as ‘**Submit’** and update the remarks section with his/her comments on the request.
* The WI will move to **‘IOPS Checker’** queue.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Submit | IOPS Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Islamic Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## IOPS Checker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will be routed to this queue, when the ‘**IOPS Maker’** will take decision as ‘**Submit**’.
* The user will review the request and remarks entered by the IOPS Maker.
* The user will have the following decision and the WI will route as follows:
  1. **Approve**: The user will take this decision if he wants to approve the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold’ queue.
  2. **Reject:** The user will take this decision if he wants to reject the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold’ queue.
  3. **Send Back to Maker:** The user will take this decision if he requires any amendments from the IOPS Maker.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Approve | Hold |
| Reject | Hold |
| Send Back to Maker | IOPS Maker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Islamic Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Inv ~~IOPS~~ OPS Maker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* This will be child WI queue and will be created for Investment Products only for the following request types:
  1. **Transfer:** This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Investment Product was selected by the user.
  2. **Deceased – Transfer**: This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Investment Product was selected by the user.
  3. **Hold** - This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Investment Product was selected by the user.
* The user will review the request and perform the function as per the request type outside iBPS.
* The user will take a decision as **‘Submit’** and update the remarks section with his/her comments on the request.
* The WI will move to ‘**Inv OPS Checker’** queue.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Submit | INV OPS Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Investment Operation user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Inv ~~IOPS~~ OPS Checker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will be routed to this queue, when the ‘**Inv OPS Maker’** will take decision as ‘**Submit**’.
* The user will review the request and remarks entered by the Inv OPS Maker.
* The user will have the following decision and the WI will route as follows:
  1. **Approve:** The user will take this decision if he wants to approve the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold’ queue.
  2. **Reject**: The user will take this decision if he wants to reject the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold’ queue.
  3. **Send Back to Maker**: The user will take this decision if he requires any amendments from the Inv IOPS Maker.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Approve | Hold |
| Reject | Hold |
| Send Back to Maker | INV OPS Maker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Investment Operation user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Cards Maker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* This will be child WI queue and will be created for Cards Products only for the following request types:
  1. **~~Transfer:~~** ~~This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Cards Product was selected by the user.~~
  2. **Deceased – Transfer:** This Child WI will get created from the ‘Initiation Checker’ queue on the decision ‘Approve’ if any Cards Product was selected by the user.
* The user will review the request and perform the function as per the request type outside iBPS.
* The user will take a decision as ‘**Submit**’ and update the remarks section with his/her comments on the request.
* The WI will move to ‘**Cards Checker’** queue.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Submit | Cards Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Card Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Cards Checker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will be routed to this queue, when the ‘**Cards Maker’** will take decision as ‘**Submit’**.
* The user will review the request and remarks entered by the Cards Maker.
* The user will have the following decision and the WI will route as follows:
  1. **Approve:** The user will take this decision if he wants to approve the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold’ queue.
  2. **Reject:** The user will take this decision if he wants to reject the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold’ queue.
  3. **Send Back to Maker:** The user will take this decision if he requires any amendments from the Cards Maker.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Approve | Hold |
| Reject | Hold |
| Send Back to Maker | Cards Maker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Card Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Financial Maker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will route to this queue for ‘**Salary Transfer’** requests post Internal/External blacklist marking was successfully done at ‘**System Integration’** queue.
* This will be a parallel Child WI created if ‘**Salary Credited’ = Y**. Meanwhile, primary WI would have moved to ‘**Hold’** queue.
* If ‘**Salary Credited’ = N**, then this child WI will not be created.
* The user will review the transaction details and perform actions outside iBPS.
* The user will fill in the **‘Financial Details’** section.
* The user will take decision as ‘**Submit’** and update the remarks section.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Submit | Financial Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Financial Unit user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Financial Checker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will route to this queue when the ‘**Financial Maker’** takes decision as ‘**Submit’**.
* The user will review the request and remarks from the Financial Maker.
* The user will have the following decisions and WI will route as follows:
  1. **Approve**: The user will take this decision if he wants to approve the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold queue’.
  2. **Reject:** The user will take this decision if he wants to reject the request and the WI moves to ‘Hold’. Since it is a child WI, the Child gets deleted, and decision gets updated in the Primary WI waiting on ‘Hold’ queue.
  3. **Send Back to Maker**: The user will take this decision if he requires any amendments from the Financial Maker.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Approve | Hold |
| Reject | Hold |
| Send Back to Maker | Financial Maker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Financial Unit user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Operations Maker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will be received at this queue for the following request types from:
  1. **Hold queue:** For requests ‘**Deceased-Transfer’**, ‘**Transfer**’ & ‘**Salary Transfer’**, in case of parent & child scenarios, the WI after collection of all instances will be routed from this queue to ‘**Operations Maker’**.
  2. **System Integration**: For requests ‘**Transfer**’ & ‘**Salary Transfer’** if no parent & child scenario was applicable, the WI will be routed from this queue. For the request types **‘Hold’** & ‘**Cancellation**’ always the WI will directly route from this queue to ‘**Operations Maker’**.
  3. **Initiation Checker**: For request type ‘**Deceased – Transfer’**, if no parent & child scenario was applicable, directly the WI routes from this queue to ‘**Operations Maker**’ queue.
* The user will perform the ‘Customer Exposure’ on a button click to refresh the products. On refreshing the products, if any data is updated, the same will be replaced in the grid.
* A possible change on the grid could be for the Account Status which will be replaced.
* If while refreshing products, it is found that a new product has been added for a certain CIF, the same will be visible in the grid row and will also have a clear identification as a new product added.
* The user will review the request and perform actions as per the request types.
* In case of **Deceased – Transfer and Transfer**, the user will fill the ‘**Transaction Details’** and select the action as:
  1. MCQ
  2. Internal Transfer
  3. Remittance
* Based on the action selected, Operations Maker will fill in mandatory fields for each action.
* If Action = MCQ, user to fill the following fields:
  + 1. Amount Transferred
    2. MCQ Date
    3. MCQ No.
* If Action = Internal Transfer, user to fill the following fields:
  + 1. Account No.
    2. Account Name
    3. Amount Transferred
* If Action = Remittance, user to fill in following fields:
  + 1. Beneficiary IBAN/Account No.
    2. Beneficiary Name
    3. Beneficiary Bank Name
    4. Purpose of Payment

