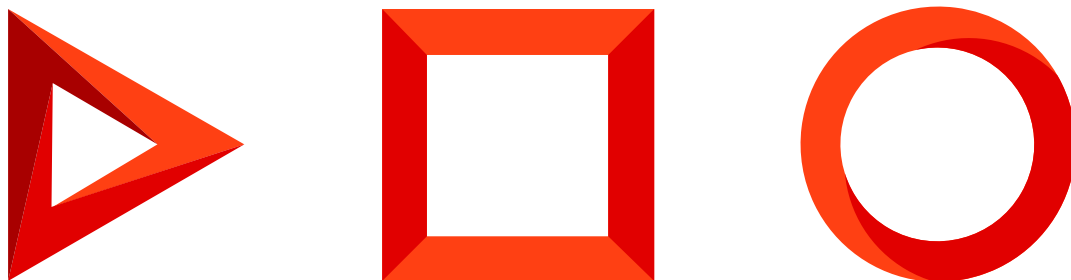


Product selection

Version 8.0



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Product selection overview and settings

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The product selection functionality enables customer assistants to speed up their workflow, as well as to customize and streamline the request-based search for suitable offers. You can use the base version of Creatio product selection or integrate it into any business logic. For example, use it in business processes or consulting cases for contacts, and opportunities for legal entities.

To work with product selection:

1. Set up the **product catalog**. This will enable the customer assistant to present the products of your bank to the customers better.
 - a. [Establish the product categories and types](#).
 - b. [Form the product conditions](#).
 - c. [Add the product descriptions](#).
2. Set up **sales of the selected product**. This will save time on filling out the applications (for contacts) or opportunities (for legal entities). To register a product sale, set up a business process for creating an application or an opportunity to which to pass the product data using parameters, and specify it in the "Process for registration selected product" ("SelectedProductRegistrationProcess" code) [system setting](#). This process will run when the user initiates the product selection via the [*Products*] section's action.
3. Create a **business process or case** with the selection of products and the subsequent creation of an application or opportunity set up. Enable the assistants to run the process from any Creatio section (optional). This will let you include product selection in your bank's processes. For example, consultations with contacts or presentations for legal entities. The process should take into account not only product selection but also subsequent application. In this case, Creatio will process the selection results based on the custom business logic regardless of the value of the "Process for registration selected product" ("SelectedProductRegistrationProcess" code) system setting. Learn more: [Set up a product selection process](#).

The product selection functionality is ready for use right after the setup. Learn more: [Select a bank product](#).

You can personalize the product selection using **product recommendations**. In that case, the AI tools will predict the offers with the highest conversion potential.

The recommendation prediction setup consists of the following steps:

1. Set up the recommendation prediction model. This will let you select products the customer is the most likely to purchase based on the information about the previous deals.
2. Configure a prediction business process. This will let you update the recommendation data regularly.

Learn more: [Bank product recommendations \(Next Best Offers\)](#).

Next Best Offers

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Set up bank product recommendations (Next Best Offers) using predictive data analysis. Use Next Best Offers to nurture a personalized approach, improve communication with existing customers, and attract new customers.

The recommendation prediction setup consists of the following steps:

1. [Set up the recommendation prediction model.](#)
2. [Configure a prediction business process.](#)

The recommendation prediction model in Financial Services Creatio must save the prediction result and the contact or legal entity for whom the prediction is made to the [*Product recommendations*] lookup. In this case, the page of the corresponding contact or legal entity will display a Next Best Offers message.

Fig. 1 A Next Best Offers message

The screenshot displays the Creatio user interface for a contact named Alex Wilson. A prominent 'NEXT BEST OFFERS' notification is highlighted with a red box. The notification details a credit card offer: '500 points for activating a card, up to 40 points for every 50 dollars of payments by card' with an '88% probability'. Below the notification is a profile card for Alex Wilson, CEO, with a 95% score and a clock icon indicating '9:29 AM, New York'. To the right, the 'NEXT STEPS (2)' section lists two actions: 'Conference call (Alpha Business)' and 'Meet with Wilson in his office', both dated 6/10/2021 and assigned to John Best. The bottom section shows 'CONTACT INFO' with fields for Birth date (4/10/1984), Citizenship (United Kingdom), Customer type, Salutation (Dr.), Age (36), SSN (QQ123456C), Birthplace, Gender (Male), Recipient's name (Wilson), and Preferred language. The top right corner features the Creatio logo (7.18.2.1236) and a search bar with the text 'What can I do for you?'. The left sidebar contains navigation icons for home, search, and other functions.

To view the Next Best Offers:

- Click the notification on the legal entity or contact page.
- Go to the product selection step in a business process.

If Creatio finds Next Best Offers for a customer, the product selection page will display a separate "Next Best Offer" catalog level (Fig. 2).

Fig. 2 Next Best Offers

Product selection for Alex Wilson

What can I do for you? > Creatio 7.18.2.1236

BACK

Next Best Offers

- All
- Finance accounts and investments
- Bank cards
- Insurance product
- Loan services
- Product bundle

Contact Search product

Credit cards 88%

Bonus Card

500 points for activating a card, up to 40 points for every 50 dollars of payments by card

Credit cards 62%

"Morse" loans

Installment payments for products, up to 6 months, any store, GRACE PERIOD, interest rate from 0.0001%, for goods...

