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| Logo.jpg  **Customer Management MBS**  **User Manual**  **[EGAMBSUM002]**  **C:\Users\VIKASHBFSI\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Word\BFSI logo.jpg**  **bfsi Consulting Pvt. Ltd.**  **Bangalore, India.**  **enquiries@bfsiconsulting.com** |

**Front Matter**

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# INTRODUCTION

**bfsi** is a solution based company with focus on banking and financial services. Our one of a kind product, Egalite, is a unique application which integrates Agency Banking with mobile technology. Egalite consists of 2 units.

* **Mobile Banking System** **(MBS)**
* **Intermediary Banking System (IBS)**

In Customer Management module of MBS, existing customer details can be viewed, customer requests can be recorded, new customer details, customer agendas and KYC information can be entered.

## Organization

This guide is designed to help understand the Customer Management module. The following is a snapshot of the document.

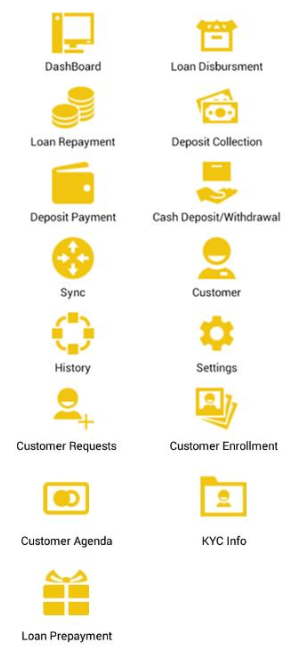
1. **Introduction** – This chapter discusses details about the document such as background and scope. In addition the organization and audience for this document is explained.
2. **Overview** – This chapter gives an overview of the document.
3. **Customer Management** – This chapter discusses the different functional points of the Customer Management module.
4. **Glossary** – The glossary has a list of abbreviated words and its expansion.

## Audience

This guide is designed for MBS users.

## Interface

The Egalite MBS application homepage is as shown below -



Egalite Homepage

# OVERVIEW

## Customer Management

The overview at a glance shows how this document is organized.

In Customer Management module of MBS, existing customer details can be viewed, customer requests can be recorded, new customer details, customer agendas and KYC information can be entered.

In Customer Management of MBS, the following information is discussed –

**Customer –** All existing customers of the financial institution and their details can be viewed with the help of the following screens -

* Customer Summary Screen
* Customer Detail Screen

**Customer Requests –** Customers can make requests to the financial institution through their agents. These requests are recorded by agents with the help of the following screens -

* Customer Query Screen
* Customer Detail Screen
* New Deposit Request Entry Screen
* New Deposit Request Verification Screen
* New Deposit Request Print Screen
* Deposit Prepay Entry Screen
* Deposit Prepay Verification Screen
* Deposit Prepay Print Screen

**Customer Enrollment –** New Customers can be enrolled by agents. KYC, Personal details and Biometric information have to be captured for all customers. The process of enrolling new customers is explained with the help of the following screens -

* Customer Enrollment KYC Screen
* Customer Enrollment Personal Screen
* Customer Enrollment Biometric Screen

**KYC Info –** KYC information for existing customers can also be entered. The process of recording KYC information is explained with the help of the following screens -

* Customer Summary Screen
* KYC Entry Screen
* KYC Verify Screen
* KYC Print Screen

**Customer Agendas –** Customer agenda show all the loan or deposit agendas of a particular customer. This can be done with the help of the following screens -

* Customer Query Screen
* Customer Detail Screen
* Customer Entry Screen
* Customer Verify Screen
* Customer Print Screen

# CUSTOMER MANAGEMENT

The over view section gave a summary of all the functions of Customer Management. In this section the detailed functionality of each function point and its screens are discussed.

Entry to Customer management is shown in **Figure 1: Navigation Customer Management**.



Figure 1: Navigation Customer Management

## Customer

All existing customers of the financial institution and their details can be viewed with the help of the following screens -

* Customer Summary Screen
* Customer Detail Screen

**Navigation: Customer**

**Opening Screen:** Entry to **Customer** is a Customer Summary Screen where all customers are displayed and this can be further filtered by entering a specific query.

* + 1. Query/Search Customer Summary

To filter the information about customers, queries have to be executed to get the necessary data. In **Figure 2: Customer Summary Screen**, enter the search criteria in the text box which says **Search here.**



Figure 2: Customer Summary Screen

The results of the query will be displayed in **Figure 2: Customer Summary Screen**.