**Remittance Scenario (If the action = Remittance):**

* The user will select CASA accounts from ‘Product Details’ grid and click on ‘**Consider for Remittance’**.
* A ‘**Remittance Detail’** section will be available where the Operations Maker user selected CASA Accounts from the Product Details grid will be added along with their Account Balances in original currency and converted balances in AED along with the charge rate inquired from Finacle.

|  |
| --- |
| **CASA Account Types** |
| SBA – Savings and Gold |
| ODA – Current |

* The ‘**Operations Maker’** user will not be able to select accounts for Remittance other than CASA. If in case the user selects any other account other than CASA, then system will throw error message as ‘**Please select only CASA accounts**.’
* The accounts selected for remittance by the user can be of different customers/different CIFs too. For e.g., if 2 CIFs are there and from each CIF user has selected 2 accounts each then a total of 4 accounts will be considered for remittance and get displayed in **Remittance Details** Grid.

**Remittance Details**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Account ID** | **Account Balance (Original Currency)** | **Converted Account Balance (AED)** | **Transaction Charges** |  |  |
| CIF1 | 1234 | 1088 USD | 4000 | 20 |  |  |
| CIF 2 | 56789 | 2000 AED | 2000 | 20 |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | **Total** |  | **6000** |  |  |  |

* In the Remittance Details Grid, the selected CASA accounts along with their account balances in original currency and currency in AED after conversion will be visible. The conversion of account balances if currency is other than AED, will be happening via Exchange Rate Details trigger to Finacle. The converted amount will be received from Finacle and displayed in the grid. The charges will be inquired from Finacle post conversion of account balances in AED.
* All the above tasks will be done is one trigger as soon as the user clicks ‘**Consider for Remittance**’ button and get displayed in Remittance Details grid for view purpose.
* The system will check and compare the balance starting from the first row in the Remittance Details grid. Below are the possible scenarios:
  + 1. If the Balance in first account = Court Order Amount: The same account will be considered.
    2. If the Balance in the first account is less than the Court Order Amount, the second account will also be checked until the total balance becomes equal to Court Order Amount. Multiple accounts to be considered.
    3. If the Balance in the first account is more than the Court Order Amount, then the first account will be considered.
* The system will calculate the total account balance in AED for the accounts in ‘Remittance Details’ and the field ‘**Total Eligible Amount’** will be auto set with the total balance which will be considered to create payment order.
* The system will also calculate the charges for each account in the Remittance Details grid itself. The system will calculate the total charges from those accounts eligible to create remittance.
* If the total account balance is equal to the court order amount, then the total eligible amount will be reduced by the total charge amounts.
* For e.g., If the Court Order Amount = 1000 AED; there can be following possible scenarios:
* **Scenario 1:** 
  + 1. User has selected 2 accounts to consider for remittance.
    2. Both accounts are having balance of 400 AED and 600 AED respectively.
    3. Charges on both accounts are 20 AED and 30 AED respectively.
    4. The total eligible amount for which payment order to be created will be 380 AED from the first account and 570 AED from the second account.
    5. The total amount for which remittance happened is now:
       1. 380+570= 950 AED
    6. The remaining amount (1000 – 950) = 50 AED will be put a hold on both accounts individually.
* **Scenario 2:** 
  + 1. User has selected 2 accounts to consider for remittance.
    2. The first account is having balance equal to the court order amount, then only the first account will be considered for payment order request.
    3. The charge amount will be deducted if the account balance = court order amount and remaining amount will be put on hold.
* **Scenario 3:** 
  + 1. User has selected 2 accounts to consider for remittance.
    2. The first account is having balance greater than court order amount, then also the first account will be considered for payment order request.
    3. In this case, charge amount will not be deducted from the eligible amount since the account is already having sufficient balance to deduct the charges while remittance.
* **Scenario 4:** 
  + 1. User has selected only 1 account for remittance.
    2. This can lead to further 3 cases:
       1. Account Balance = Court Order Amount: In this case, the eligible amount will be reduced with charge amount for remittance.
       2. Account Balance > Court Order Amount: In this case, no charges to be reduced and eligible amount for remittance will be the entire amount.
       3. Account Balance < Court Order Amount: In this case, the amount available reducing the charges will be considered as eligible amount for remittance and remaining amount will be put on hold.
* In case of **‘Salary Transfer’** request, the user will fill in the ‘Salary Transfer Details’ section which will have the following fields:
  + In case of MCQ, Internal Transfer & Remittance as the action:
    - Salary Transfer Amount
    - Salary Transfer Percentage
    - Salary Transfer Starting Month
    - Salary Transfer Starting Year
  + In case of Hold as the action:
    - Salary Hold Amount
    - Salary Hold Percentage
    - Salary Hold Starting Month
    - Salary Hold Starting Year
* Once completed, the user will take the decision as ‘**Submit’**.
* The WI will move to ‘**Operations Checker’** queue for review.

