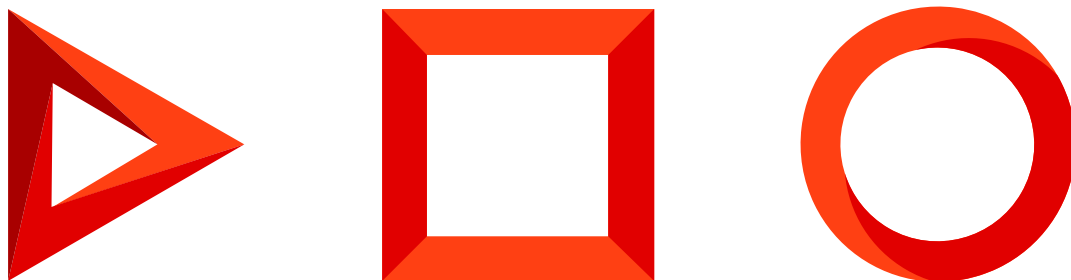


# Finance and banking

Version 7.17



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# Table of Contents

<b>Create an application</b>	<b>5</b>
Create a new application	5
Fill out the application	6
<b>Form bank product categories and types</b>	<b>7</b>
Create a product category	8
Add product category	9
<b>Create a card</b>	<b>9</b>
<b>Financial Services Creatio Overview</b>	<b>12</b>
Financial Services features	13
Financial Services tools	14
<b>Fill out an application</b>	<b>15</b>
<b>Form product conditions</b>	<b>16</b>
Set up customer parameters	17
Set up product features	19
Set up product opportunity conditions	20
Set up the document package	24
Set up condition change criteria	26
<b>Create a financial account</b>	<b>27</b>
<b>Process an application</b>	<b>28</b>
Application validation	29
Application approval	30
Deal closure	30
<b>Copy a product with conditions</b>	<b>30</b>
Copy the conditions of the current product	31
Create a new product based on an existing product	32
<b>Set up verification actions</b>	<b>33</b>
Add new validation actions	33
<b>Set up the consultation panel</b>	<b>34</b>
Set up consultation blocks and themes	35
Set up client search conditions	37
Set up conditions for displaying noteworthy events	38
<b>Add a financial indicator</b>	<b>38</b>
<b>Conduct a consultation</b>	<b>40</b>
Start a consultation	40
Postpone the consultation	41
Complete the conversation	42

Handle consultation results

43

# Create an application

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING**

In Creatio, you can manage all applications in a single section. Retrieve vital information about the deal participants, such as their roles and credibility, and use that information to decide on a deal on a per-application basis.

The [ *Applications* ] section stores all customer information starting with the initial customer need and up until the deal closure. Use this section to manage customer applications, view the application history, general information about customers, and selected products.

Financial Services Creatio, lending edition, has a default application processing case designed for consumer loans with preconfigured tasks and hints. It includes:

- Product selection
- Filling in the application form
- Validation.
- Deal closure.

You can modify the existing case or set up other cases in the section via case designer.

An application for bank products is created by the loan processor employee at the bank office based on the information provided by a borrower. Applications are created in two stages: quick application creation and filling in the detailed application information.

**Example.** A consumer wishes to take a loan of \$50,000 for a period of 3 months.

## Create a new application

1. Click the [New application] button in the [Applications] section.
2. Select the required application type: “Financial accounts and investments” or “Loan services.”
3. Populate the [Product type] field in the opened mini-page. The other fields will be populated automatically. If the customer is interested in the products of a different category, change the corresponding value. Information about bank subsidiaries and branches is filled in based on the data about the place of work of the employee who creates an application (Fig. 1).

Fig. 1 - Application mini page

The screenshot shows a modal window titled "Application" with a close button (X) and a refresh icon. It contains four sections, each with a label and a value:

- Product category:** Loan services
- Product type:** Personal and Consumer loans
- Branch:** Our company
- Office:** Our company

At the bottom right of the form are two buttons: "SAVE" (highlighted in blue) and "CANCEL".

4. Save the application.

As a result, a new application will be added to the system.

## Fill out the application

Financial Services Creatio, lending edition, requires the following information: product, deal participants, and the documents required for the deal before you can start [processing](#) the application. Creatio uses this information to validate the application, during which the final decision on the deal is made.

### Select product

On the new application page, you will be asked to fill in the information about the selected product. The corresponding activity will be displayed on the action panel. Ask the customer about the product and its conditions. Enter the information on the application page:

On the application page, fill out the [ *Selected product* ] tab.

1. Specify the product for which the application is created. Only products whose [category and type](#) coincide with those specified during application creation are available for selection in the [Products] field. If the terms of sale are set for the selected product, select the product with the most suitable conditions in the list. In this case, we select the Lending/Consumer lending/Short-term loans. After selecting a product, the list of conditions on the application page will be filled in automatically.
2. Specify the currency of the loan, its amount, term, and other required parameters. In our case, it is a \$50 000 loan for 3 months (Fig. 2).

Fig. 2 - An example of filled out [Selected product] tab

The screenshot shows a form interface for 'Product Lending / Consumer lending'. At the top, there are two tabs: 'Product Lending / Consumer lending' (active) and 'Opportunity condition Short-time Lending'. Below the tabs, there is a section titled 'Product terms' with a plus sign and a menu icon. Underneath, there are three input fields: 'Currency' with the value 'US Dollar', 'Amount' with the value '2,500.00', and 'Term, months' with the value '3'.

## Submit the application form

Fill in the information about deal participants after entering the product information in the application. You can do this on the “Filling in the application form” stage.

On the “Filling in the application form” stage, another activity will be created. When you click on the activity, the automatically created borrower application form will open. Fill out the application form. A list of documents for the borrower will be generated automatically. Learn more in the [“Fill out the application form”](#) article. When the application form is saved, you will be asked to send the application for validation:

1. If all information on the application has been entered, click [Yes] → [Save]. The application will enter the "Validation" stage.
2. To add information to the application (for example, the “Guarantor” application form), click the [Perform later] button and specify the start time, activity duration, and reminder time. The created task will appear on the application action panel.
3. If the application requires significant revision, click [No]. After revising the application, send it for validation by clicking on the corresponding stage of the indicator on the application page.  
The application page provides a complete list of documents for all deal participants. The list of documents for each participant is available on the application form page.

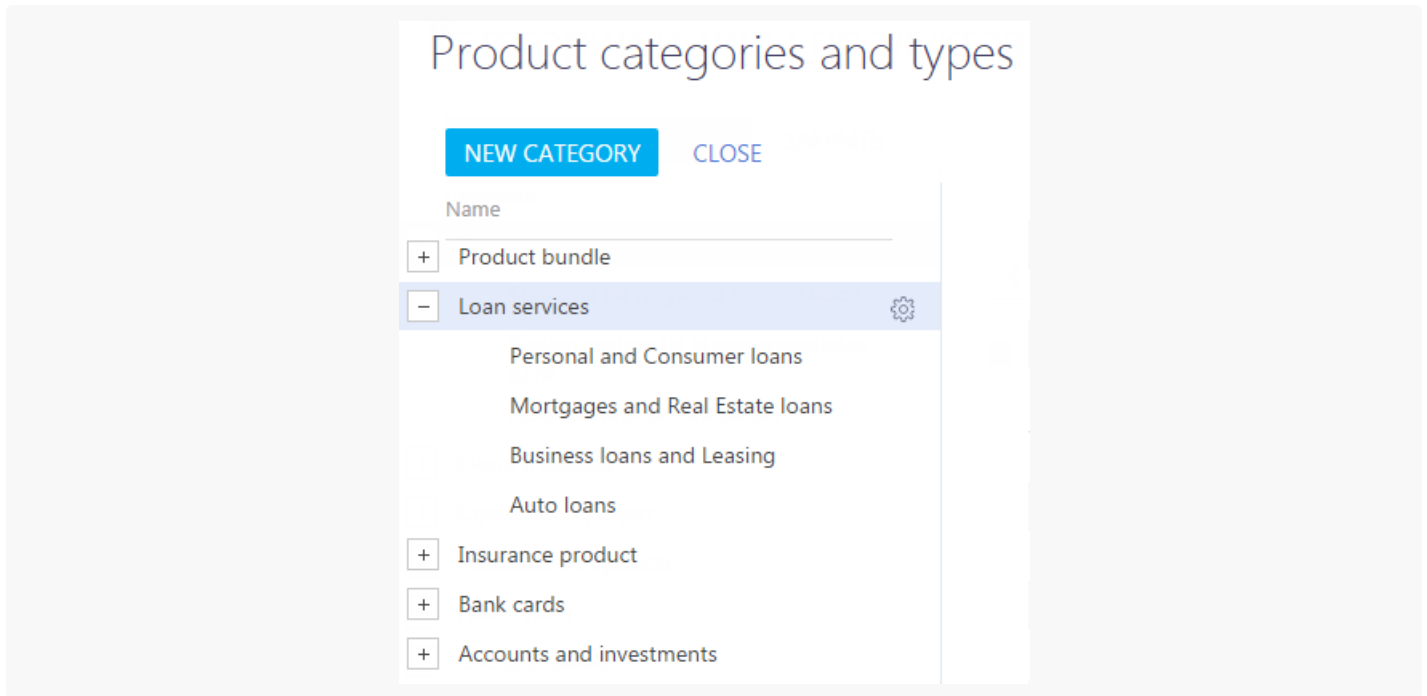
# Form bank product categories and types

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING** **BANK SALES**

Use the [ *Product categories and types* ] lookup to form bank product categories and types, as well as add [document packages](#) to generate automatically in the product sales conditions. The lookup also contains [criteria](#) by which a manager can modify the product sales conditions.