Creatio will show the probability of a successful sale for each Next Best Offer. Click the product to view the brief description of its main features and advantages (Fig. 3).

Fig. 3 A recommended product's description

Bonus Card Detail

Probability to sale product - 88%

CONDITIONS

500 points for activating a card, up to 40 points for every 50 dollars of payments by card

BENEFITS FOR CUSTOMER

Simple and straightforward rates, no hidden fees, credit limit management. Bills are paid easily with online banking. Cutting-edge technology and security features: chip and PayPass or Pay Wave. Visa premium card privileges.

CLOSE NOT INTERESTED APPLICATION

The following actions are available for recommended products:

- [*Application*] - click to initiate the application for the selected product. Creatio will set the corresponding record's status to "Accepted" in the [*Recommended product status*] lookup. The product will no longer be

available on the product selection page of the current customer.

Note. The application process may vary depending on how you open to the recommended products page. If you click the [*Application*] button on the recommended products page opened from the customer page, Creatio will run the process specified in the “[Process for registration selected product](#)” (“SelectedProductRegistrationProcess” code) system setting. If you click the button on the page opened as part of a product selection business process or case, Creatio will perform actions configured in the business process or case.

- [*Details*] – click the button to open the product page with the product details.
- [*Close*] – click the button to close the window with additional information. The product will still be available in the recommendation list.
- [*Not interested*] – if clicked, Creatio will display the “Why is the result “Not interested”?” response form. Enter the reason in the form. After you save the corresponding record, Creatio will set its status to “Not interested” in the [*Recommended product status*] lookup. The reason will be available in the [*Result description*] column of the lookup. This recommendation will no longer be available on the product selection page.

Select a banking product

PRODUCTS: [BANK CUSTOMER JOURNEY](#) [LENDING](#) [BANK SALES](#)

Creatio product selection enables the customer assistant to find products from the catalog that meet the customer’s needs and submit product applications on behalf of contacts or legal entities. You can use Creatio product selection in any business logic. Learn more: [Set up a product selection process](#).

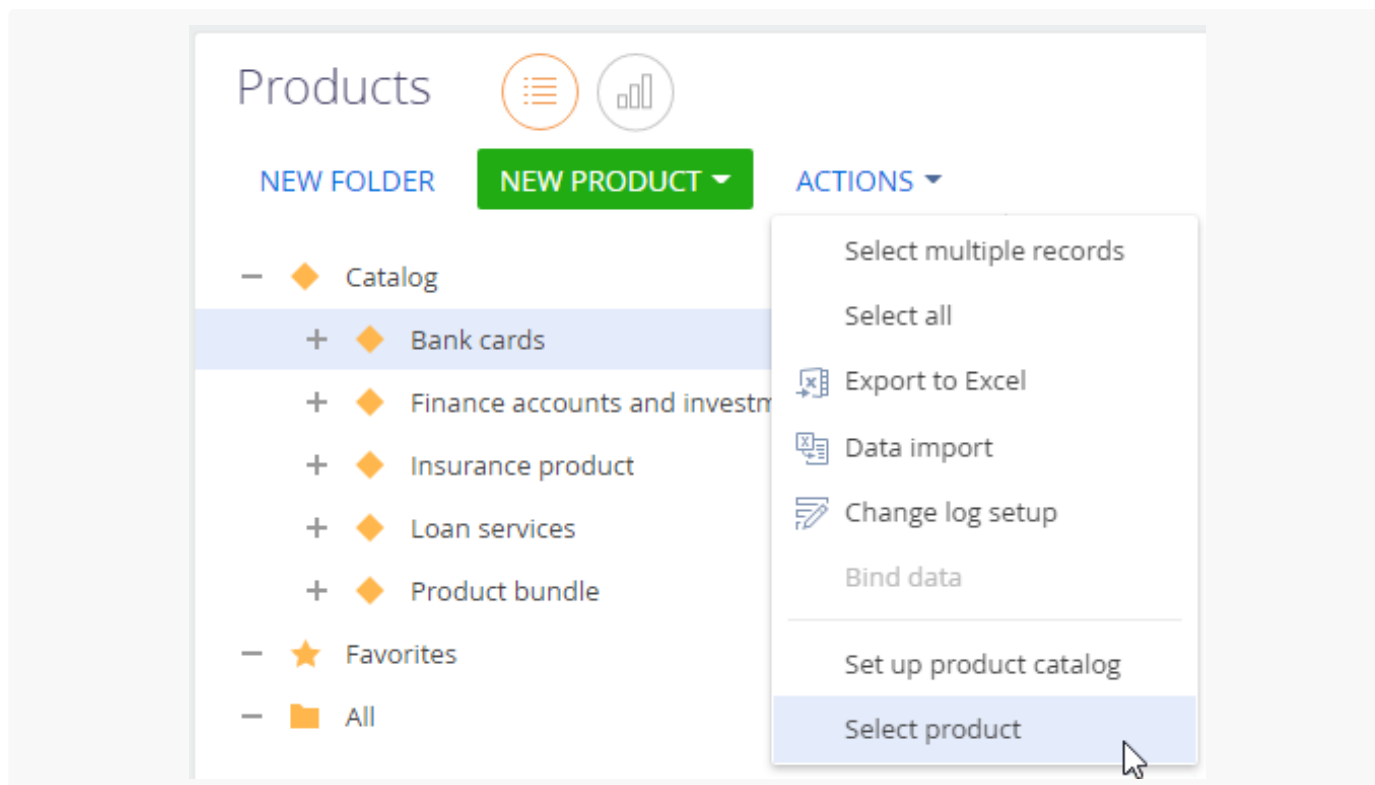
Creatio displays only the available products on the product selection page.