|  |  |
| --- | --- |
| **Decision** | **WI Moves to** |
| Submit | Operations Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Operations Checker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will be routed to this queue once the ‘**Operations Maker’** takes decision as ‘**Submit**’.
* The user at this queue will review the request, data, and documents.
* All the data at this queue will be in non-editable and visible mode to the user.
* The user will have the following decisions:
  1. **Submit for Auto-Remittance**: This decision will be applicable if the Action Required was ‘Remittance’ for the below request types:
     1. **Transfers**
     2. **Deceased - Transfers**
  2. **Send Back to Maker:** This decision will be applicable for all request types.
  3. **Approve:** This decision will be applicable for **Hold**, **Cancellation** and **Salary Transfer**. But, for **Deceased – Transfer** & **Transfer**, this will be applicable once auto-remittance is completed and WI comes back to this user.
  4. **Discard:** The user will take this decision if he wants to discard the request.
* The WI will route as follows:
  1. If **Decision = Submit for Auto-Remittance**, the WI routes to ‘Sys\_Auto\_Remittance’ queue for the IBAN Remittance in case of **Transfer** and **Deceased – Transfer** request types.
     1. If the request type is **Transfer**, there will be a pop-up for the user as ‘**~~Do you really want to make the transfer?~~**’ **“Please confirm to initiate transfer”**. The user will select either ‘**Yes**’ or ‘**No**’.
        + 1. If the user selects ‘Yes’, the WI will move for IBAN remittance and hold functionality on the remaining amount.
          2. If the user selects ‘No’, the WI will directly move for placing the hold on the entire amount on each account, without creating any payment order.
     2. If the request type is ‘**Deceased – Transfer’**, always the WI will move for IBAN auto remittance on this decision and there is no Hold placing functionality for this request type.
  2. If **Decision = Send Back to Maker**, the WI moves back to ‘Operations Maker’ for amendments.
  3. If **Decision = Approve**, the WI moves to ‘Archival’.
* On ‘Approve’ decision, for Dubai Court & CCMS there will be a customer letter generated on a button click ‘**Generate Customer Letter’** by the user for the following request types:
  1. Hold
  2. Transfer
  3. Salary Transfer
* The customer letter will be previewed and post confirmation it will get attached to the WI. Please refer to Appendix E for the customer letter templates.
* If the request type = **Deceased – Transfer** and any Joint Account Holder was identified in Product Details grid, then the user will manually upload the document and the same will get attached to the WI.
* Once the customer letter gets generated, the email to customer along with customer letter will be triggered on WI submission.
* For Dubai Court cases, on final approval from Operations Checker, a Court Letter will be generated based on the request type and products which were fetched in product details grid. Users will be able to preview the email by clicking on ‘**Preview Email’** and letter by clicking on ‘**Preview Court Letter’**. The users will be able to make changes in the form for the dynamic fields in the templates after previewing.
* Once the user confirms, the letter will get generated and get attached with the WI.
* The email will be sent to Dubai Court along with Court Letter and Court Instructions on the final submission of the WI when decision taken by the user is ‘**Approve’.**
* The scenarios of generation criteria of court letters are mentioned in the ‘Dubai Court Communication’ template. Refer Appendix E.
* The customer communication will happen for the below request types on ‘**Approve**’ decision:
  1. Hold
  2. Salary Transfer
  3. ~~Cancellation~~ Transfer
  4. Deceased – Transfer (Only in case of Joint Account identified in Product Details)
* While sending Email to customers, the generated customer letter will be attached to the email.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Submit for Auto-Remittance | If Request Type is Transfers or Deceased – Transfers and Action = Remittance | Sys\_Auto-Remittance |
| Send Back to Maker |  | Operations Maker |
| Approve | For ALL request types | Archival |
| Discard | For All request types | Archival – Exit |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Sys Auto Remittance

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* The WI will route to this queue when the ‘**Operations Checker’** takes decision as ‘**Submit for Auto-Remittance**’ in case of Remittance Actions for the following request types:
  1. **Transfers**
  2. **Deceased – Transfers**
* At this queue, payment order request will be triggered to Finacle to create the remittance based on the user selection and Remittance Detail Section.
* In one WI, there can be multiple accounts for which payment order should be created.
* The payment orders will be created as per the Remittance Scenarios mentioned in section *5.14 Operations Maker queue description.*
* The API for each account will be triggered individually and in response the PO ID will be stored to track PO status further.
* Once all the payment orders required to be created in one WI are successfully created, the WI will be treated as a success at it will automatically move to ‘Track\_PO’ queue.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Success | Track\_PO |
| Failure | Integration Error Handling |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Track PO

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* The WI will move to this queue once the payment orders are created successfully at Sys\_Auto\_Remittance queue for a WI.
* At this queue, the system will inquire Payment Summary to track the Payment Order status as ‘Processed’.
* The system will fetch the payment order details using the CIF ID linked to the account for which the payment orders were created. There can be multiple CIFs for different accounts as well.
* The system will send request to Finacle along with CIF ID, start date and end date to retrieve the list of payment orders in that duration and check for the processed status on each payment order ID, which was received at the time of payment order creation.
* If there were 4 payment orders created from two different CIFs, then once all these 4 Payment orders are processed – the WI will be treated as a success.
* The system will fetch/inquire for payment summary twice, one when the WI enters this queue. If at this moment, any payment order is missing or not processed, the WI will wait at this queue for a maximum of 4 hrs until all the payment orders are processed.
* If in case, post 4 hrs also a payment order is not processed, then the WI will be treated as a Failure.
* As soon as the payment orders are processed, below action will be followed as per the request type:
  1. For request = **Deceased – Transfer**: Once all payment orders are ‘Processed’, the WI will be treated as Success and automatically it will move to ‘Operations Checker’ queue.
  2. For request = **Transfer**: Once all payment orders are ‘Processed’, the system will check if there is any ‘Remaining Amount for Hold’ as per the Remittance Scenario mentioned in section 5.14.
     1. If yes, system will place a hold request on all accounts for which remittance was place with that remaining amount. For e.g., if two accounts were considered for remittance ‘Acc1’ & ‘Acc2’ and the remaining hold amount was ‘XX AED’, then individual request on Acc1 for hold amount ‘XX AED’ and Acc2 for hold amount ‘XX AED’ will be placed. Once the hold requests on all accounts are successfully placed, then the WI will be treated as Success.
     2. If not, then without placing hold requests the WI will be treated as Success.
     3. On Success, the WI moves to ‘**Operation Checker**’ queue.
* If in case any failure is identified in terms of ‘PO statuses not received, PO status is other than ‘Processed’ technical errors on APIs etc., the WI will be routed to ‘**Integration Error Handling’.**

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Success | Operations Checker |
| Failure | Integration Error Handling |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Integration Error Handling