The product category in the [ *Product categories and types* ] lookup includes several product types (Fig. 1).

Fig. 1 - The structure of the [Product categories and types] lookup



## Create a product category

To add a product category to a lookup:


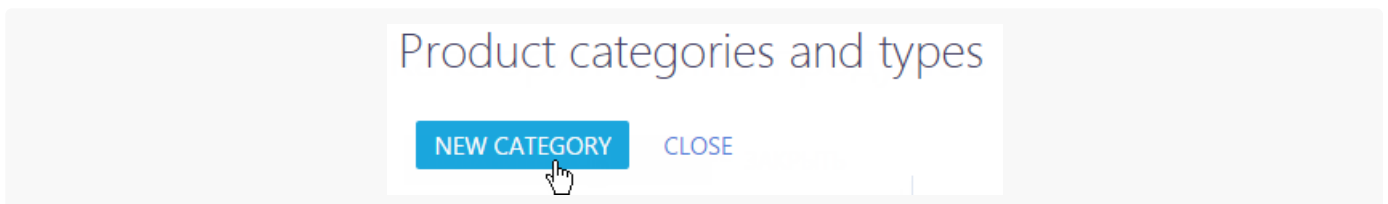
1. Click  to open the System Designer.
2. Click the [Lookups] link in the [System setup] block.
3. Open the [Product categories and types] lookup.
4. Click the [New category] button (Fig. 2).

Fig. 2 – Adding a product category to the [Product categories and types] lookup



5. Enter the product category name (for example, “Loan”) and select the class (for example, “Product”) (Fig. 3).

Fig. 3 – Example of adding a new product category



6. Click [Save].
7. Add other product categories to the lookup in the same manner.

## Add product category

To add products to a category:


1. Select the needed category in the area on the right side of the lookup page and click the  button.
2. Select the [New type] command (Fig. 4).

Fig. 4 - Adding a new product type to a category

3. Enter the product type name (for example, “Consumer lending”).
4. Save the changes.
5. Add other product types of this category in the same manner.

## Create a card

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

The [ Cards ] section stores information about bank cards. Use this section to view the type of the card, its payment system, current status, expiration date, linked accounts, and other important information.

To add a card:

1. Open the [Cards] section and click [New card].
2. On the opened card setup page, specify the general information about the card:

Card number	Card number. The field is required.
Contract	The contract under which the card has been issued. The field is required.
Customer	Contact or legal entity who is the owner of the card account. This field is non-editable and filled in automatically with the contact or legal entity specified in the contract. The field is required.
Product	Product for which the card has been issued. This field is non-editable and filled in automatically with the product specified in the contract. The field is required.
Primary	If a client has a number of cards for the same card account, select this checkbox for the primary card.

3. On the [General information] tab, specify the card data:

Type	Card type, "Credit" or "Debit". The field is required.
Payment system	Payment system type, for example, "Visa" or "MasterCard". The field is required.
Card category	Card category, for example, "VisaElectron" or "MasterCardGold". The [Card category] and [Payment system] fields are connected. If the [Card category] field is filled in, the [Payment system] field is filled in automatically. If the [Payment system] field is filled in, the [Card category] field displays only the categories that correspond to the selected payment system type. You can associate a card category with a payment system in the [Card categories] lookup. The field is required.
Cardholder	The contact who uses the card.
First and last name	First and last name of the cardholder, as printed on the card.
Branch	Branch that the card is serviced by. You can select legal entities of the "Our bank" type.
Office	The office that the card is serviced by. You can select legal entities of the "Our bank" type.
PayPass / PayWave	Select this checkbox if the wireless payments are enabled for this card.
Primary	If a client has a number of cards for the same card account, select this checkbox for the primary card.
Multicurrency	If a client has a number of cards for the same card account, select this checkbox for the primary card.

4. Use the same tab to add more information about the card:

Status	Current card status, for example, "Active" or "Blocked." By default, the card will be "Active." The field is required.
Opened on	The date the card was issued on.
Valid until	Card expiration date.
Balance	The balance on the card account.
ATM withdrawal limit	Maximum cash withdrawal can be made from an ATM with this card.
Debt	Credit card debt.

5. Populate the following fields on the [Status] detail on the [General information] tab.

Opened on	The date the card was issued on.
Valid until	Card expiration date.
Status	Current card status, for example, "Active" or "Blocked".

6. If necessary, add the list of cards that are connected to this card to the [Linked cards] detail.

7. On the [Attachments and notes] tab, add more information about the card, as well as attachments and links to the web resources related to the card. For example, you can attach documents that reflect the history of interaction with the cardholder.

8. Click [Save].

As a result, a new card record will be added to Creatio.

## Financial Services Creatio Overview

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

Financial Services Creatio is a platform for professional management of banking processes on all stages of interaction with your customers.

Automate business processes of your bank using a smart no-code platform and BPM technology. You can also synergize Financial Services Creatio with other Creatio products and ready-made Creatio Marketplace solutions.

Get the optimal Financial Services Creatio configuration depending on the specifics of your bank:

- **Lending.** A solution for credit conveyor automation. Includes a set of tools for managing loan [applications](#) and [contact profiles](#) to find and offer products that best match customer needs.
- **Bank Sales.** An automation system for corporate sales of financial services. Includes a set of tools for working with [leads](#), tracking lead sources, handing leads off to [sales](#), and monitoring the financial indicators of

your customers.

- **Bank Customer Journey.** A set of ready-made processes for front office automation as well as bank products customization and support. Includes a set of tools for banks that mostly work with individuals. Lets you manage the [service catalog](#) and handle customer [cases](#) via multiple channels, including self-service portal.

Financial Services Creatio tools are also available as part of the banking bundle, a platform that combines financial service and marketing tools.

## Financial Services features

Sections	Bank Sales	Bank Customer Journey	Lending
Contacts	+	+	+
Legal entities	+	+	+
Activities	+	+	+
Knowledge base	+	+	+
Feed	+	+	+
Documents	+	+	+ (hidden)
Employees	+	+	+
Calls	+	+	+
Leads	+	+	—
Opportunities	+	—	—
Products	+	+	+
Contracts	+	+	+
Forecasts	+	—	—
Landing pages and Web-forms	+	+ (hidden)	+ (hidden)
Cases	—	+	—
Services	—	+	—
Queues	—	+	+
Home page	+	+	+

Sections	Bank Sales	Bank Customer Journey	Lending
Cards	+	+	+
Financial accounts	+	+	+
Financial indicators	+	—	—
Applications	—	+	+
Application forms	—	—	+
Consultation panel	—	+	—

## Financial Services tools

**360° customer view.** Use [ *Legal entities* ] and [ *Contacts* ] sections to maintain a common database of the bank customers, employees, and branches. Integrate the application with social networks to enrich the contact database with imported data. Search for and merge duplicates, segment customers, and analyze data using sophisticated tools. [Read more >>>](#)

**Communication management.** Use the corporate social network to post company news and facilitate internal discussions. Employees can also use the [ *Activities* ] and [ *Feed* ] sections to record their schedule as well as plan future tasks and appointments. [Read more >>>](#)

**Document flow management.** Use the [ *Contracts* ] and [ *Documents* ] sections to manage documentation, e. g., contracts, additional agreements, specifications, regulations, meeting minutes, and correspondence. Attach a soft document copy for quick access to document content. Use the automated approval process to enhance commercial document approval procedures. [Read more >>>](#)

**Bank catalog and product selection management.** Use the [ *Products* ] section to store information about bank products in a customizable product catalog. Information about bank products is available in the user-customizable product catalog. [Read more >>>](#)

Set up bank product categories, types, and sale conditions. [Read more >>>](#)

Automate product selection using product recommendations (Next Best Offers) based on predictive data analysis. Use Next Best Offers to nurture a personalized approach, improve communication with existing customers, and attract new customers. [Read more >>>](#)

**Loan applications and profile management.** Use the [ *Applications* ] section to create and process loan applications. Quickly find and offer products that best match customer needs.