### Detail View of Customer

To select a customer from the Customer Summary Screen, tap on any of the fields of that customer entry. This will take the user to **Figure 3: Customer Detail Screen** where the user can see the details of the customer.



Figure 3: Customer Detail Screen

The details of the customer can only be viewed; no changes can be made here.

## Customer Requests

Customers can make requests to the financial institution through their agents. These requests are recorded by agents with the help of the following screens -

* Customer Query Screen
* Customer Detail Screen
* New Deposit Request Entry Screen
* New Deposit Request Verification Screen
* New Deposit Request Print Screen
* Deposit Prepay Entry Screen
* Deposit Prepay Verification Screen
* Deposit Prepay Print Screen

**Navigation: Customer Requests**

**Opening Screen:** Entry to **Customer Requests** is a Customer Query Screen where customers can be queried on and the results will be displayed based on the search criteria.

* + 1. Query/Search Customer

To access information about customers, queries have to be executed to get the necessary data. In **Figure 4: Customer Query Screen**, enter the search criteria in any of the text box which says **Customer ID, Customer Name or Telephone.**



Figure 4: Customer Query Screen

The results of the query will be displayed in **Figure 5: Customer Detail Screen**.

### Detail view of Customer Request

In **Figure 5: Customer Detail Screen** the user can see the details of the customer.



Figure 5: Customer Detail Screen

Tap **New Request** to make a request. This will take the user to **Figure 6: New Deposit Request Entry Screen**.

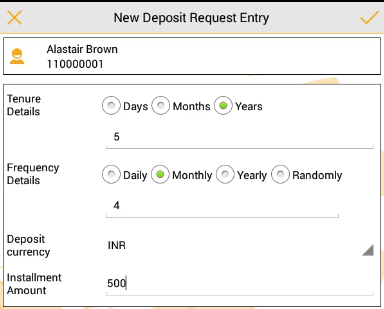


Figure 6: New Deposit Request Entry Screen

In **Figure 6: New Deposit Request Entry Screen,** enter all the request details –

1. Enter the **Tenure Details** by selecting from the options given. In the line below **Tenure Details**, enter the number of days, months or years to specify the period of tenure. Maturity date will be calculated based on the tenure details.
2. Enter **Frequency Details** from the options given. In the line below **Frequency Details**, enter the frequency at which the payments will be made. For example – 4 for every 4 months, 6 for every 6 months etc.
3. Select **Deposit Currency** from the drop down list provided. Tap  to display the drop down list.
4. Enter **Installment Amount** in the text box which says **enter amount.**
5. Tap  to proceed to **Figure 7: New Deposit Request Verification Screen**.
6. Tap  to go back to **Figure 5: Customer Detail Screen**.

### Verification of Customer Request

In **Figure 7: New Deposit Request Verification Screen**, check all the details for the new request.

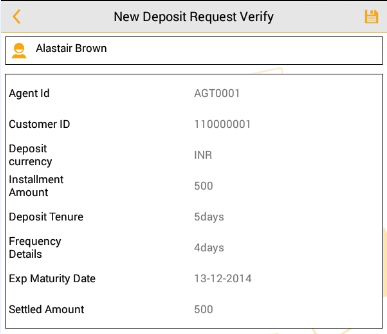


Figure 7: New Deposit Request Verification Screen

1. Tap  to save all the transaction information and go to **Figure 8: New Deposit Request Print Screen**. No changes can be made here; this is only a view screen.
2. Tap  to go back to **Figure 6: New Deposit Request Entry Screen**, if changes have to be made to the new request details.

### Print New Deposit Request

**Figure 8: New Deposit Request Print Screen** is only a view screen; no changes can be made here.

1. Tap  to **print** and return to **Figure 5: Customer Detail Screen**.
2. Tap  to go back to **Figure 5: Customer Detail Screen.**

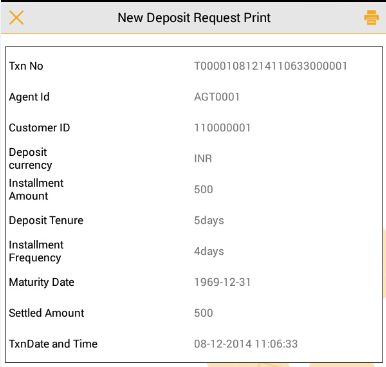


Figure 8: New Deposit Request Print Screen

An error message comes up if the print process is not successful; else the message **Transaction** **Success** is displayed**.**

### Enter Prepay Details

In **Figure 5: Customer Detail Screen**, the user can also select an existing deposit for the customer. Once the deposit is selected, **Figure 9: Deposit Prepay Entry Screen** is displayed.