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will be routed to this queue from either ‘System Integration’ / ‘Sys\_Auto\_Remittance’ or Track\_PO queues if there was any failure while triggering the APIs on those queues.
* The failure message will be taken up from the responses of the API requests.
* The system will try five times for the APIs at this queue, if still any error is there then emailing trigger will happen to BPM support for technical errors and operations team for business errors (CIF Under Verification).
* The user in this queue will be responsible for resolving the issue.
* Once resolved, the user will take the decision as ‘Re-trigger’ and the WI will move back to the previous queue.
* The WI in this queue have a color coding for Technical Errors and Business Errors.
* If in the response error message is as ‘CIF is Under Verification’, then this case will be considered as a Business Error and the WI will be highlighted in ‘Red’. Other than this, all the cases will be considered as ‘Technical Errors’ for the IT team to handle it.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Re-trigger | If API failure came from System Integration queue | System Integration |
| Re-trigger | If API failure came from Sys\_Auto\_Remittance queue | Sys\_Auto\_Remittance |
| Re-trigger | If API failure came from Track\_PO queue | Track\_PO |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Archival

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* User will click on the Archival Queue to view available work-items on the queue.
* The system will display the work-item to the user. All the work items will be visible to all the users.
* The WI will be routed to this queue once the Operations Checker takes decision as ‘**Approve’**.
* Post **‘Archival’,** the WI will automatically move to **‘Exit’**.

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

# MVP-3 Bulk Processing CIR Requests Journey

## Background of Requests

The Bulk Processing Requests for CIR will be in the form of Excels containing multiple customer records. Users in the bank will receive such excel requests from Central Bank Portal and the same with a dedicated format will be uploaded on a shared location from which iBPS will pick the excels and create individual WIs for each record in those excel. The excels will have basic data require to perform the dedupe search on customer level.

Once the WI is created, the process flow of that WI as defined by the business will take place in iBPS.

There will be three folders created in the shared location namely:

* **Inquiry**
* **Freeze**
* **Prohibited**

Each folder will have an excel sheet with the name of a Reference/Request Number. iBPS will pick that excel and read the data as per defined in the sample excel sheets. For each record, iBPS will create a unique WI. For e.g., if there are 100 records in the WI, iBPS will create 100 unique WI. There is a possibility that in the provided folder, along with excel users will upload a document with same Reference / Request Number and system will extract that and attach it along with the WIs as ‘**Central Bank Instruction’**.

Once all the requests having one Request/Reference Number are processed completely, system will generate one excel (as per the template defined) and trigger email to compliance unit along with excel generated and the Document (Central Bank Instruction) picked from the shared location.

***Pls. note:* Below columns in Yellow will be used to create the WI and columns in Green will be further considered to generate the excels once the WIs are archived.**

Columns which will be available in excel as per request type:

* **Inquiry**
  + - Emirates ID
    - Name
    - Date of Birth
    - Due Date
    - Age
    - Bank Name
    - Account Name
    - Account Number
    - Passport Number
    - Nationality
    - Trade License Number
    - Country of Incorporation
    - Requested Authority
    - Account Balance
* **Freeze** 
  + - Name
    - Emirates ID
    - Passport
    - Trade License No.
    - Nationality
    - Country of Incorporation
    - Requested Authority (TL Issuing Authority)
    - Due Date
    - Account Number
    - Available Balance
    - Related Party CIF
* **Prohibited** 
  + - Name
    - Emirates ID
    - Passport
    - Trade License No.
    - Nationality
    - Country of Incorporation
    - Date of Birth
    - Date of Establishment
    - Due Date
    - Requested Authority
    - CIF No.
    - Related Party CIF

Below are the queue descriptions for the entire journey.

## Workflow Requirements – Bulk Processing CIR



A diagram of different colored rectangles

Description automatically generated

Bulk Processing requests for CIR will have the following queues:

1. **System Check Queue:** This will be the first system queue where all the WI created will land for dedupe check.
2. **Initiation Checker:** User queue for processing RAK Bank Customer Requests.
3. **System Integration:** System queue for placing blacklists and freeze requests.
4. **IOPS Maker:** User queue for Islamic Products. (Child WI)
5. **IOPS Checker:** User queue for reviewing Islamic Related requests. (Child WI)
6. **Collect:** System queue to collect the parent/child instances.
7. **Integration Error Handling:** User queue for handling integration failures if any.
8. **Archival:** System queue for archiving data/doc.