Add deal participant profiles based on data from applications in a single click to begin processing the borrower documents. Use the [ *Application forms* ] section to track information on the deal participants and use the information to make informed decisions on whether to grant or deny loans. [Read more >>>](#)

**Financial account and card management.** Use [ *Financial Accounts* ] and [ *Cards* ] sections to accumulate information about bank cards as well as current, deposit, and other financial accounts. View relevant information about the existing bank products, products in stock, status, and other account or card parameters. [Read more >>>](#)

**Opportunity management.** Use the [ *Opportunities* ] section to take advantage of the corporate sale workflow that follows the world's best practices in bank sales management. The process lets you handle a large number of

deals simultaneously as Creatio recommends the needed steps for each opportunity phase, from prospecting to signing a contract.

You can use the bank sales pipeline and other analytical tools to estimate the efficiency on each opportunity phase and find bottlenecks. [Read more >>>](#)

**Sales forecasting.** Use forecasting tools in Financial Services Creatio, Sales edition to plan out your business strategy intelligently. Forecast bank sale volumes by sales associates, accounts, or industries easily. Compare indicators across periods and apply smart filtering tools to get the information you need in seconds.

Evaluate the probability of meeting bank sale quotas using the plan vs. actual analysis tools in Creatio. When calculating results, Creatio takes into account both the number of closed deals and the number of opportunities in the pipeline with their closure probabilities. Using Financial Services Creatio, Sales edition, managers can analyze the efficiency of bank sales associates easily and make the road to reaching the sales goals clear. [Read more >>>](#)

**Financial indicators.** Use the [ *Financial indicators* ] section to analyze how many active bank accounts the customer has, their balance, total revenue, number of accounts receivable and accounts payable, and other aggregates. You can browse data as a record list or as a dashboard of charts and metrics. To have a full understanding of customer revenue, compare target and actual values, analyze changes over a period, view data by accounts, customers and segments.

**Bank service level management.** Streamline the workflow of your contact center using the consultation panel. The panel lets your agents find the needed information quickly and provide high-quality consultations on products and services. Use the [ *Cases* ] section is designed to process and manage customer requests for bank products. [Read more >>>](#)

**Knowledge base management.** Use the [ *Knowledge base* ] section to store answers to frequently asked questions, document excerpts, bank procedures, and other useful information. You can supplement the articles with files or links to web sources, consolidate articles in groups, and enable the employees to comment articles. [Read more >>>](#)

**Creatio Marketplace plugins, add-ons, and templates.** Accelerate time-to-strategy execution with ready-made processes, templates and apps you can easily download and install from the [Creatio Marketplace](#). The apps range from extensions to full-fledged products. You can also order services from certified Creatio partners.

## Fill out an application

PRODUCTS: **LENDING**

The [ *Application forms* ] section is designed for storing information about deal participants mentioned in the applications. Use this section to view and edit detailed information that the deal participants submitted along with the application, and make an informed decision on whether to grant or deny loans. Filling out an application form when [creating an application](#) for a bank product is covered in a separate article. A bank manager fills in the application form based on the information provided by the customer. Alternatively, you can copy the information from the application form filled out by the customer. You can customize templates for printing [application forms](#) and other documents. The templates can be printed directly from the document page. The application form page contains participants' profiles, applications, and several tabs.

By default, the section is available in the [ *Supervisor* ] workspace.

The borrower's application form is created automatically on the "Filling in the application form" stage of application processing. To add application form:

1. Open the [Participants and documents] tab and click [+] in the [Application forms] detail. Select the type of

deal participant. A new application form page will open. Select the [New Contact] checkbox if there is not contact record for the deal participant in the system yet (a new contact record will be automatically created after you close the deal).

If you clear the [New contact], select an existing contact in the [Contact] field. All relevant contact information will be automatically copied to the application form.

2. Fill in the required fields on the [Contact info] tab:

- a. [Last name]
- b. [First name]
- c. [Birth date]
- d. [Birthplace]
- e. [Gender]
- f. [Citizenship]
- g. [Social status]
- h. [Education]

3. Enter contact's ID data in the [ID] fields block.

4. If required, fill in fields on other tabs.

5. Add a photo of the borrower.

6. Save the profile.

In the application form created as part of a case, the borrower's document bundle required for application processing will be generated automatically. The required documents for the deal will be automatically added to the application form after confirming the application.

## Form product conditions

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING** **BANK SALES**

In Creatio, a set of product details comprises the complete profile of a product. These details consist of:

- Customer parameters – requirements that the customer must meet to be able to purchase the product. Customer parameters include age limitations, working experience, etc.
- Product features – static parameters that characterize the product. Product features include product currency, early repayment, etc.
- Sales conditions – product details that change depending on each particular sale. For example, the interest rate for a 12-month loan will be different from that of an 18 months loan.
- Documents package – the list of documents that the customer must provide to purchase the product. For example, if a customer needs to provide an internal passport, an extract from a salary account, or other documents to purchase a banking product.
- Condition change criteria – additional conditions that can affect the product details. For example, condition change criteria include a positive credit history, which can justify decreasing the interest rate.

Each record on the [ *Product details* ] detail is a separate set of conditions. A product can have multiple sets of



conditions with different terms.

## Set up customer parameters

This article covers the setup procedure for the customer's parameters. For example, the customer has the following parameters:

- Age: 21 to 65 years.
- Residency status: resident.
- Employment status: has been employed for no less than 12 months with the current employer.
- Has been a resident for no less than 6 months.

To specify the customer parameters:

1. Go to the [Products] section, create a new product, or open the needed product page.
2. Click the + button on the [Product details] detail (Fig. 1).

Fig. 1 - Adding a product condition

The screenshot shows a 'Product' configuration page. At the top, there are buttons for '> SAVE', 'CANCEL', 'ACTIONS', and a trash icon. Below this, there are two input fields: 'Name \*' with the value 'Loan services / Personal loans' and 'Available for' with the value 'Individual'. A navigation bar below these fields has four tabs: 'General information' (selected), 'Product bundle', 'Attachments and notes', and 'Feed'. Under the 'General information' tab, there are two sections: 'General information' with 'Start date' set to '2/10/2016' and an empty 'End date' field, and 'Product details' which has a plus sign and a hand cursor pointing to it, indicating it is the next step in the process.

3. On the [Product details] page (Fig. 2) enter the start and end dates for the product conditions.

Fig. 2 - Product condition page

4. Click the [Add parameter] button on the [Customer characteristics] tab.
5. Select “Male age, years”, for example, in the empty field (Fig 3.).

Fig. 3 - Selecting characteristics

As a result, the [ *Male age, years* ] field will appear on the [ *Customer parameters* ] tab.


6. Change the view of the value entry field to enter values:
  - a. Place the cursor over the selected value.
  - b. Click .
  - c. Select [Value range (minimum/maximum)] (Fig. 4).

Fig. 4 - Changing the field view

- d. Enter the required range of values (Fig. 5).

Fig. 5 - Specifying a value range

7. Click the [Add parameter] button. Select the [Resident] parameter, for example, and set the value to “Yes”

(Fig. 6).

Fig. 6 – Specifying a Boolean value

Male age, years	minimum 21	maximum 65
Resident	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>ADD PARAMETER</b>		

8. Click the [Add parameter] button. Select the “Total work record” and specify “12” in the field that appears to the right, for example (Fig 7).

Fig. 7 – Specifying a fixed numeric value

Male age, years	minimum 21	maximum 65
Resident	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Working experience, months	12	
<b>ADD PARAMETER</b>		

9. Add and fill in the parameters for residence in the same manner.  
10. Click [Save].

As a result, the specified customer parameters (Fig. 8) will apply when matching products to applications.

Fig. 8 – Example of customer parameters

Male age, years	minimum 21	maximum 65
Female age, years	minimum 21	maximum 65
Resident	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Working experience, months	12	
Residence, months	6	
<b>ADD PARAMETER</b>		

## Set up product features

Use the [ *Product features* ] tab to set up the static characteristics of a product (Fig. 9).

Fig. 9 – An example of a product feature list

< Customer parameters	Product features	Sales conditions	Documents package	Condition ch
Currency	Dollar	Add value		
Debt repayment schedule	Annuity	Standard		
Early repayment	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No		
Collateral type	Guaranty	Add value		
Approval period, days	30			
<b>ADD PARAMETER</b>				

For example, product features may include repayment conditions, currency, repayment schedule, etc. Creating a list of product features is identical to creating a list of the customer's parameters as described above.

## Set up product opportunity conditions

The [ *Sales condition* ] page is designed for setting up those product characteristics that change depending on the specifics of a sale, for example, the correlation between the interest rate and the term of the loan, special conditions for different customer categories, etc.

Here we will set up an example of sales conditions for a loan product in which the interest rate depends on the customer segment, loan term, and amount.

1. Go to the [Products] section and open the needed product page.
2. Click the + button on the [Product details] detail (Fig. 10).