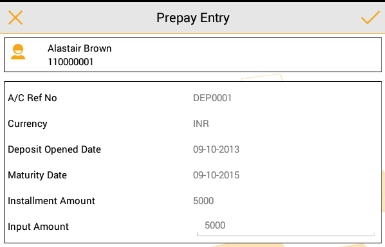


Figure 9: Deposit Prepay Entry Screen

1. Enter the **Input Amount** into the text box which says **enter amount**.
2. Tap  to proceed to **Figure 10: Deposit Prepay Verification Screen**.
3. Tap  to go back to **Figure 5: Customer Detail Screen**.

### Verification of Prepay Details

In **Figure 10: Deposit Prepay Verification Screen,** check all the prepay details**.**

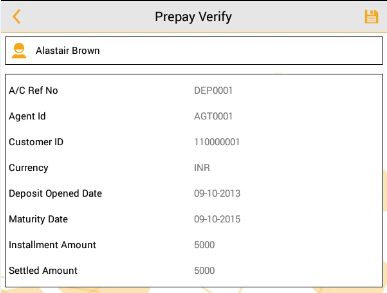


Figure 10: Deposit Prepay Verification Screen

1. Tap  to save all the transaction information and go to **Figure 11: Deposit Prepay Print Screen**. This is only a view screen; no changes can be made here.
2. Tap  to go back to **Figure 9: Deposit Prepay Entry Screen**, if changes have to be made to the prepay details.

### Print Prepay Details

**Figure 11: Deposit Prepay Print Screen** is a view screen, no changes can be made here.

1. Tap  to **print** and return to **Figure 5: Customer Detail Screen**.
2. Tap  to go back to **Figure 5: Customer Detail Screen.**

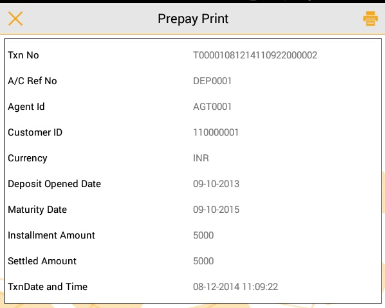


Figure 11: Deposit Prepay Print Screen

An error message comes up if the print process is not successful; else the message **Transaction** **Success** is displayed.

## Customer Enrollment

New Customers can be enrolled by agents. KYC, Personal details and Biometric information have to be captured for all customers. The process of enrolling new customers is explained with the help of the following screens -

* Customer Enrollment KYC Screen
* Customer Enrollment Personal Screen
* Customer Enrollment Biometric Screen

**Navigation: Customer Enrollment**

**Opening Screen:** Entry to **Customer Enrollment** is a Customer Enrollment KYC Screen where all KYC information has to be entered.

### Enter KYC Information

In **Figure 12: Customer Enrollment KYC Screen,** enter all the KYC information.

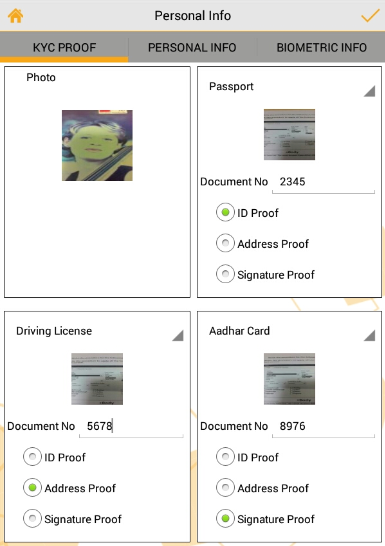


Figure 12: Customer Enrollment KYC Screen

**Three** **proofs** have to be given for KYC information.

For each proof,

1. Select the document from the drop down list provided. Tap  to display the drop down list.
2. Enter **Document No**.
3. Select kind of proof from the options **– Id Proof** or **Address Proof** or **Signature Proof.**
4. Capture an image.
5. Tap  to return to the Main Menu of MBS.
6. Tap  to proceed to **Figure 13: Customer Enrollment Personal Screen**.

### Enter Personal Information

In **Figure 13: Customer Enrollment Personal Screen,** enter all the personal details.