## System Check

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* The WI created via Excels for request type ‘**Inquiry’**, ‘**Freeze**’ & ‘**Prohibited**’ will enter this queue.
* The system will read the mandatory details required to perform the dedupe check. For e.g., in case of Individuals ‘**Customer Name’**, ‘**Nationality**’, ‘**DOB’** , **Emirates ID & Passport** and in case of Non-Individuals ‘**Company Name’**, ‘**Trade License’** & ‘**Date of Establishment’**.
* The system will perform dedupe checks on each WI and identify if the customer is a RAK Bank Customer or Non-RAK Bank Customer.
* For WIs identified as Non-RAK Bank Customer – system will search for Related Party Shareholder Details.
* The CIF results will be visible to the next user in the form of grid like CIR portal journey dedupe search grid.
* The WI will route to the next queues basis the request type and customer type as follows:
  + - **Initiation Checker:** If the customer identified = RAK Bank customer, the WI will move to this queue for all 3 request types & If the customer is identified as Non RAK Bank provided any shareholder identified for freeze & prohibited requests.
    - **System Integration:** For request type **‘Freeze’** and ‘**Prohibited**’, if the customer = Non-RAK Bank customer and no shareholders were identified, the WI will route to this queue.
    - **Archival:** For request type ‘**Inquiry’**, if the customer = Non-RAK Bank customer, the WI moves to archival.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | Request Type = All & If Customer = RAK Bank Customer | Initiation Checker |
| Success | Request Type = Inquiry & If Customer = Non-RAK Bank Customer | Archival |
| Success | Request Type = Freeze & Prohibited & If Customer = Non-RAK Bank Customer | System Integration |
| Failure | If any integration failure | Integration Error Handling |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by system user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Initiation Checker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will route to this queue based on the following conditions:
  + - The WI in which customer was identified as ‘RAK Bank Customer’ will move to this queue.
    - From ‘Collect’ queue in case of Freeze Request Type, when the parent and child WI from system integration and IOPS Checker respectively are collected, the WI routes to this queue.
* The user will have identification on the WI as which WI came from System Check and which WI came from Collect queues.
* The field list for this journey will be same as of FIU/CIR portal journey provided the sections which will be applicable as per the request type.
* The user will open the WI and will be able to see the customer identification grid all the CIFs identified for that customer.
* The user will be able to view the document as **Central Bank Instructions** attached to the WI.
* For WI coming from System Check, the user will ‘Match’ the CIFs from the grid as per the request type.
* The user will perform the below actions based on each request type:
  1. **Inquiry:**
     + The user will select the main CIF by clicking on ‘**Matched**’ on the grid row.
     + The user will click on ‘**Fetch Products’** for the matched CIF.
     + The products associated with that CIF will be visible to the user in another grid.
  2. **Freeze:** 
     + The user will select the ‘**Type of Freeze’** dropdown.
     + The user will select the main CIF by clicking on ‘**Matched**’ on the grid row.
     + The user will click on the button ‘**Fetch Related Party CIFs’** for matched main CIFs.
     + The results for related party CIFs will be displayed in the next grid.
     + The user will select the Related Party CIFs as matched and fetch products for main CIFs and related CIFs.
     + The products fetched will be displayed in the next grid.
  3. **Prohibited:**
     + The user will select the main CIF by clicking on ‘**Matched**’ on the grid row.
     + The user will click on ‘**Fetch Products’** for the matched CIF.
     + The products associated with that CIF will be visible to the user in another grid.
* Once the above tasks, as per the request type is done by the user, the user will take decision as ‘**Approve**’ and the WI will route as follows:
  + - **Archival:** If the request type is ‘**Inquiry**’, the WI moves to Archival.
    - **System Integration**: If the request type is ‘**Freeze**’ or ‘**Prohibited’**, the WI moves to this queue.
    - **IOPS Maker**: For request type ‘**Freeze’**, if any Islamic Product is there, then a Child WI will move to this queue.
* **Chil WI Scenario**: If for Freeze request type, any Islamic Product is there, then a child WI will be created for ‘**IOPS Maker’** and the parent WI will always move to ‘**System Integration’**.
* For WI coming from Collect queue, the user will take the decision as ‘**Approve**’.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Approve | Request = Inquiry | Archival |
| Approve | Request = Freeze (If child instance process completed) | Archival |
| Approve | Request = Freeze or Prohibited | System Integration |
| Approve | Request = Freeze & if Islamic Product | Child WI – IOPS Maker  Parent WI – System Integration |
| Approve | Customer Type = Non-RAK | System Integration |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## System Integration

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* The WI will be routed to this queue based on the following conditions:
  + - If at ‘**System Check’** queue, it is identified that the customer is ‘**Non-RAK Bank**’ customer for request type **‘Freeze’** or ‘**Prohibited’**, the WI will directly move into this queue.
    - If at **‘Initiation Checker’** queue, for **RAK Bank** customers and request type ‘**Freeze’** or ‘**Prohibited’**, the user has taken decision as ‘Approve’, the WI will move to this queue.
    - If at ‘**Initiation Checker’** queue, for ‘**Freeze**’ request type any Islamic Product was selected, then the Primary WI will move to this queue, however a Child must have been created for IOPS Maker parallelly.
* The following system actions will be performed at this queue:
  + - ‘**Freeze’**:
      * **For Non-RAK Customer**:
        + System will mark the main customer as ‘**External Blacklist’** and if Related Shareholder are there, they will be marked as **Internal Blacklist**. The request will be sent to Finacle along with customer details.
      * **For RAK Bank Customer:**
        + The system will mark the main & Related CIFs as ‘**Internal Blacklist’**. The request will be sent to Finacle along with customer details and CIF.
        + The system will place a freeze request to Finacle for the products whose CIF is selected by the user.
    - ‘**Prohibited**’:
      * **For Non-RAK Customer**:
        + The system will mark the main customer as ‘**External Blacklist’** and if any related shareholder exists. It will be marked as **Internal Blacklist**. The request will be sent to Finacle along with customer details.
      * **For RAK Bank Customer**:
        + The system will mark the main customer as ‘**Internal Blacklist’** The request will be sent to Finacle along with customer details and CIF.
* Once the above functionality as per the request type is done successfully, WI will move ahead as per the following decisions and conditions:
  + - **Archival:** 
      * If request is ‘**Prohibited**’, and Internal as well as External Blacklists are marked successfully, the WI moves to Archival.
      * If request is **‘Freeze’**, and Internal as well as External Blacklists are marked successfully, the WI moves to Archival if there was not Child WI Created. (i.e., no child WI existing in the flow)
    - **Collect:** 
      * If request is ‘**Freeze**’ type, and Internal as well as External Blacklists are marked successfully, the WI moves to Collect queue if Child WI was created. (i.e., child WI existing in the flow)
    - **Integration Error Handling:** If there is any integration failure, the WI will move to Integration Error Handling queue.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | If Request Type = Prohibited | Archival |
| Success | If Request Type = Freeze & no Child WI | Archival |
| Success | If Request Type = Freeze & Child WI Exist | Collect |
| Failure | Integration Error | Integration Error Handling |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## IOPS Maker

### Description

* This will be a user queue. i.e., the user will have access to this queue.
* The WI will route to this queue based on the following condition:
  + - When the ‘**Initiation Checker’** takes decision as ‘**Approve’**, for the request type = **Freeze**, if any Islamic Product was fetched, the Child WI will be created and route to this queue.
* The user will receive the WI and open it.
* The user will be able to view everything in non-editable mode.
* The user will only perform action for Islamic Product and will be able to enter remarks on those products.
* The user will take decision as ‘**Submit**’ and the WI will move to ‘**IOPS Checker’**.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Submit | IOPS Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Islamic Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## IOPS Checker