Fig. 10 – Adding a product condition

### Product

> **SAVE** CANCEL ACTIONS ▾

**Name \*** Loan services / Personal loans

Available for Individual

< **General information** Product bundle Attachments and notes Feed

**General information**

Start date 2/10/2016

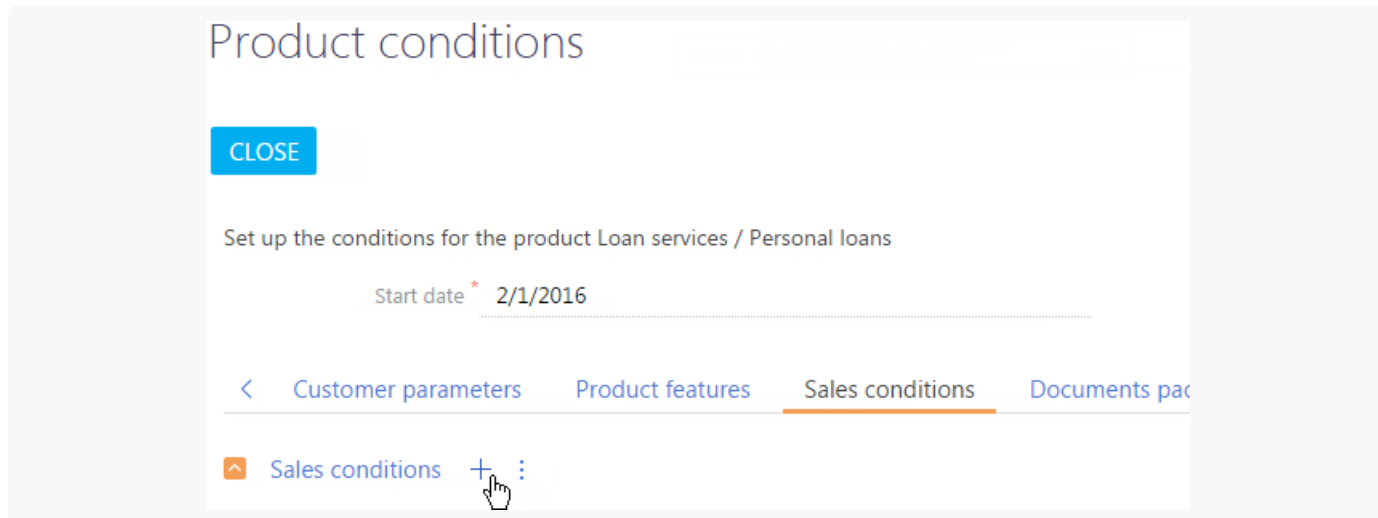
End date

**Product details** + ⋮

3. Go to the [Sales conditions] tab.

4. Click the + button on the [Sales conditions] tab (Fig. 11).

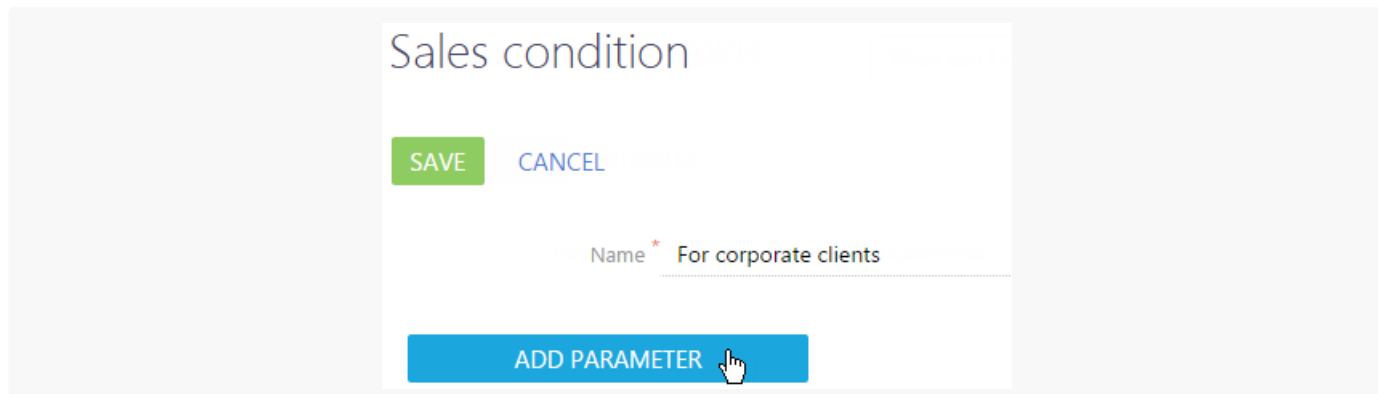
Fig. 11 – Adding opportunity conditions



The screenshot shows a web interface titled "Product conditions". At the top left is a blue "CLOSE" button. Below it, the text reads "Set up the conditions for the product Loan services / Personal loans". A "Start date" field is filled with "2/1/2016". A navigation bar contains four tabs: "Customer parameters", "Product features", "Sales conditions" (which is active and underlined), and "Documents pac". Below the navigation bar, there is a list item "Sales conditions" with a plus sign and a vertical ellipsis icon next to it, and a mouse cursor is pointing at the plus sign.

5. On the opened page:
  - a. Enter the sales condition name, for example, "For corporate customers".
  - b. Click the [New parameter] button (Fig. 12).

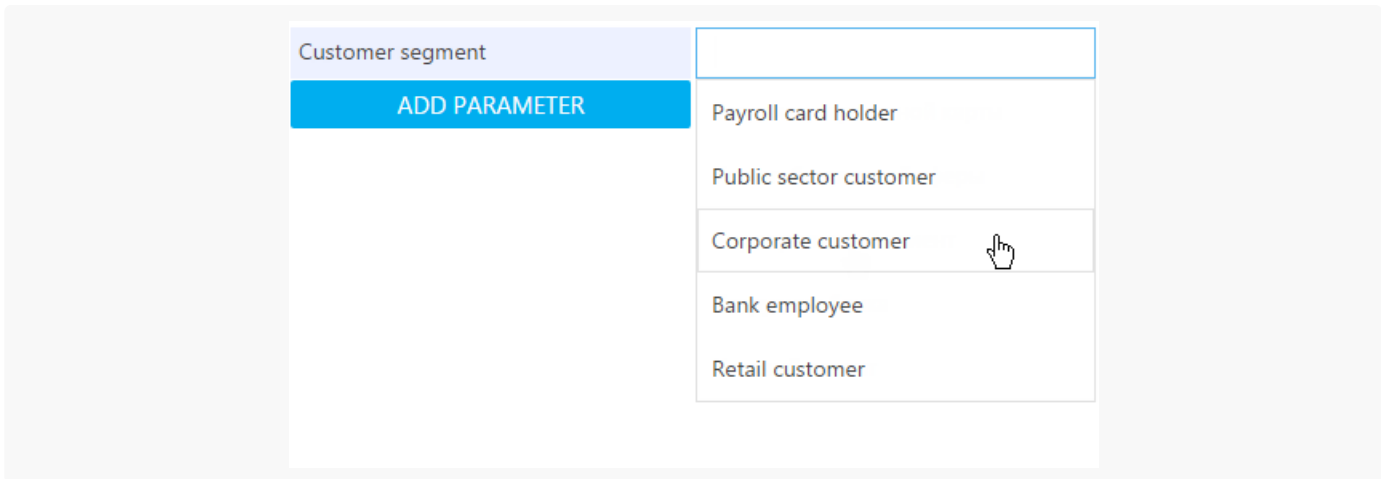
Fig. 12 – Creating opportunity conditions



The screenshot shows a web interface titled "Sales condition". At the top left are two buttons: a green "SAVE" button and a blue "CANCEL" button. Below them, the "Name" field is filled with "For corporate clients". At the bottom of the form is a large blue button labeled "ADD PARAMETER" with a mouse cursor pointing at it.

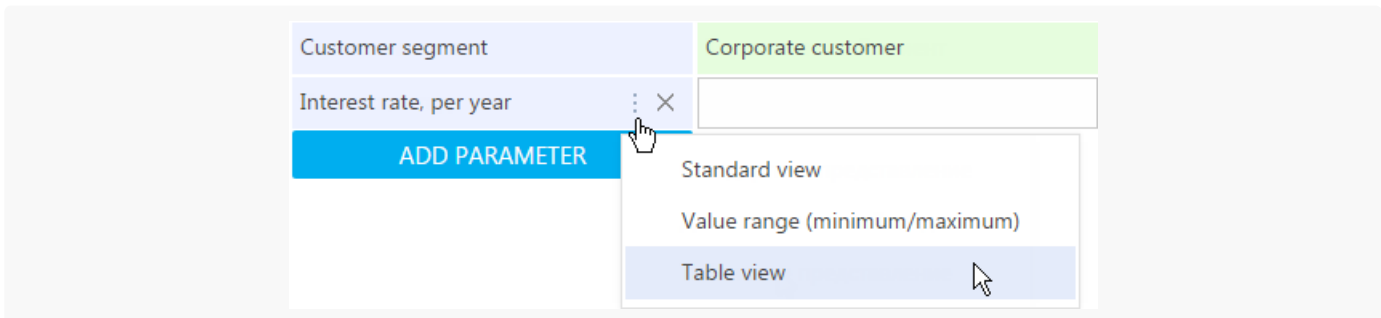
6. In the appeared field select the "Customer segment" and specify the "Corporate customer" value for it (Fig. 13).