Note. This article covers the basic product selection procedure. If you have a custom product selection business logic set up in your application, the procedure may be somewhat different.

To select a product for a customer:

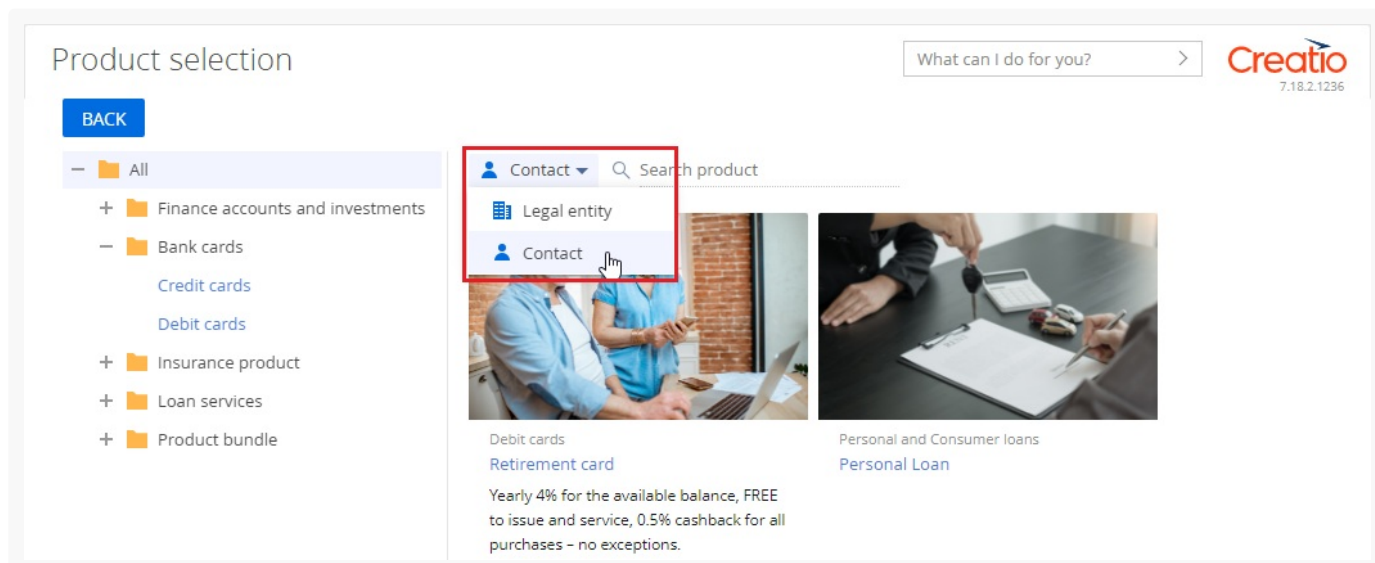
1. Open the [*Products*] section.
2. Click [*Actions*] → [*Select a product*] (Fig. 1).

Fig. 1 Access product selection from action menu in the [*Products*] section



3. At the top of the selection page, select the entity for which to perform the selection: a contact or a legal entity (Fig. 2).