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will be routed to this queue when ‘**IOPS Maker’** user takes the decision as ‘**Submit**’.
* The user at this queue will review the remarks/action done by IOPS Maker.
* The user will have the following decisions:
  + - **Approve:** The user will take this decision if he wants to approve the request, the WI will move to Collect queue.
    - **Reject:** The user will take this decision if he wants to reject the request, the WI will move to the Collect queue.
    - **Send Back to Maker:** The user will take this decision if he wants to send the WI back to IOPS Maker.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Approve | Collect |
| Reject | Collect |
| Send Back to Maker | IOPS Maker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by Islamic Operations user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Collect

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* This will be a Hold queue for waiting and collecting instances of parent and child WI.
* This will be applicable only if the request type is Freeze and if any Child WI was created.
* The primary WI will route from System Integration queue and the child WI will route from IOPS Checker queue.
* In case, any of the instance WI comes first, it will wait for the other instance to get completed.
* Once both the instances are collected successfully, the final decision will get updated in parent WI and child WI will get deleted.
* The parent WI will move to **‘Initiation Checker’** for final approval.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | Both instances of the WI are collected | Initiation Checker |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Integration Error Handling

### Description

* This will be a user queue. i.e., the users will have access to this queue.
* The WI will route to this queue if there is any Integration Error Failure at any system WS.
* The system will try again five times on the APIs. If still the error occurs the email alert will be sent to BPM Support and Operation team based on the errors.
* The user at this queue will be responsible for resolving the issue.
* The errors will be separated into ‘**Technical Error’** and ‘**Business Error’**.
* Any error that occurred due to **‘CIF Under Verification’** response from Finacle, it will be treated as a **‘Business Error’**. Other than this all errors will be ‘**Technical Error**.
* The user at this queue will take decision as ‘**Re-Trigger’** once the error is resolved.
* The WI will always move to Previous Queue from where it was routed in this queue. i.e., system queue where the error occurred.

|  |  |
| --- | --- |
| **Decision** | **WI moves to** |
| Re-Trigger | Prev. WS |

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Archival

### Description

* This will be a system queue. i.e., the users will not have access to this queue.
* User will click on the Archival Queue to view available work-items on the queue.
* The system will display the work-item to the user. All the work items will be visible to all the users.
* Post **‘Archival’,** the WI will automatically move to **‘Exit’**.

### Access Details

|  |  |
| --- | --- |
| User Group | The queue will be accessed by System user. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time, Ascending order |
| Additional display columns | None |
| Color Coding | NA |

## Post Approval Tasks

* The system will keep a check on all the WI linked to a Reference/Request Number. For e.g., if 100 WI were created for one reference number, the system will keep on checking the count of WI processed successfully and moved to Exit stage.
* Once all the WIs from one reference number are processed successfully, the system will generate an excel sheet as per the defined format. Refer appendix D for template.
* Post excel generation, an email will be triggered to compliance. Refer appendix C for email template.
* Along with Email, the generated excel file and the Document (Central Bank Instructions, if available) picked from the shareholder with same reference number will be sent to Compliance Unit.
* The system will also read the ‘Due Date’ in each and as per the escalation matrix defined in section 7, the email/alerts will be triggered for escalation reports.

# Escalation Matrix

**Reports to be generated for all journeys:**

**Report 1:** Ageing report reflecting work items of all queues scheduled to OPS. (all WIs dump data): **WI Status Report**

**Report 2:** Ageing report for work items pending under other units scheduled to respective units. (Unit wise WIs – IOPS Unit, Inv OPS Unit, Card OPS, Financial Unit): **Unit Wise WI Status Report**

**Report 3:** Escalation report to be scheduled to OPS.: **WI Escalation Report**

**Report 4**: A report reflecting all work items under the integration failure queue sent to CF and IT Teams. Along with WI numbers and ageing on the queue. (days, hours): **Error Handling Report**

* Reports 1 & 2 to be generated daily and to be sent out along with email to a dedicated group email id.
* Report 3 to be generated and sent out on escalation basis:

|  |  |  |
| --- | --- | --- |
| Channel | Ageing | Escalation |
| FIU & CIR | +1 and above | Senior Management |
| 0 & -1 | Manager & Assistant Manager |
| -2 to -5 | Officers & Assistant Manager |
| Dubai Court & CCMS | +3 and above | Senior Management |
| -1 to +2 | Manager & Assistant Manager |
| -2 to -5 | Officers & Assistant Manager |

**Logic:**

-1: One day before Due Date

0: Same day as Due Date

+1: One day after Due Date

**Report format:**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| WI Number | Request Reference Number | Due Date | Requested Channel | Request Type | Ageing (TAT) | Ageing (Due Date) | Previous Queue | Current Queue | Ageing on Current Queue |

# External Interface Requirements

## User Interfaces

The users in the bank will be using the Newgen’s workflow interface iBPS for viewing the data and documents attached for a particular requested channel and request type.