Fig. 13 – Selecting a value



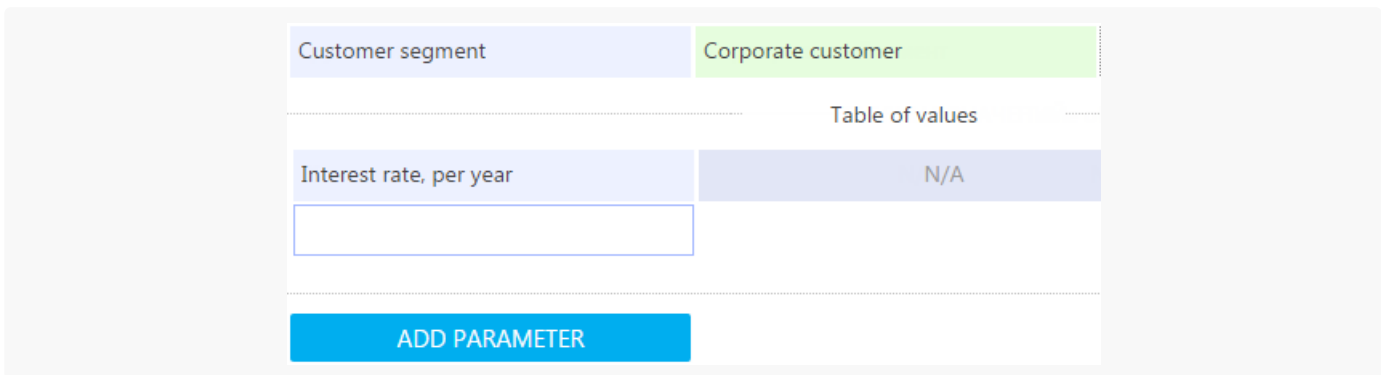
7. Click the [Add parameter] button and select “Interest rate, yearly”.
8. Change the view of the value entry field to enter values:
  - a. Place the cursor over the selected value.
  - b. Click ⋮.
  - c. Select [Table view] (Fig. 14).

Fig. 14 – Selecting table view to create opportunity conditions



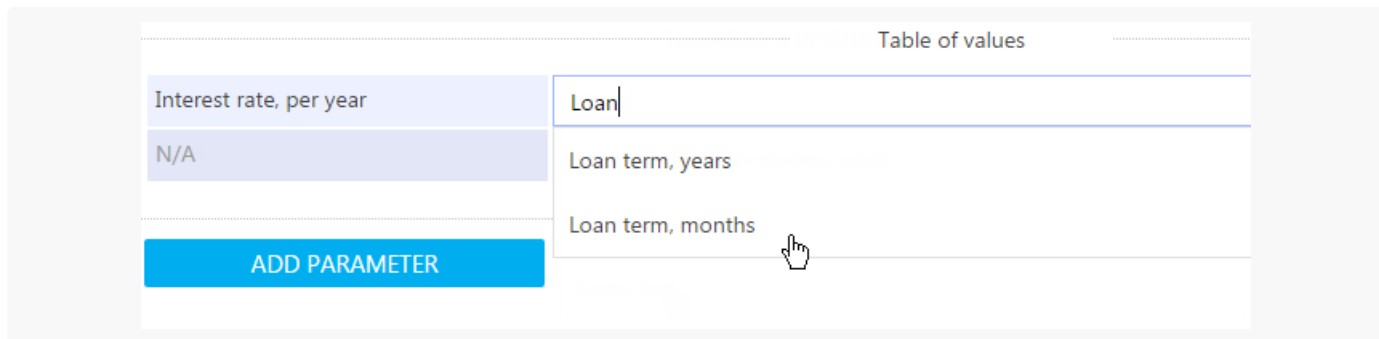
As a result, the [ *Interest rate, yearly* ] parameter will switch to the table view (Fig. 15).

Fig. 15 – Table view



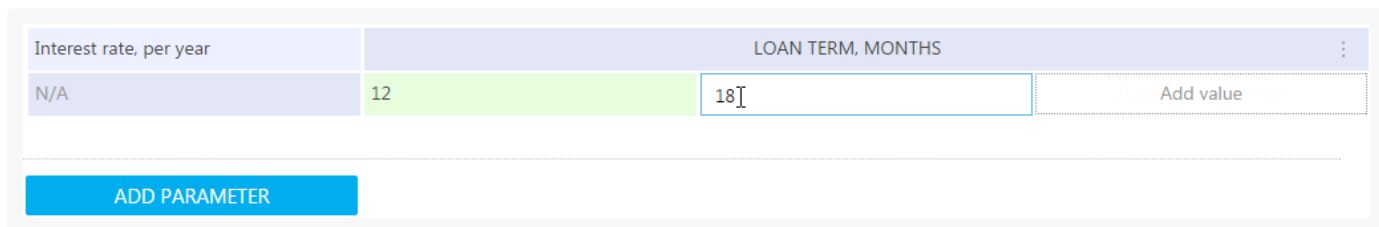
9. Select [Loan term, months] in the right part of the table (Fig. 16).

Fig. 16 – Opportunity condition in a table view



10. Specify the terms in months for which the loan can be granted in months (Fig. 17).

Fig. 17 - Specifying the loan terms



11. In the left part of the table, select the “Amount” value, and specify available ranges for the credit amount (Fig. 18).

Fig. 18 - Formulating the credit amount ranges

Interest rate, per year		LOAN TERM, MONTHS		
AMOUNT		12	18	24
minimum 150,000.00	maximum 299,999.00	N/A	N/A	N/A
minimum 300,000.00	maximum 899,999.00	N/A	N/A	N/A
minimum 900,000.00	maximum 1,500,000.00	N/A	N/A	N/A
Add value				

12. Specify the interest rates for each intersection of the loan term and the amount (Fig. 19).

Fig. 19 - Formulating interest rates that depend on the loan terms and amounts

Interest rate, per year		LOAN TERM, MONTHS		
AMOUNT		12	18	24
minimum 150,000.00	maximum 299,999.00	17,00	17,25	17,50
minimum 300,000.00	maximum 899,999.00	18,00	18,25	18,50
minimum 900,000.00	maximum 1,500,000.00	19,00	19,25	N/A
Add value				

13. Click the [Save] button to save the generated table of the opportunity conditions.

As a result, opportunity conditions will be formed for the corporate customers of your bank (Fig. 20). For

example, if a corporate customer applies for a loan of 300 000 USD for 12 months, the interest rate will be automatically set to 18%.

Fig. 20 – Formulated product opportunity conditions

The screenshot shows a 'Sales condition' form. At the top, there are 'SAVE' and 'CANCEL' buttons. Below them is a 'Name' field with the value 'For corporate clients'. A 'Customer segment' dropdown is set to 'Corporate customer'. Below this is a 'Table of values' section. The table has columns for 'Interest rate, per year' and 'LOAN TERM, MONTHS' (12, 18, 24). The rows represent different loan amounts: 150,000.00, 300,000.00, and 900,000.00, each with a minimum and maximum value. The interest rates range from 17.00% to 19.50%. There is an 'Add value' button at the bottom of the table and an 'ADD PARAMETER' button at the bottom of the form.

Interest rate, per year		LOAN TERM, MONTHS		
AMOUNT		12	18	24
minimum 150,000.00	maximum 299,999.00	17,00	17,25	17,50
minimum 300,000.00	maximum 899,999.00	18,00	18,25	18,50
minimum 900,000.00	maximum 1,500,000.00	19,00	19,25	19,50

## Set up the document package

Use the [ *Documents package* ] tab to set up the list of documents required for the product.

The document package can be created automatically or manually. The automatic formulation of the document package is used if a standard document package is required for a product. You can set up the standard document package in the [ *Product categories and types* ] lookup.

The document package is manually created if a customer must provide additional documents.

## How to set the standard document package

To enable automatic adding of standard documents to the [ *Product details* ] page, set up the [ *Product categories and types* ] lookup first. After this, select the [ *Generate package* ] item in the menu of the [ *Documents package* ] tab to add documents from the standard package to the product.