***Note: In Figure 13: Customer Enrollment Personal Screen, Fields marked with asterisk (\*) needs a value and cannot be empty.***

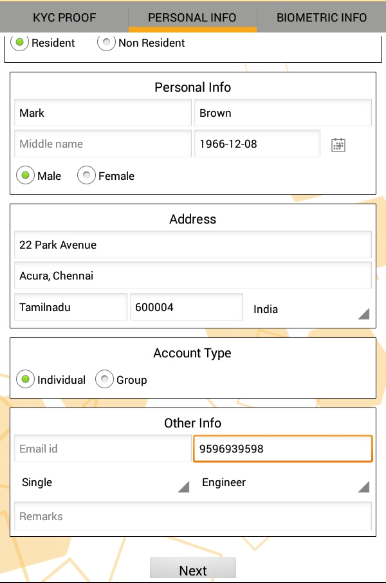


Figure 13: Customer Enrollment Personal Screen

1. Select **Resident** or **Non Resident**. If **Non Resident** is selected, Nationality has to be specified.
2. Enter the **First Name**, **Last Name** and **Middle Name**. Enter the **Date of birth (DOB)**. Tap  next to DOB to display the calendar. **Figure 13a: Customer Enrollment Calendar Screen** is displayed.

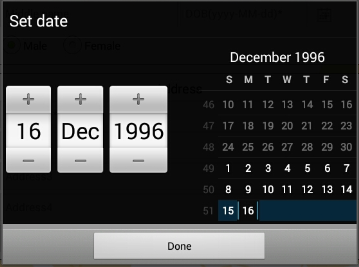


Figure 13a: Customer Enrollment Calendar Screen

1. Set the date using this calendar. Tap **Done** when date has been set and return to **Figure 13: Customer Enrollment Personal Screen.**
2. Select gender from the options given.
3. Enter **Address** in the text box provided. Tap  to display the country list. Select **Country** from this list.
4. Select **Account Type** from the options given.
5. Enter **Email Id** and **Contact Number** in the text boxes provided.
6. Enter **Marital Status** and **Profession**. This can be selected from the drop down list provided.
7. Enter any **Remarks**, if any.
8. Tap **Next** to display all the details entered. **Figure 13b: Customer Enrollment Verify Screen is displayed**.

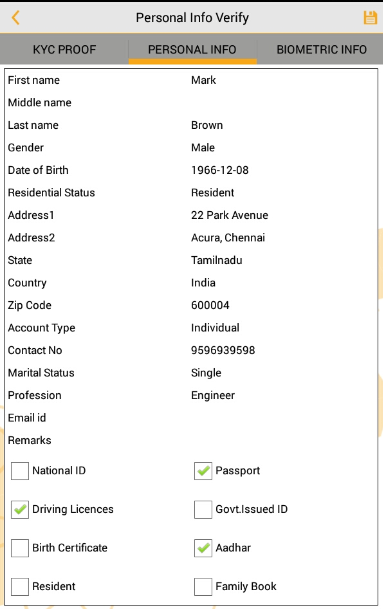


Figure 13b: Customer Enrollment Verify Screen

- Tap  to **save** the new customer information and proceed to **Figure** **14: Customer Enrollment Biometric Screen**.

- Tap  to go back to **Figure 13: Customer Enrollment Personal Screen**, if changes have to be made to the customer details.

### Enter Biometric Information

In **Figure 14: Customer Enrollment Biometric Screen,** enter all the information as shown.



Figure 14: Customer Enrollment Biometric Screen

1. Tap  to capture the information.
2. Tap  to go back to **Figure 13: Customer Enrollment Personal Screen**, if changes have to be made to the customer details.

## KYC Info

KYC information for existing customers can also be entered. The process of recording KYC information is explained with the help of the following screens -

* Customer Summary Screen
* KYC Entry Screen
* KYC Verify Screen
* KYC Print Screen

**Navigation: KYC Info**

**Opening Screen:** Entry to **KYC Info** is a Customer Summary Screen where all the customers are listed.

### Query/Search Customers

To access information about customers, queries have to be executed to get the necessary data. In **Figure 15: Customer Summary Screen**, enter the search criteria in the text box which says **Search here.**



Figure 15: Customer Summary Screen

The results of the query will be displayed in **Figure 15: Customer Summary Screen**.

### Entry of KYC Information

To select a customer from the Customer Summary Screen, tap on any of the fields of that customer entry. This will take the user to **Figure 16: KYC Entry Screen** where the user can enter the KYC details.