## Hardware Interfaces

NA

## 8.3 Software Interfaces

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Queue Name | Description | API Name | Integration System |
| 1 | Initiation Maker System Check (Bulk) | To Identify customer - RAK Bank or Non-RAK Bank Customer | DEDUP\_SUMMARY | FINACLE |
| 2 | Initiation Maker  Initiation Checker (Bulk) | To search retail related parties for retail customers | CUSTOMER\_SUMMARY | FINACLE |
| 3 | Initiation Maker  Initiation Checker (Bulk) | To search retail and corporate related parties for corporate customers | CUSTOMER\_DETAILS | FINACLE |
| 4 | Initiation Maker | To search corporate related parties/shareholders for non-RAK customers | RELATED\_SHAREHOLDER\_DETAILS | FINACLE |
| 5 | Initiation Maker  Initiation Checker (Bulk) | To search corporate related parties for retail customers | RELATED\_COMPANY\_DETAILS | FINACLE |
| 6 | Initiation Maker  Operations Maker | To search the products for selected CIFs - RAK Bank Customers | ACCOUNT\_SUMMARY | FINACLE |
| 7 | Initiation Maker | To inquire on blacklist details for Internal and External Customers | BLACKLIST\_DETAILS | FINACLE |
| 8 | System Integration | To update (place/remove) Internal Blacklist on RAK Bank Customers | CUSTOMER\_UPDATE\_REQ | FINACLE |
| 9 | System Integration | To update (place/remove) External Blacklist on Non-RAK Bank Customers | UPDATE\_EXT\_BLACKLIST | FINACLE |
| 10 | System Integration | To place/remove freeze (freeze & unfreeze) on selected accounts | FIN\_FREEZE\_UNFREEZE | FINACLE |
| 11 | System Integration | To place/remove freeze (freeze & unfreeze) on selected Investment accounts | FREEZE\_UNFREEZE\_INVESTMENT | FINACLE |
| 12 | Initiation Maker | To retrieve signature details on selected CIFs | SIGNATURE\_DETAILS | SVS |
| 13 | Initiation Maker | To Inquire on Existing Hold Details for selected accounts | ACCOUNT\_HOLD\_DETAILS | FINACLE |
| 14 | System Integration | To place new lien, modify existing lien and removing existing lien | MANAGE\_ACC\_HOLD | FINACLE |
| 15 | Initiation Maker  Operations Maker | To retrieve investment details for court letters | INVEST\_PORTFOLIO\_DETAILS | FINACLE |
| 16 | Initiation Maker  Operations Maker | To retrieve card outstanding balance for credit card | CARD\_BALENQ | online4 |
| 17 | Operations Maker | To retrieve exchange rate on account balances. | EXCHANGE\_RATE\_DETAILS | FINACLE |
| 18 | Operations Maker | To inquire on charges & create payment order for remittance | PAYMENT\_REQ | FINACLE |
| 19 | Track PO | To track payment order status | PAYMENT\_SUMMARY | FINACLE |
| 20 | Initiation Maker | To retrieve account name from account number | ENTITY\_DETAILS | FINACLE |
| 21 | Initiation Maker | To retrieve passport/emirates ID for related CIFs and address details for Customer Letters | CUSTOMER\_DETAILS | FINACLE |

# Other Nonfunctional Requirements

## Performance Requirements

* The response time of the application should not be more than 30 sec. This does not apply to report generation response time.
* The Operators at multiple locations can seamlessly access the application.
* 24/7 system availability, except for planned downtimes for maintenance activities.
* For FIU / CIR -> Archived documents should be visible and accessible to the Operations and Compliance users only.
* For Dubai Court / CCMS -> Archived documents should be visible and accessible to all the iBPS users within the bank.
* Each WI to have identification of request channel and request type on all queues in Queue Management.

## Safety Requirements

N/A

## Security Requirements

* Only authorized users should be able to access the system.
* Only authorized queues to be available on the user’s screen.

# Appendix A: Technical Specification Document



# Appendix B: Process Data Capture Sheet



# Appendix C: Internal Email Templates

## FIU/CIR – Email to Compliance for Non-RAK Bank Customer

**Subject:** <Requested Channel> - <Reference Number>

**Body:**

**Dear Team,**

Please find the subject request received from <Requested Channel>. We have not found any results through system search and replied to as Non-RAK Bank Customer; also updated the External Blacklist.

**Individual Customers**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reference No. | Request Type | Due Date | Customer Name | Date of Birth | Passport | Passport 2 | Nationality | Nationality 2 |
|  |  |  |  |  |  |  |  |  |

**Non-Individual Customers**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Reference No. | Request Type | Due Date | Company Name | Date of Establishment | Trade License Number | TL Issuing Authority | Country of Income |
|  |  |  |  |  |  |  |  |

## DC/CCMS

* No Internal Email

## Bulk Processing CIR

### Inquiry

**Email + Excel Generated + PDF (If any)**

**Subject** – CIR <Request Number> - Inquiry.

**Body:**

Dear Team,

We have received the <Inquiry> Instruction from the Central Bank and performed the system search to update the results in excel.

For Your Information, we will share the same with the Central Bank.

### Freeze

**Email + Excel Generated + PDF (If any)**

**Subject-** CIR <Request Number> - Search & Freeze

**Body:**

Dear Team,

We have received the <Freeze> Instruction from Central Bank and performed the system search to update the results in excel. A Freeze request has been placed for the products mentioned. Internal Blacklists for all RAK Customers and External Blacklist for all Non-RAK Customers and related parties have been marked.

For Your Information, we will share the same with the Central Bank.

### Prohibited

**Email + Excel Generated + PDF (If any)**

Subject: CIR - <Request Number> - Prohibited

Body:

**Dear Team,**

We have received the <Prohibited> Instruction from Central Bank and performed the system search to update the results in excel. Internal Blacklists for all RAK Customers and External Blacklist for all Non-RAK Customers have been marked.

For Your Information, we will share the same with the Central Bank.

# Appendix D: Templates

## Prev Ref No. – PDF

**Previous Reference Number Results (FIU/CIR)**

Rak Bank Logo Name of PDF

**WI Number Reference Number Date of Initiation Request Channel**

**Request Type Request Date Notice/Case No. Authority Name**

**Previous Reference Number Details –**

**FIU/CIR – Inquiry/ Freeze/Unfreeze**

|  |  |  |  |
| --- | --- | --- | --- |
| **WI Number** | **Requested Date** | **Compliance Response** | **Status** |
| <WI No.> of previous WI | <Request Date> field from previous WI | <AML Concern Description> from previous WI | <WIP> if WI is Open |

**Previous Reference Number Details**

**DC/CCMS - All**

|  |  |  |
| --- | --- | --- |
| **WI Number** | **Requested Date** | **Status** |
| <WI No.> of previous WI | <Request Date> field from previous WI | <WIP> if WI is Open |