To set up a document package:


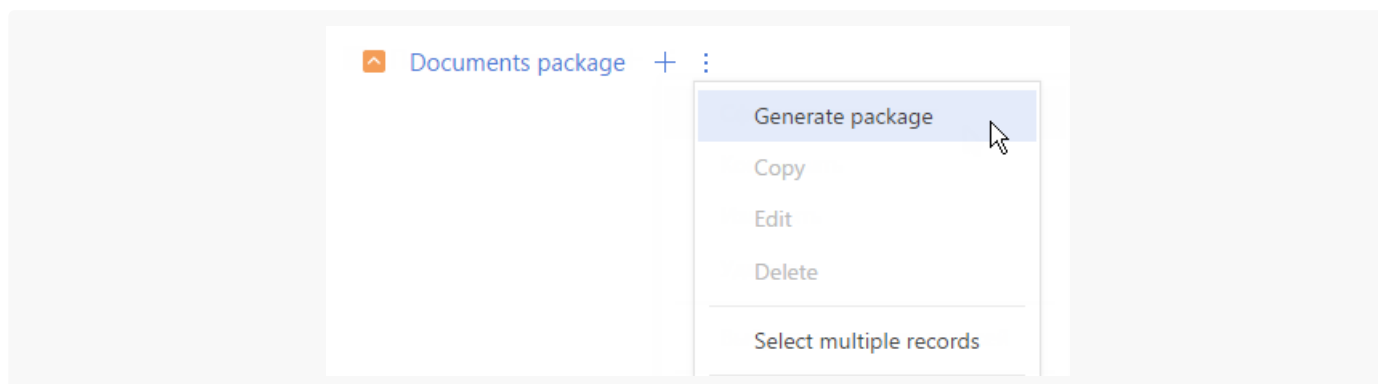
1. Choose the relevant condition from the [Product details] detail and click the link in the name to go to its respective page.
2. Choose the [Document package] in the opened [Product details] page.
3. Click the  button and select the [Generate package] command (Fig. 21).



Fig. 21 – Adding a default document package for a product



As a result, the list of the documents that were set up in the [ [Product categories and types](#) ] lookup for this product will be added to the [ *Documents package* ] tab (Fig. 22).

Fig. 22 – Documents in the product document package

 A screenshot of the 'Documents package' tab showing a table with the following data:
 

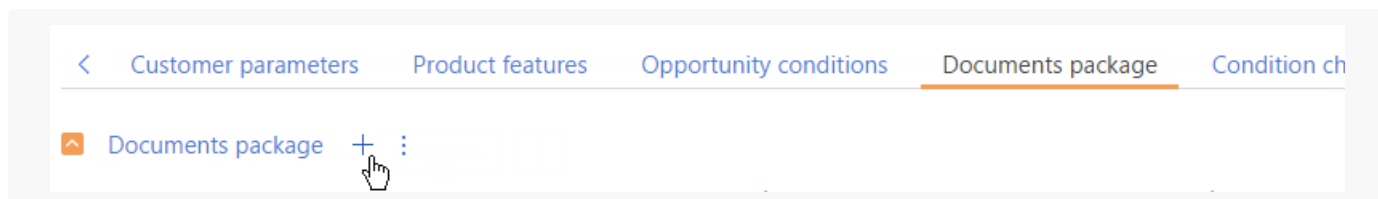
Name	Stage	Role	Document type	Template	Required	Filter
<a href="#">Driver's license</a>	Application	Borrower	Customer document		No	No
<a href="#">Social security number</a>	Application	Borrower	Customer document		No	No
<a href="#">Income information</a>	Application	Borrower	Customer document		No	No

## Add documents manually

Additional documents are added to the standard package manually. For example, a document certifying military obligation may be required for men below 27 years of age. Let's consider an example of adding an extract from salary accounts for clients who are employees of the bank. To do this:

1. On the product page, open the current product condition by clicking the link in the title. Click the + button on the [Document package] tab of the [Product details] page (Fig. 23).

Fig. 23 – Manually adding documents



2. On the [Document in the package] (Fig. 24) page, enter the name of the document, for example, "Statement from the salary account".

Fig. 24 – The [Document in package] page

3. Select the belonging group of the document, for example, "Income confirmation". The group list is set up in the [Document groups] lookup.
4. Select a product sale stage, at which the document must be submitted.
5. Select the role ("Borrower", "Debtor", "Warrantor", etc.) who must submit the document.
6. Type of the document, e.g., "Customer document" or "Regulation".
7. Select the document template if the document is a Creatio printable.
8. If the document is required and must be submitted during contracting, select the [Required] checkbox.
9. Configure the conditions in the filtering block. Create a filter by contact type. (Fig. 25). To do this, specify the "Contact" object and the "Type" column in the filter column selection window.

Fig. 25 - Using the quick filter example

10. Click [Save].

As a result, the document will be added to the [ Documents package ] detail. The document will be available only for individuals of the "Bank's client" type.

## Set up condition change criteria

The [ Condition change criteria ] tab of the [ Product details ] page contains additional criteria that can affect the sales conditions of the product. For example, the interest rate of a loan may be lowered if the customer has an exceptionally high credit score.

Use the [ [Product categories and types](#) ] lookup to set up the list of available criteria.

To add condition change criteria to a product:

1. Go to the [Products] section and open the needed product page.
2. Click the + button on the [Product details] tab.
3. Go to the [Condition change criteria] tab.
4. Click the + button on the [Condition change criteria] detail of the [Product details] page.
5. Fill out the fields on the opened [Condition change criteria in the product conditions] page (Fig. 26).

Fig. 26 - Example of the condition change criteria in a product

Condition change criteria in the product conditions

SAVE CANCEL

Change criteria \* High credit score

Variable parameter \* Interest rate, per year

Correcting value \* -1.00

- a. Select a value from the lookup in the [Change criteria] field.
  - b. Enter the value for the criteria. For example, select the checkbox for Boolean criteria.
  - c. In the [Variable parameter] field, select the product feature that is affected by the criteria. For example, select "Interest rate, per year." The values are selected from the [Default feature] lookup.
  - d. In the [Correcting value] field, enter the value by which the variable parameter value must be adjusted. To decrease the variable parameter value, enter the correcting value a preceding "-" character. Otherwise, the variable parameter value will be increased by the correcting value.
6. Click [Save].

## Create a financial account

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

The [ *Financial accounts* ] section is used to store information about the bank accounts of your customers. Here, you can update and retrieve any important data about a bank account, including its number, customer's name, the current status of the account.

To add a bank account:

1. Open the [Financial accounts] section and click [New financial account].
2. On the opened card setup page, specify the general information about the account:

Account number	Unique financial account number. The field is required.
Contract	The contract for which the financial account was opened. The field is required.
Customer	An individual or legal entity whose account this is. The field is required.
Product	Name of the banking product that is connected to the financial account. The field is non-editable and is populated automatically with the product specified in the contract. The field is required.

3. On the [General information] tab, specify the main bank account information:

Type	Account type, for example, "Deposit", "Card", "Credit". The field is required.
Currency	The currency of the account. The field is required.
Balance	Actual financial account balance.
Branch	Name of the branch or office in which a financial account is opened. Fields lookups contain the lists of legal entities of the "Our bank" type.
Office	

4. Populate the following fields on the [Status] detail on the [General information] tab.

Opened on	Dates on which the current financial account was opened and activated.
Activated on	
Status	Status of the current financial account, for example, "Active", "Blocked", "Closed". By default, the "Active" value is set. The field is required.

5. If necessary, add the [cards](#) that are connected to this bank account to the [Cards] detail.

6. On the [Attachments and notes] tab, add more information about the bank account, as well as attachments and links to the web resources related to the bank account.

7. Click [Save].

As a result, a new financial account record will be added to Creatio.

## Process an application

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING**

After all, information has been filled in, the application processing starts. The processing is performed in three steps:

- Validation
- Approval
- Deal closure

After all these steps are completed, the application will be closed.

## Application validation

At the validation stage, the information provided by deal participants is verified. The validation results are entered on the [ *Validation* ] detail of the application page.

On the "Validation" stage in the action panel of the application page, a task will be created. When you click on the task title, a validation action window will open (Fig. 1). The window will display a field group with general validation results. If the [ *Validation items* ] lookup contains files for the current action (for example, regulations or guidelines), they will be displayed in the validation window.

Fig. 1 - Application validation

Approve loan issuance

Confirmed Not confirmed COMPLETE

Validation comment

Attachments

StandartLoanRules....

Check list

Are all underwriting criterias verified?\*

Yes

Is it determined that the borrower can repay his financial obligations by reviewing ffinancial history?\*

Yes

In the validation window:

1. Fill in the [Result] field group.
2. Specify the action decision by clicking [Confirmed].
3. Click the [Complete] button to save the result.

If you need to validate other data for the application, enter the validation results manually. To do this:

1. On the application page, open the [Application decision] tab.
2. On the [Validation] detail, click the + button.
3. On the opened validation page, select the validation action you want to perform, for example, "Verify contact's communication options."
4. Specify the results, for example, "Confirmed".
5. Set the role of the verifier, for example, "Security", and the employee who performed the validation.
6. Fill in the [Application participant role] and [Participant] fields with information about the contact whose application form was verified.

You can also leave a comment on the verification results. For example, leave a comment that specified communication options are not primary (Fig. 2).

Fig. 2 - Filled in validation page example

Validation item *	Validate communication channels of contact persons		
Result	Confirmed	Role	Security service
Validation date	2/21/2017	Owner	Best John
Comment	The phone number specified in the Warranter application form is not a main one.	Participant role	Warranter
	Main phone number +1-541-754-3010	Application form	Wane Henry

## Application approval

At the approval stage, the application's initial information and its validation results are analyzed. The analysis results are the basis for the decision on whether to close or cancel the deal. The information about the decision is recorded in the [ *Application decision* ] tab of the application page.