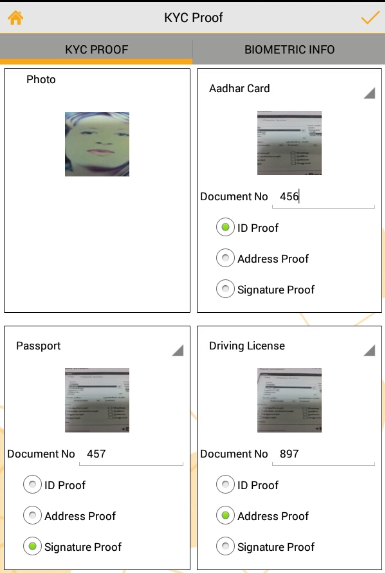


Figure 16: KYC Entry Screen

**3 proofs** have to given for KYC information.

For each proof,

1. Select the document type from the drop down list provided. Tap  to display the drop down list.
2. Enter **Document No**.
3. Select kind of proof from the options **– Id Proof** or **Address Proof** or **Signature Proof.**
4. Capture an image.
5. Tap  to go back to main menu of MBS**.**
6. Tap  to proceed to **Figure 17: KYC Verify Screen.**

### Verification of KYC Information

In **Figure 17: KYC Verify Screen,** check all the KYC details.

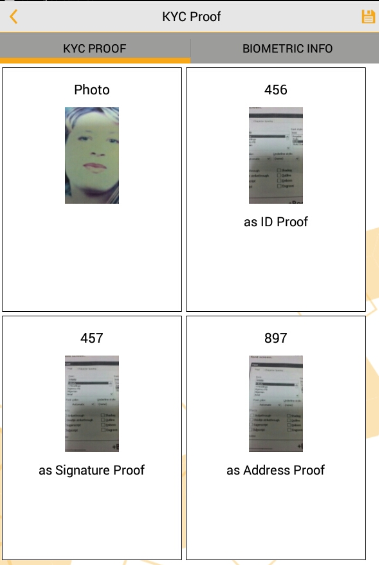


Figure 17: KYC Verify Screen

1. Tap  to **save** and proceed to **Figure 18: KYC Print Screen**.
2. Tap  to go back to **Figure 16: KYC Entry Screen,** to make any changes to the KYC details**.**

### Print KYC Information

In **Figure 18: KYC Print Screen,**

1. Tap  to **print** and return to **Figure 15: Customer Summary Screen**.
2. Tap  to go back to **Figure 15: Customer Summary Screen.**

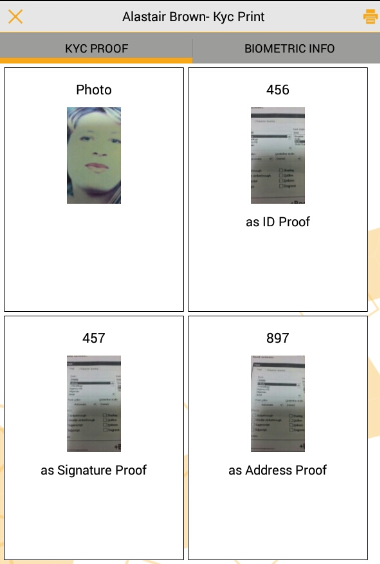


Figure 18: KYC Print Screen

An error message comes up if the print process is not successful; else the message **Transaction** **Success** is displayed.

### Enter Biometric Information

In **Figure 19: Biometric Screen,** enter all the information as shown.

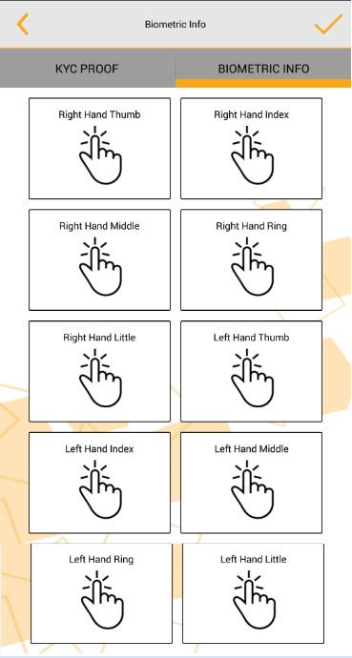


Figure 19: Biometric Screen

1. Tap  to capture the biometric information.

## Customer Agenda

Customer agenda is created to see all the activities for that customer. This is explained with the help of the following screens -

* Customer Query Screen
* Customer Detail Screen
* Customer Entry Screen
* Customer Verify Screen
* Customer Print Screen