Fig. 2 Set up product filters by the target audience




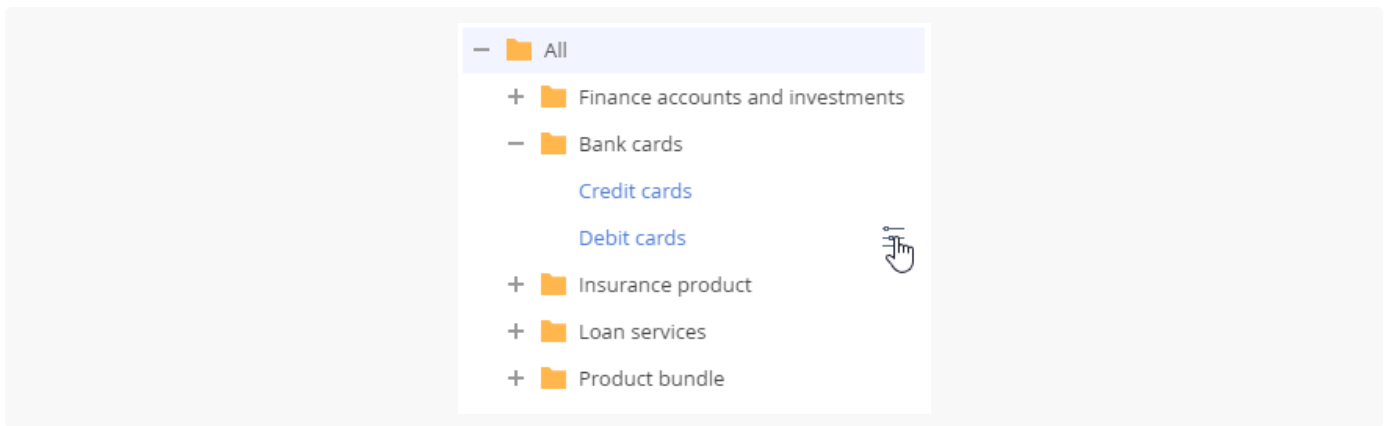
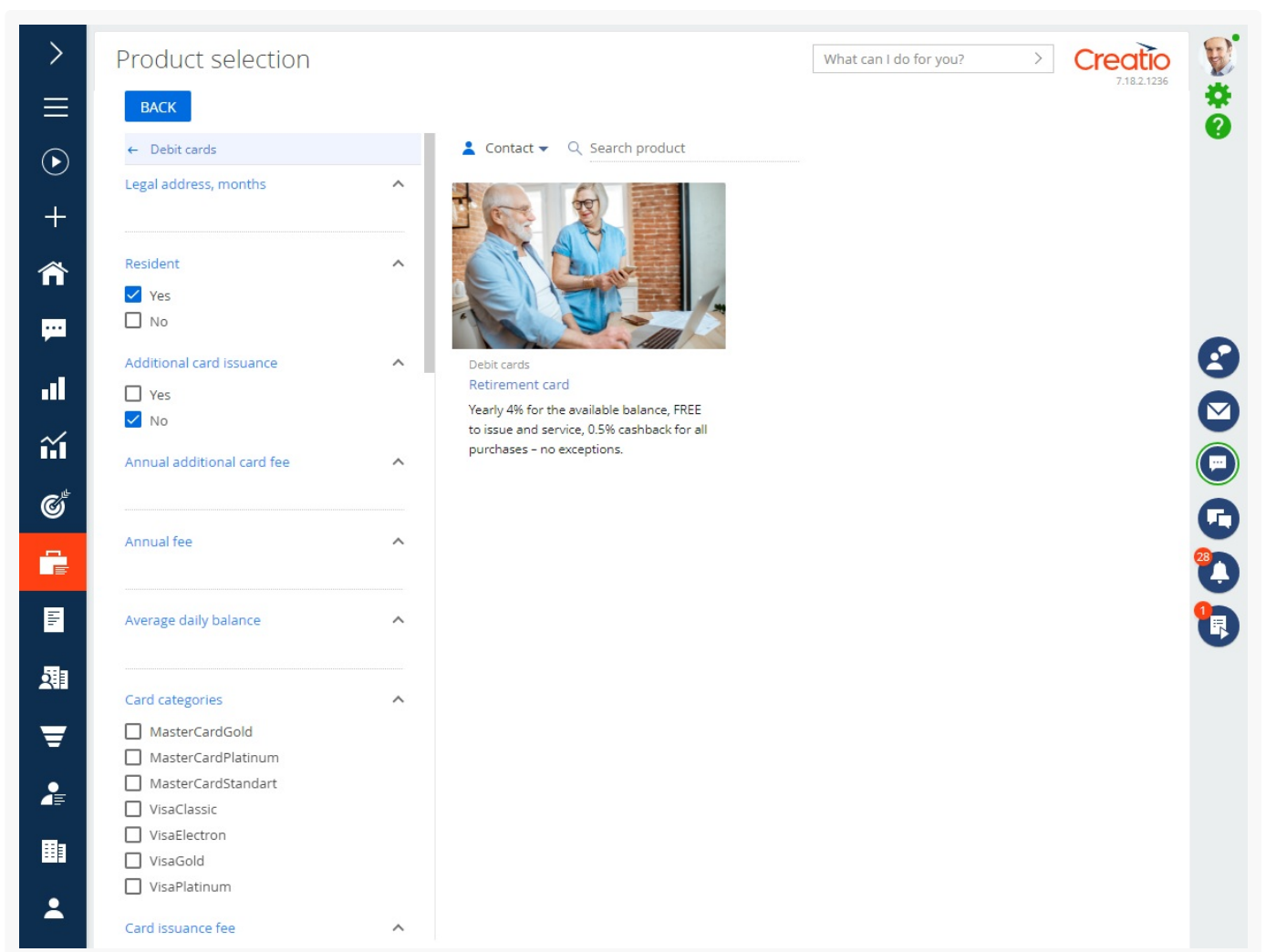
4. Select the product category, such as bank cards.
5. Select the product type, such as credit cards.
6. Click the  button to the right of the product to enter the advanced search parameters. This will open a menu with the details of all products of this type.

Fig. 3 Open the product details



7. Select the details that meet the customer's requirements (Fig. 4).

Fig. 4 Select products by details



8. Click the product to view its main details and advantages (Fig. 5). This will open a box.

Fig. 5 View the main details and advantages

The screenshot displays the 'Product selection' interface in Creatio. On the left is a dark sidebar with various navigation icons. The main area features a search bar at the top right with the text 'What can I do for you?'. Below the search bar is a 'Contact' dropdown and a 'Search product' input. A left-hand menu lists categories: 'All', 'Finance accounts and investments', 'Bank cards' (expanded to show 'Credit cards' and 'Debit cards'), 'Insurance product', 'Loan services', and 'Product bundle'. The main content area shows five product cards:

- Retirement card** (Debit cards): Yearly 4% for the available balance, FREE to issue and service, 0.5% cashback for all purchases - no exceptions.
- Global Auto Card** (Credit cards): 2% cashback for all gas stations, a car giveaway, larger fuel discounts, 24/7 Assistance service.
- 'Morsel' loans** (Credit cards): Installment payments for products, up to 6 months, any store, GRACE PERIOD, interest rate from 0.0001%, for goods...
- Sapphire Reserve** (Credit cards): Tailored to comfort and high service level connoisseurs, affirms the owner's wealth and status.
- Bonus Card** (Credit cards): 500 points for activating a card, up to 40.