## Deal closure

The deal closure is the final stage of application processing. As a result of the validation and approval of sale conditions, the agreement documents are issued. When the agreement is signed, the application is closed. When you proceed to the "Settlement" stage, the activity that will be displayed on the action panel of the application page and the agreement connected to that activity will be created automatically.

# Copy a product with conditions

# COPY A PRODUCT WITH CONDITIONS

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING** **BANK SALES**

You can quickly make a new set of complex product conditions by copying an existing set:

- Make a new set of conditions for a product based on the existing set. Only users with permission to add new records in the [Product conditions] detail can copy product conditions.
- Add a new product based on an existing one and keep its set of conditions. Only users with permission to add new records in the [Products] section and the [Product conditions] detail can copy product conditions.

## Copy the conditions of the current product

To do this (Fig. 1):

Fig. 1 - Copying product conditions

The screenshot shows the 'Products' section of the Creatio application. The interface includes a top navigation bar with a search box, the Creatio logo (version 7.16.2.1600), and a user profile icon. Below the navigation bar, there are buttons for 'NEW PRODUCT' and 'ACTIONS', along with filters for 'Loans, for review' and 'Tag'. The main content area displays a list of products. Two products are visible:


Product Name	Status
Loan services / Personal and Consumer loans 2021	In development
Loan services / Personal and Consumer loans 2020	Current

The 'loans 2020' product is selected, and its details are shown below the list:

Category	Type	Start date	End date
Loan services	Personal and Consumer loans	1/1/2021	12/31/2021
Loan services	Personal and Consumer loans	1/1/2020	12/31/2020

Below the details, there are three buttons: 'OPEN', 'COPY', and 'DELETE'. The 'COPY' button is highlighted, indicating it is the action being performed.

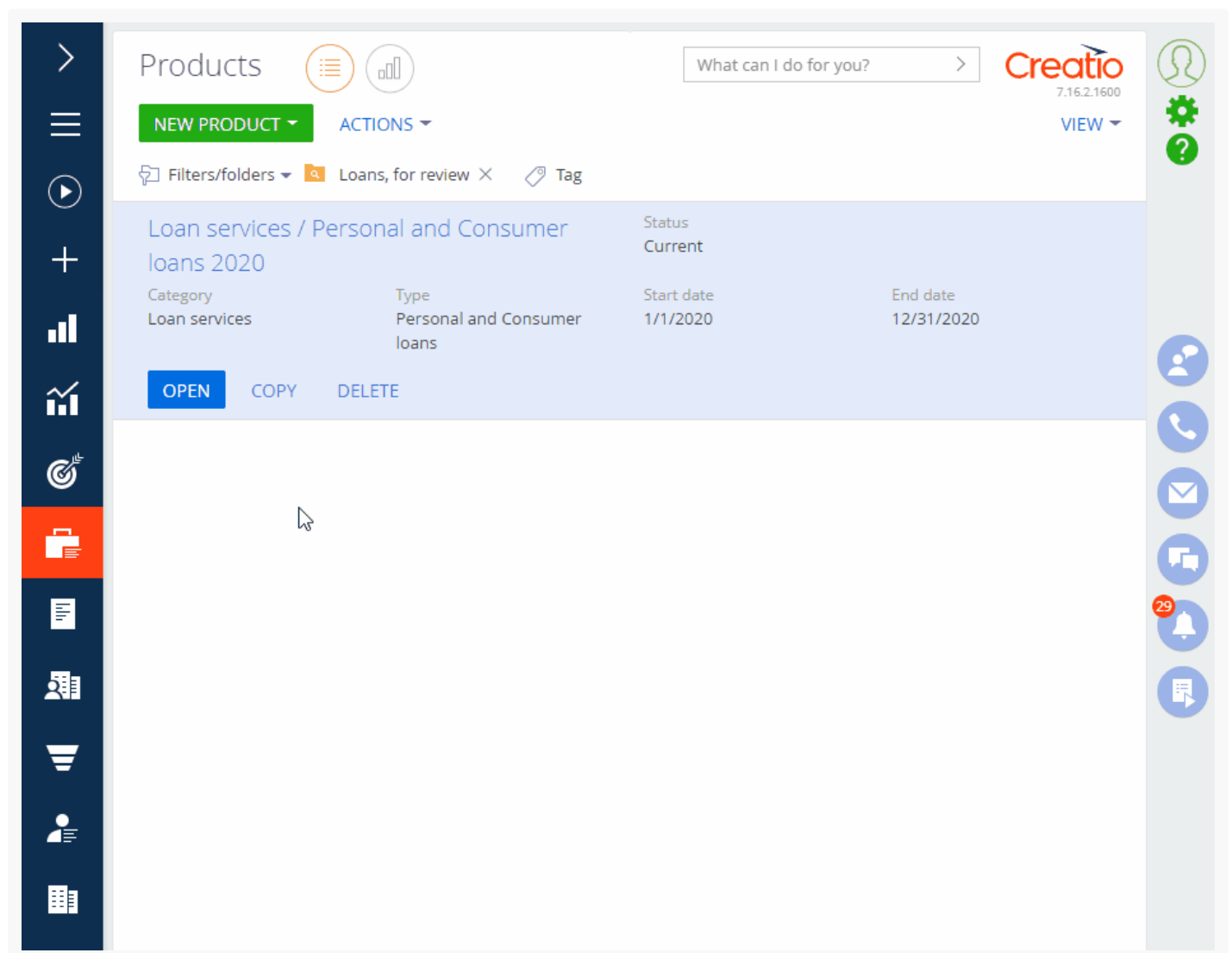
1. Open the [Products] section.
2. Open the page of the product that has the needed set of conditions.

3. Select the sets of conditions to copy in the [Product conditions] detail list. You can copy any of the sets available on the detail, including sets that are not current.
4. Click  → [Copy]. Note that only conditions with a specified end date can be copied. A product can only have one set of current conditions at a time. As a result, all data on this detail will be copied except for the [Start date] and [End Date] fields.
5. On the record page, specify the start date for the set of conditions. The dates in the new sets of product conditions must not overlap with the dates of the existing sets of that product.
6. Edit the conditions if necessary.
7. Save the record.

## Create a new product based on an existing product

You can quickly create new products by copying existing products along with their conditions (Fig. 2):

Fig. 2 - Copying the product and the set of conditions



1. Open the [Products] section.



2. Open the section list and select the product to copy.
3. Click [Copy] on the record page toolbar.
  - a. Click [No] in the popup box to copy the product without the product's conditions.
  - b. Click [Yes] to copy both the product and the product conditions.  
As a result, Creatio will copy the current conditions, the conditions whose start date is yet to come, and all data on the [General info] tab of the product page except for the status, start date, and end date. Creatio will also not copy the conditions whose start date has come. By default, the new product will be assigned the "In progress" status. You can change the status that is automatically assigned to new products in the "Product default status" system setting ("ProductStatusDef"). We do not recommend designating the "Current" status as default. A newly created or copied product may not be ready for immediate use.
4. Edit the copied product and product conditions and specify the start date.
5. Click [Save].



## Set up verification actions

PRODUCTS: **LENDING**

Validation actions may differ for applications for different products. You can configure the required parameters for existing validation actions or create new ones to match the actions performed by the verifier with the bank's security policy.

### Add new validation actions


To create new validation action:

1. Click  to open the System Designer.
2. Click the [Lookups] link in the [System setup] block.
3. Open the [Validation items] lookup.
4. Click the [New validation action] button.
5. Specify the name of the new validation action and save it by clicking on the  button.

As a result, a new validation action will be added to Creatio. You can also enrich the validation action with a conversation script, control questions, and any attachments.

### Add a conversation script

Conversation scripts are created by the verifier supervisor. They used the employees as the basis for the conversation while checking the data of the participants of the deal. To add the conversation script to the validation action:



1. Open the [Validation items] lookup and select the action to which the conversation script will be added. Click .
2. On the opened edit page, select the [Conversation script] tab.

3. Enter the conversation script text.
4. Save the changes.

As a result, the conversation script will be available in the validation action window on the application page.




## Add control questions

The checklist is needed to commit the validation results. To add the checklist to the validation action:

1. Open the [Validation items] lookup and select the action to which the checklist will be added. Click .
2. On the opened edit page, select the [Check list] tab. Click .
3. Enter the question and specify if it is required. If the answer to the required question is not specified in the validation action window, the verifier will not be allowed to save the results of the action.  
When adding questions, take into account that they have "Yes", "No" and "Other" configured answers. In the case of the latter, a comment field will appear near the question.
4. Repeat steps 1 through 3 to add all the questions.
5. Click [Save].