**Navigation: Customer Agenda**

**Opening Screen:** Entry to **Customer Agenda** is a Customer Query Screen where customers can be queried.

### Query/Search Customers

To access information about customers, queries have to be executed to get the necessary data. In **Figure 20: Customer Query Screen**, enter the search criteria in any of the text box which says **Customer ID, Customer Name or Telephone.**

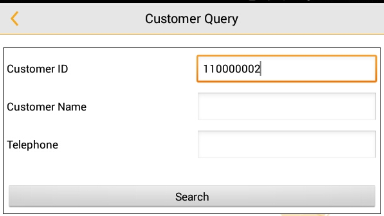


Figure 20: Customer Query Screen

The results of the query will be displayed in **Figure 21: Customer Agenda Detail Screen**.

### Detail View of Customer Agenda

In **Figure 21: Customer Agenda Detail Screen** the user can see all the details for the customer agenda.

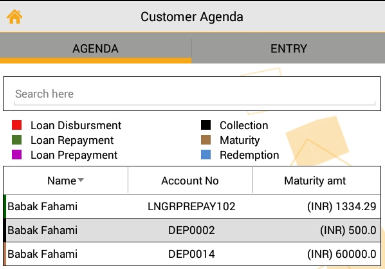


Figure 21: Customer Agenda Detail Screen

To select a customer agenda from the Customer Agenda Screen, tap on any of the fields of that agenda entry. This will take the user to **Figure 22: Customer Agenda Entry Screen** where the user can enter the agenda details.

### Entry of Customer Agenda

In **Figure 22: Customer Agenda Entry Screen,** enter all the agenda details.

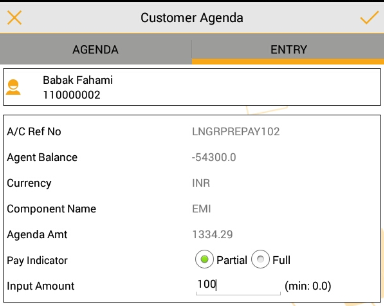


Figure 22: Customer Agenda Entry Screen

1. Select **Partial** or **Full** In the **Pay Indicator** field.
2. If **Full** is selected, the amount gets filled automatically in the **Input Amount** field. If **Partial** is selected, enter the amount in the **Input Amount** field. A minimum amount is displayed next to the **Input Amount** text box which means the input amount cannot be less than the minimum amount specified.
3. Tap  to proceed to **Figure 23: Customer Agenda Verification Screen**.
4. Tap  to go back to **Figure 20: Customer Query Screen**.

### Verification of Customer Agenda

In **Figure 23: Customer Agenda Verification Screen**, check all the customer agenda details.

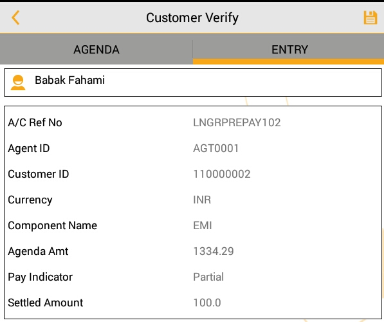
****

Figure 23: Customer Agenda Verification Screen

1. Tap  to save the transaction information and proceed to **Figure 24: Customer Agenda Print Screen**. This is only a view screen; no changes can be made here.
2. Tap  to go back to **Figure 22: Customer Agenda Entry Screen**, if any changes have to be made to the agenda details.

### Print Customer Agenda

**Figure 24: Customer Agenda Print Screen** is a view screen, no changes can be made here.

1. Tap  to print and return to **Figure 21: Customer Agenda Detail Screen**.
2. Tap  to cancel the task and go back to **Figure 21: Customer Agenda Detail Agenda Screen**

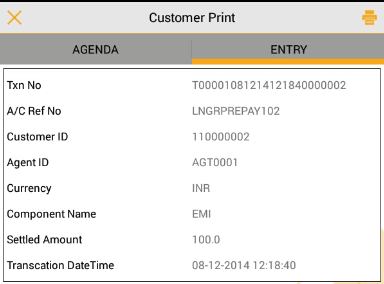


Figure 24: Customer Agenda Print Screen

An error message comes up if the print process is not successful; else the message **Transaction Success** is displayed.

# GLOSSARY

|  |  |
| --- | --- |
| **ABBREVIATION** | **EXPANSION** |
| CBS | Core Banking System |
| IBS | Intermediary Banking System |
| KYC | Know Your Customer |
| MBS | Mobile Banking System |