On the right side of the interface, there is a vertical toolbar with icons for user profile, settings, help, and notifications.

- a. Click the [*Details*] button in the box **to view the detailed product details**. The product page with the complete list of details will open.
 - b. If the product does not satisfy the customer, click [*Close*] to **return to selection**.
 - c. If the product does satisfy the customer, click [*Application*] to **submit an application**.
9. As a result, Creatio will add a new application for the selected product in the background.
- a. Open the [*Applications*] section.
 - b. Open the created application in the section list. You can find it using the creation date and the product.
 - c. In the application, specify the customer for whom you selected the product, then pass the application for further processing. Learn more: [Process an application](#).

Note. You can automate product selection to save time on filling out applications and opportunities. Creatio will populate them automatically from the case or process parameters. Learn more: [Set up a product](#)

[selection process.](#)

Set up a product selection business process

PRODUCTS: [BANK CUSTOMER JOURNEY](#) [LENDING](#) [BANK SALES](#)

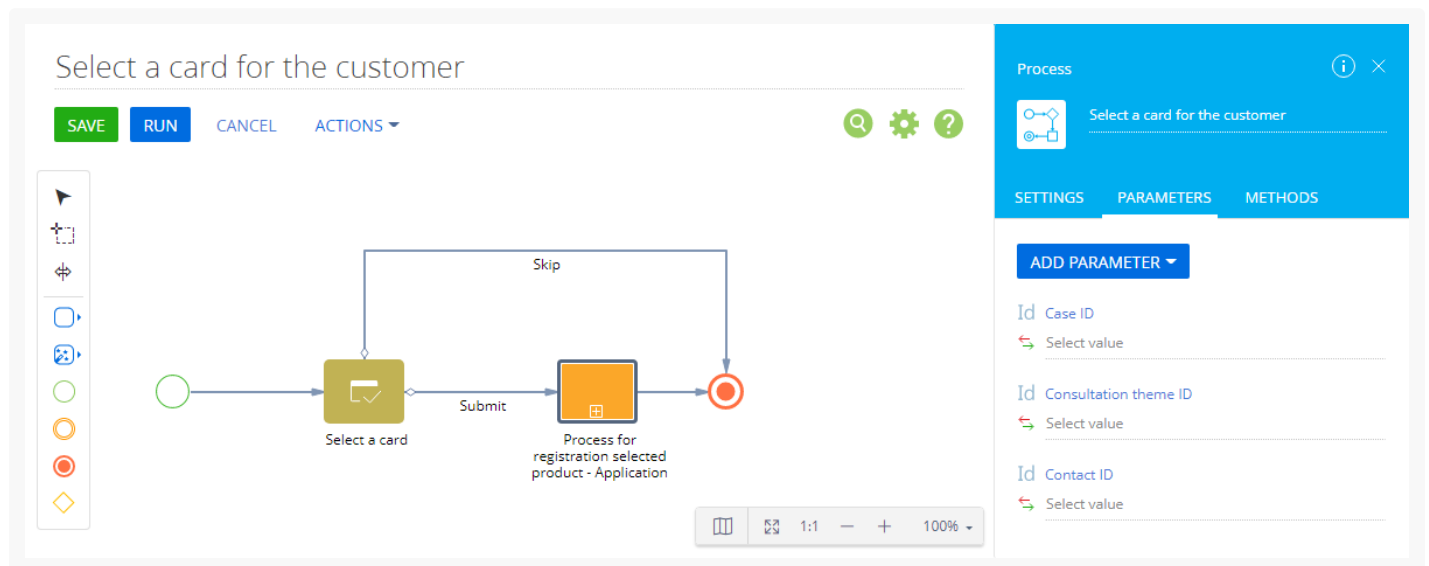
Automate product selection using custom business logic. For example, create a business process for product selection and sales and set it up to run from the consultation panel, an application case, or any other necessary location. Use a pre-configured “Product selection | ProductSelectionProcessPage” page to do this. In this case, Creatio will process the selection results based on the custom business logic regardless of the value of the “Process for registration selected product” (“SelectedProductRegistrationProcess” code) system setting. Therefore, when setting up a business process or case, set up the business logic for placing an application or opportunity as well.

Example. Create a business process for selling bank cards to contacts. The process includes selecting a product and submitting an application. It must be launched from the consultation panel.

To implement this example, a pre-configured process for submitting an application is required. Select the “Process for registration selected product - Application (Example)”, whose purpose is to help you to familiarize yourself with the product selection functionality.