## CIF Results - PDF

**CIF Search Results**

Rak Bank Logo Name of PDF

**WI Number Reference/Request Number Date of Initiation Request Channel**

**Request Type Request Date Notice/Case No. Authority Name**

**Letter Reference Number (DC/CCMS) Order Date (Dubai Court/CCMS)**

**Individual Customer**

**Customer Details**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Customer Name | Date of Birth | Emirates ID | Passport | Nationality | CIF ID | Customer Identified |
|  |  |  |  |  |  |  |

**Related Party Details**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Customer Name | CIF ID | Related CIF ID | CIF Name | Relationship Type |
|  |  |  |  |  |

**Non-Individual Customers**

**Customer Details**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Company Name | Trade licence No. | Date of Establishment | TL issuing Authority | CIF ID | Customer Identified |
|  |  |  |  |  |  |

**Related Party Details**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Customer Name | CIF ID | Related CIF ID | CIF Name | Relationship Type |
|  |  |  |  |  |

***Pls. note:*** *Related Party Details grid will only be there for FIU/CIR requests and for Signatory Details in DC/CCMS – Other requests template will have only Customer Details Grid.*

## Account Summary – FIU Template

**Excel Name -** <Reference Number> - CUSTOMER\_EXPOSURE

**Sheet 1: Account Summary**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Account Number** | **Account Name** | **IBAN Number** | **Account Type** | **Currency** | **A/C Open Date** | **A/C Status** | **Current Balance** |
|  | <Acid> | <AccountName> | <Foracid> | <AcctType> | <CrnCode> | <AcctOpnDt> | <AcctStatus> | <CurrentBal> |

**Sheet 2: Account Holder Details**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Acc No. / IBAN No.** | **Customer Type** | **Customer Name /Company Name** | **Nationality/ LIC Issue Place** | **Date of Birth / LIC Issue Date** | **Passport No/ Trade License No.** | **Emirates ID** |
|  |  |  |  |  |  |  |  |

**Sheet 3: Signatory Details**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Acc No. /IBAN No.** | **Customer Type** | **Customer Name / Company Name** | **Nationality/LIC Issue Place** | **Date of Birth/ LIC Issue Date** | **Passport No. /License No.** | **Emirates ID** |
|  |  |  |  |  |  |  |  |

## Account Summary DC/CCMS Template

**Excel Name-** <Reference Number> - CUSTOMER\_EXPOSURE

**Sheet 1: Account Summary**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Account Number** | **Account Name** | **Account Type** | **Currency** | **A/C Open Date** | **A/C Close Date** | **A/C Status** | **Current Balance** | **Signatory** |
|  |  |  |  |  |  |  |  |  |  |

## Bulk Processing Excel Templates

# Appendix E: Dubai Court & Customer Communication

## Dubai Court Communication (Email + Letters)



## Customer Communication (Email + Letters)



These are the initial templates received from business, but they are supposed to be modified by business. Once the modified templates are received, then only they will be considered for development.

# Appendix F: Open Items

* Customer Communication Email & Letters Template

# Addendum

## Statement Request in DC/CCMS

* Users will be able to create WI in DC/CCMS flow for Statement Request.
* At Initiation Maker, the user will be able to select request type as ‘Statement Request’.
* Users will enter customers (Individual / Non-Individual). Dedupe search will happen, and the customer will be identified as either RAK Bank or Non-RAK Bank customer based on the response received from Dedupe Summary.
* Users will match the CIFs for RAK Bank Customer and fetch products for them. For Non-RAK Bank customers, fetch product option will be disabled.
* The products fetched will be displayed in the products detail grid. Post performing these tasks, the initiation maker user will submit the WI to Initiation Checker.
* On submission of the WI, account summary excel will be generated and get attached with the WI.
* Initiation Checker user will review the WI and take the following decisions:
  + Approve – WI moves to Archival.
  + Discard – WI moves to Exit – Archival
  + Send Back to Maker – WI moves to Initiator Maker Return.
* On Approve, user will have an option to select as ‘Send Email Response’– On selection document upload for statement request will become mandatory.
* The user will upload the statement and click on done, the WI will move to archival and the email response along with uploaded statement will be triggered to Dubai Court.
* If the user fails to upload the statement, since the max size which can be uploaded is 10 MB, then the ‘Send Email Response’ button will have to be re-checked by the user and system will give a pop-up to do so. In this case, no email will be triggered to Dubai Court and WI will move to Archival.

## Hold Request Update

* The user will be able to select products to perform hold operations as mentioned in above queue descriptions.
* The hold operations in Finacle will be performed for the following account types:
  + SBA – Savings & Gold
  + ODA - Current
  + TDA – Deposits/Conventional FD
* For Islamic and Investment products, child WI will be created as soon as Initiation Checker user approves the WI.
* Primary WI will move to System Integration for placing blacklists and hold requests integrations in Finacle. Parallelly, child WIs will move to Islamic OPS and Investment OPS unit (IOPS Maker, Inv OPS Maker).
* Primary WI will move to a ‘Hold’ queue on success of system integration and wait for Child WIs to move ahead.
* Once child WIs are completed, primary WI will be updated with the decision and move to Operations Maker as mentioned in the Operations Maker.

## Bulk CIR Request – Non-RAK Customer

* Post WI Creation from the excel, at system check queue by running dedupe summary if the customer is identified as Non-RAK Bank Customer, then another check will happen to run Related Shareholder Details Integration to inquire if any CIF is linked to that external customer.
* If shareholders are identified, then the WI will be routed to ‘Initiation Checker’ queue.
* If no shareholders are identified, then the routing will remain same as per section 6 – MVP-3 journey defined.
* On identifying shareholders, routing of the WI will be as follows:
  + Initiation Checker: WI will move to this queue for the user to match related CIFs/perform customer exposure.
    - On Approval of Initiation Checker:
      * Inquiry cases will be routed to archival.
      * Freeze/ Prohibited cases will be routed to system integration where blacklists will be marked and freeze requests will be placed on the products.
      * If for freeze requests, Islamic Products are identified then Child WI will be created of IOPS Unit.