Step 1. Create a business process for consultation and bank card sales

Fig. 1 A bank card sales business process



1. Create a new business process from the process library. Learn more in the online course: [Model your first process.](#)
2. Add parameters to the process to which to pass the unique identifiers of the consultation subject, contact, and application created as part of the consultation. To do this:


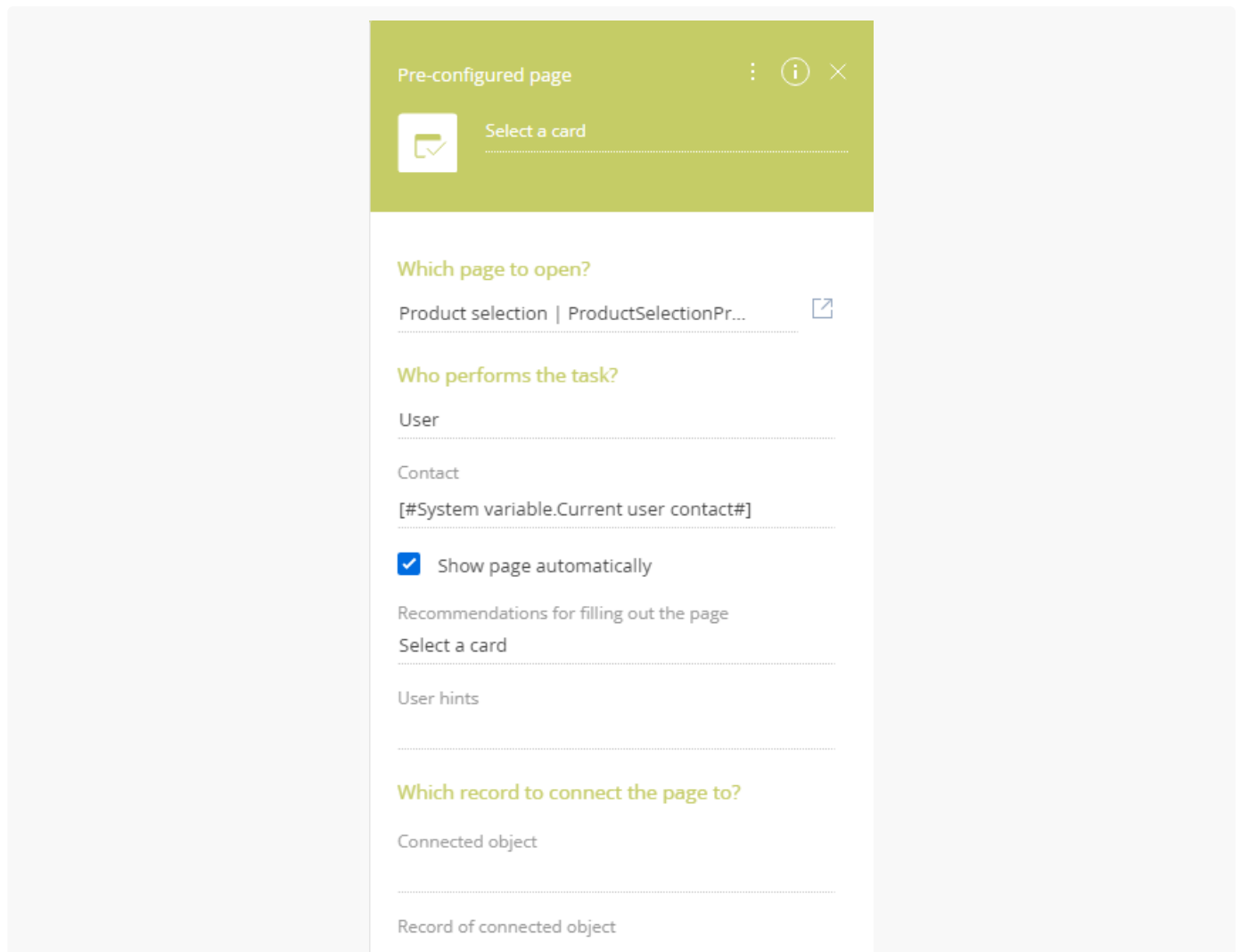
- a. Click  at the top right corner of the workspace.
 - b. Open the [*Parameters*] tab in the process setup area.
 - c. Click the [*Add parameter*] and select “Unique identifier.”
 - d. Fill out the parameter data:
 - a. [*Title*] - the parameter title to use in the business process.
 - b. [*Code*] - the unique code of the parameter that will help you to find it in the configuration settings.
 - c. [*Data type*] - the unique identifier. Creatio populates this value automatically.
 - d. [*Direction*] - bidirectional. This enables you to both pass data to the parameter and pass data from the parameter to the subsequent elements or other processes.
 - e. [*Value*] - leave empty. Creatio populates this field automatically for each process instance upon launch.
 - e. Repeat steps c through d for all parameters to add to the business process. Learn more: [Process parameters](#).
3. Select the [*Pre-configured page*] element in the [*User actions*] group and add it to the diagram. In this step, the customer assistant will see the product selection page. Set up the element properties (Fig. 2):

Fig. 2 The [*Pre-configured page*] element setup area



Pre-configured page

Select a card

Product selection | ProductSelectionPr...

Which page to open?

Product selection | ProductSelectionPr...

Who performs the task?

User

Contact

[#System variable.Current user contact#]

Show page automatically

Recommendations for filling out the page

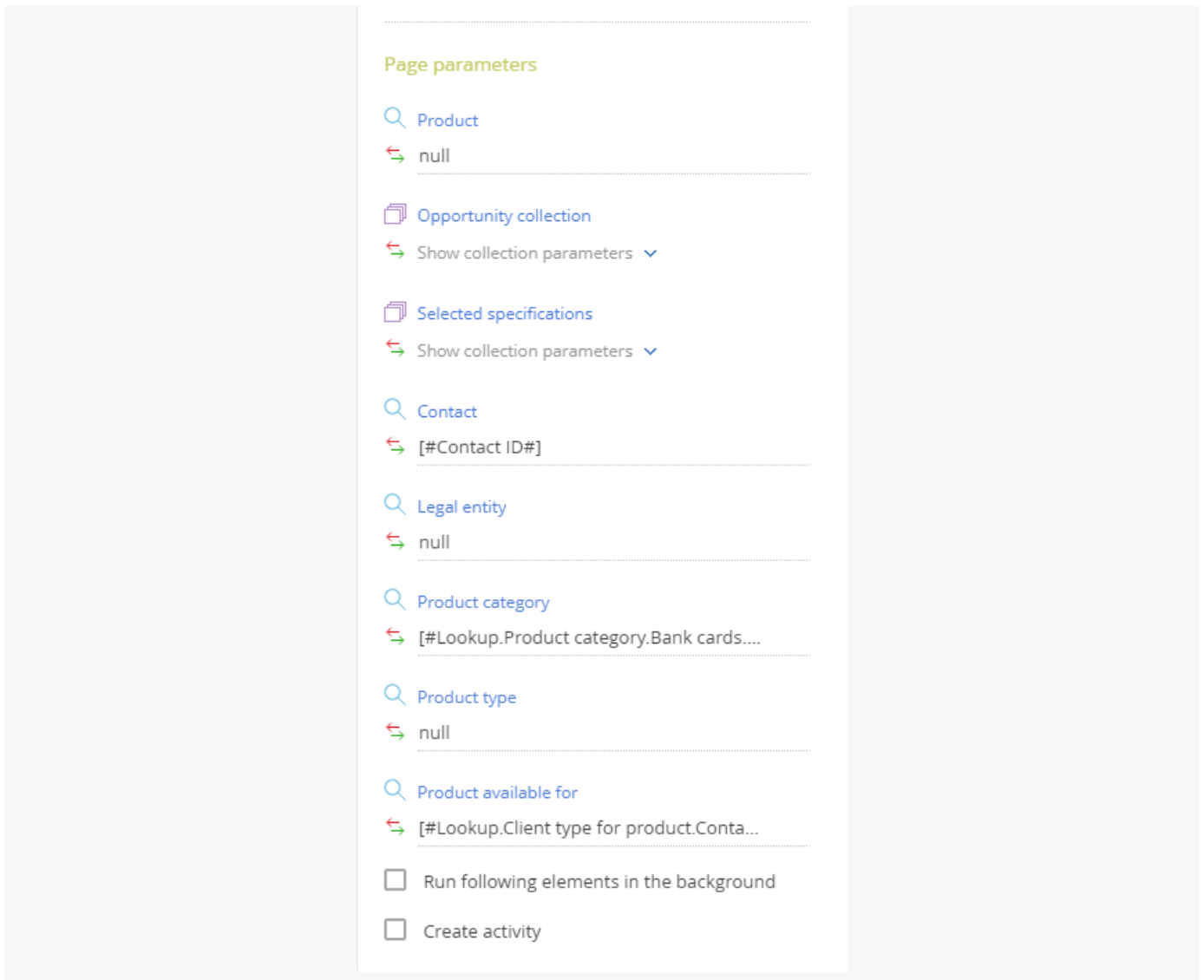
Select a card

User hints

Which record to connect the page to?

Connected object

Record of connected object

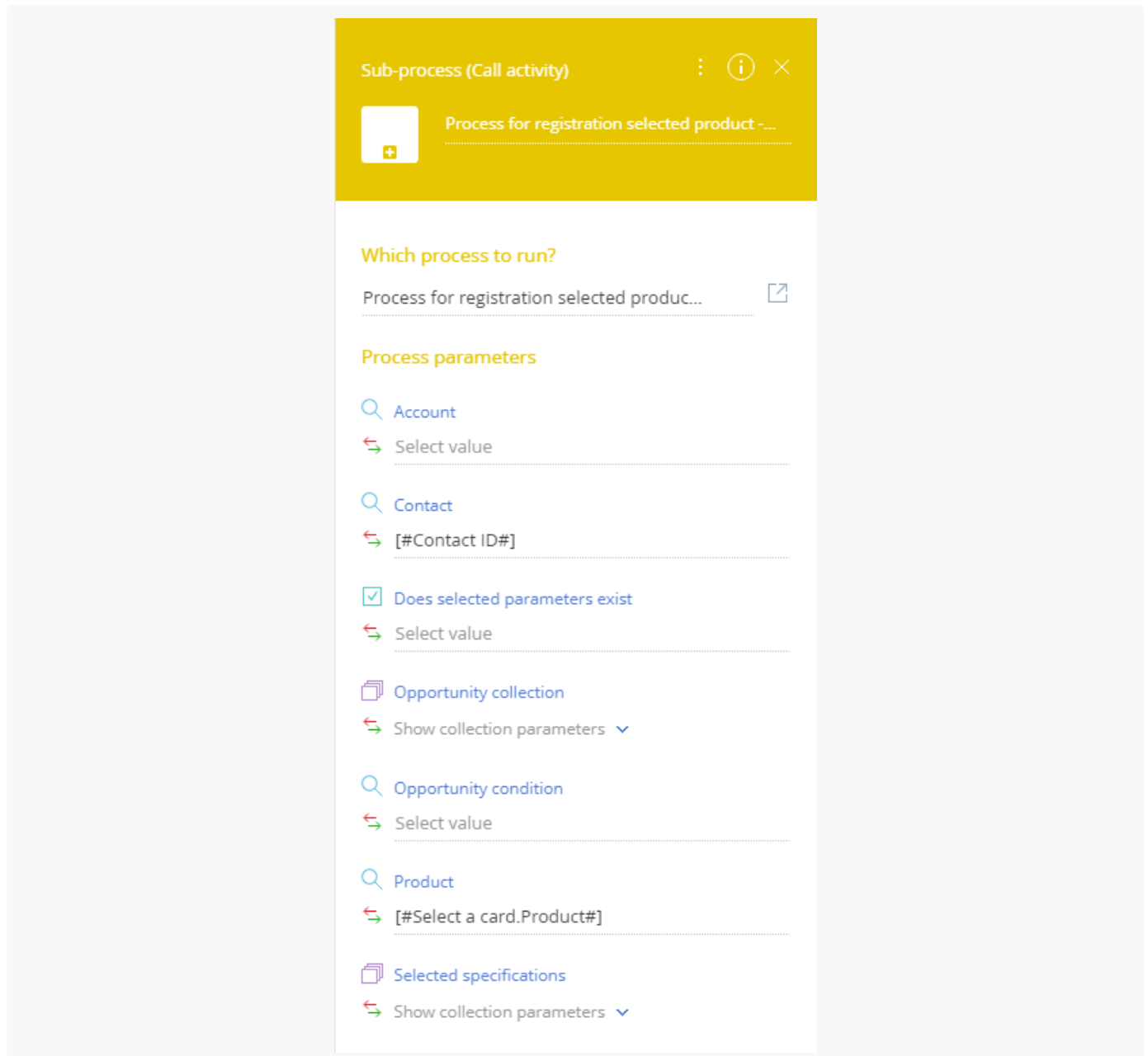


- a. [*Which page to open?*] - select “Product selection | ProductSelectionProcessPage” in the pre-configured page list. The page is available in Creatio version 7.18.1 and later.
- b. [*Who performs the task?*] - select “User” to make the pre-configured page open for a specific employee rather than a group or role.
- c. [*Contact*] - select “Current user contact” to open the page for the employee who runs the business process.
- d. [*Show page automatically*] - select the checkbox to display the page as soon as the user reaches this process step.
- e. Specify the consultation data in the [*Page parameters*] block. These parameters affect how the process will display the pre-configured page to the user.
 - a. Specify the value of the [*Contact*] parameter if you have recommendation prediction configured in Creatio and you want the pre-configured page to display Next Best Offers first. The value is passed from the process parameter. To do this, click ⚡ → [*Process parameter*] and select the existing process parameter with the contact ID. Otherwise, skip this step.
 - b. Specify the value of the [*Product category*] parameter to open the pre-configured page for the user on a specific catalog level. To do this, click ⚡ → [*Lookup value*], then select the value of the

corresponding catalog level in the [*Product categories*] lookup. For example, “Bank cards.”

- c. Specify the value of the [*Product available for*] parameter to display the pre-configured page with the selected filter. To do this, click ⚡ → [*Lookup value*], then select the required value in the [*Client type for product*] lookup. For example, [*Contacts*].
4. Add the [*Sub-process (Call activity)*] element on the diagram from the [*System actions group*]. In this step, Creatio will submit the application for the selected product. This step is required since Creatio will trigger the process specified in the “Process for registration selected product” (“SelectedProductRegistrationProcess” code) system setting only if the product selection page is opened from the action menu of the [*Products*] section. Otherwise, include the process for submitting an application in the configured business logic. Set up the element properties (Fig. 3):

Fig. 3 The [*Sub-process (Call activity)*] element setup area



- a. [*Which process to run?*] – specify a previously configured process for submitting an application to run in

case of a successful product selection. For example, “Process for registration selected product - Application (Example).”

- b. In the [*Process parameters*] block, fill out the list of product parameters and their values to pass to the application.
 - a. Specify the value of the [*Product*] parameter by passing it from the [*Select a card*] element. This will pass the selected product to the application. To do this, click ⚡ → [*Process parameter*] and select the [*Select a card*] element and its [*Product*] parameter.
 - b. Specify the value of the [*Contact*] parameter by passing it from the process parameter. This will pass the data of the consultation’s contact to the application. To do this, click ⚡ → [*Process parameter*] and select the existing process parameter with the contact ID.
5. Connect the [*Pre-configured page*] and [*Sub-process (Call activity)*] elements on the diagram using a conditional flow. Set the “Application” result of the [*Pre-configured page*] element as the flow’s condition.
6. Connect the [*Pre-configured page*] element and the termination event on the diagram using a conditional flow. Set the “Skip” result of the [*Pre-configured page*] element as the flow’s condition.

As a result, you will be able to use the process for selling bank products to the customers, from consultation to application.

Step 2. Set up the process launch from the consultation panel

To run the process from the consultation panel, bind it to a specific consultation subject. For example, the “Bank cards” theme of the “Sell” theme block. Learn more about how to set up the consultation blocks and themes: [Set up the consultation panel](#).