## Add attachments to the validation action

You can attach files (for example, regulatory documentation, internal regulations of the bank, instructions, examples of successful implementation of the validation action by bank employees, etc.) to validation actions. To do this:

1. Open the [Validation items] lookup and select the action to which the attachments will be added. Click .
2. On the opened edit page, select the [Attachments] tab.
  - To add a file to the validation action, click the  button on the [Attachments] detail and upload the file. You can also drag the file and drop it on the detail.
  - To add a link to the validation action, click the  button on the [Attachments] detail. On the displayed page, enter the link address in the [Name] field and save the page. As a result, the link will be added to the detail.
3. Repeat step 2 for all files and links to add them to the validation action.
4. Click [Save].

As a result, the attachments will be available in the validation action window on the application page.

# Set up the consultation panel

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING** **BANK SALES**

The consultation panel is designed to facilitate the process of providing consultations to bank clients. Click the



button on the side panel to open the consultation panel.

Use the consultation panel to search the client database, select consultation themes, postpone or end the

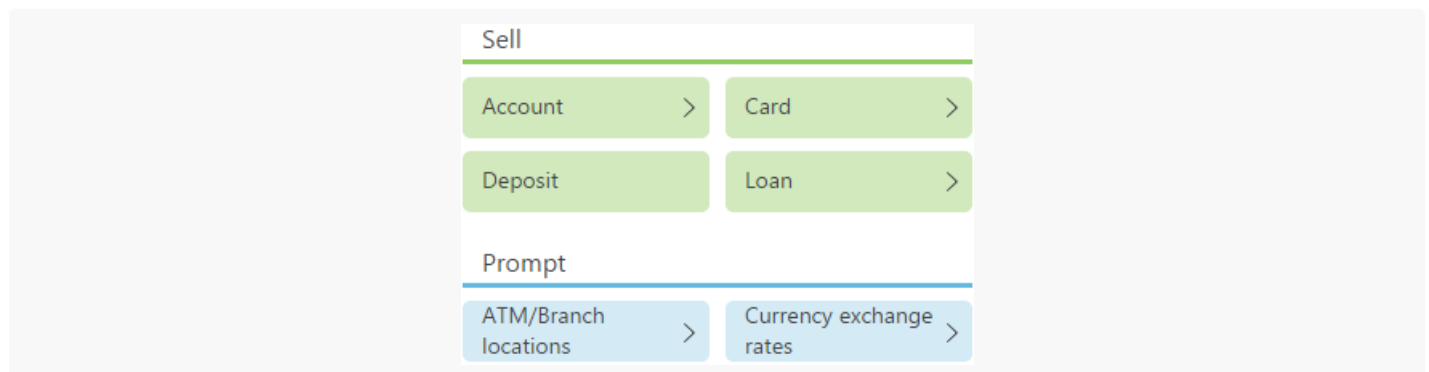
consultation, as well as view additional information about the client, such as previous applications, noteworthy events, and individual offers.

Before you start using the consultation panel, you need to set up the list of blocks, groups, and themes of consultations. You can customize the rules for searching clients by name or phone number, as well as rules for displaying clients' noteworthy events.

## Set up consultation blocks and themes

When communicating with the client using the consultation panel, the manager can select consultation themes. The consultation themes are displayed as buttons grouped by blocks. For example, the [ *Sell* ] block contains themes that are connected with selling bank products. Similar themes can be combined into groups. Groups of themes can be identified by the [ > ] character on the right (Fig. 1). Click a theme group to open the list of themes that are combined in the group.

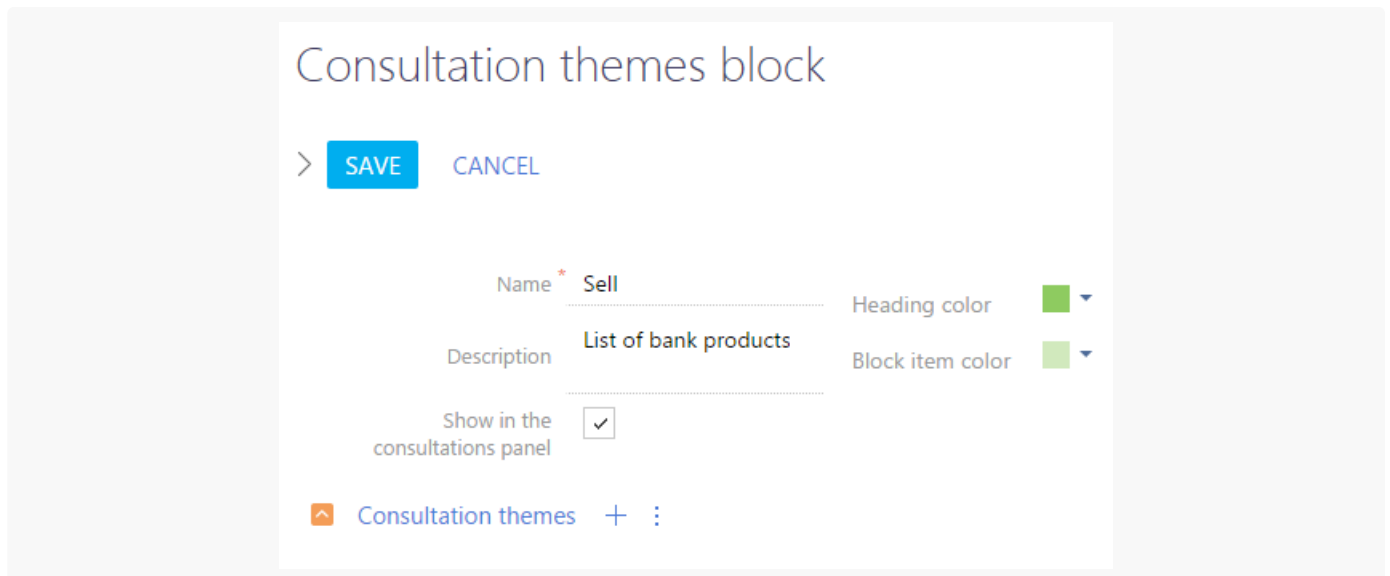
Fig. 1 – Displaying themes for conducting a consultation



To set up how the consultation theme blocks and consultation themes are displayed in the consultation panel:

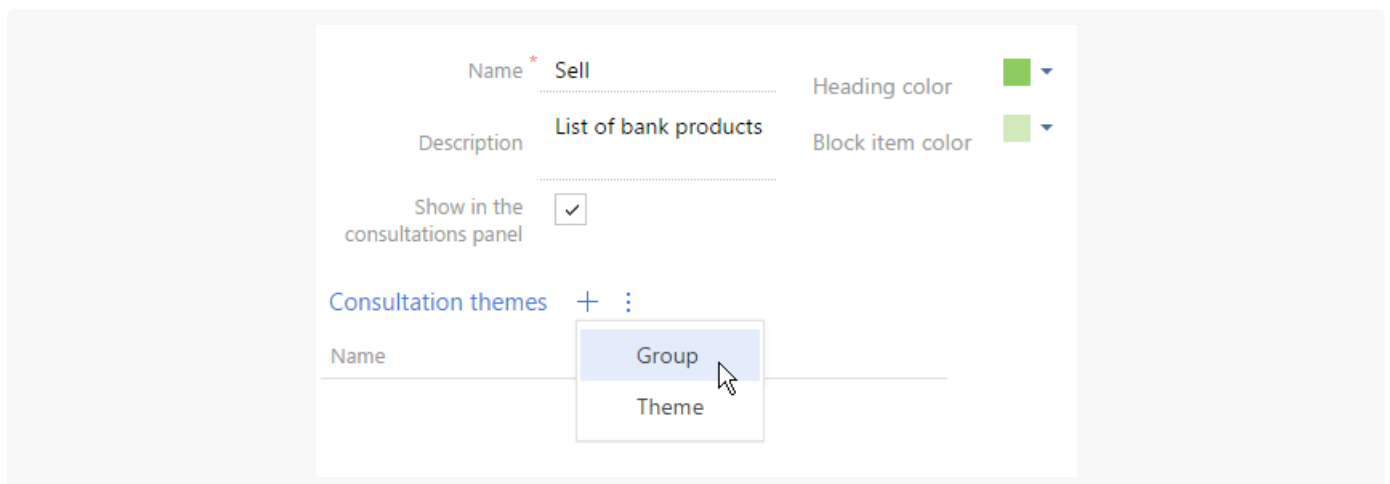
1. Click to open the System Designer.
2. Go to the [System setup] block → click [Lookups].
3. Select the [Consultation theme blocks] lookup and click [Open].
4. Click the [Add] button to create a new consultation theme block.
5. On the consultation theme block page (Fig. 2):

Fig. 2 – Filling out the page of the consultation theme block



- a. Enter the name of the consultation block.
  - b. Select the [Show on the consultation panel] checkbox.
  - c. Select the color for the title of the block and its items.
6. Select the [Group] command in the menu of the [Consultation themes] detail (Fig. 3).

Fig. 3 – Adding a new consultation theme group

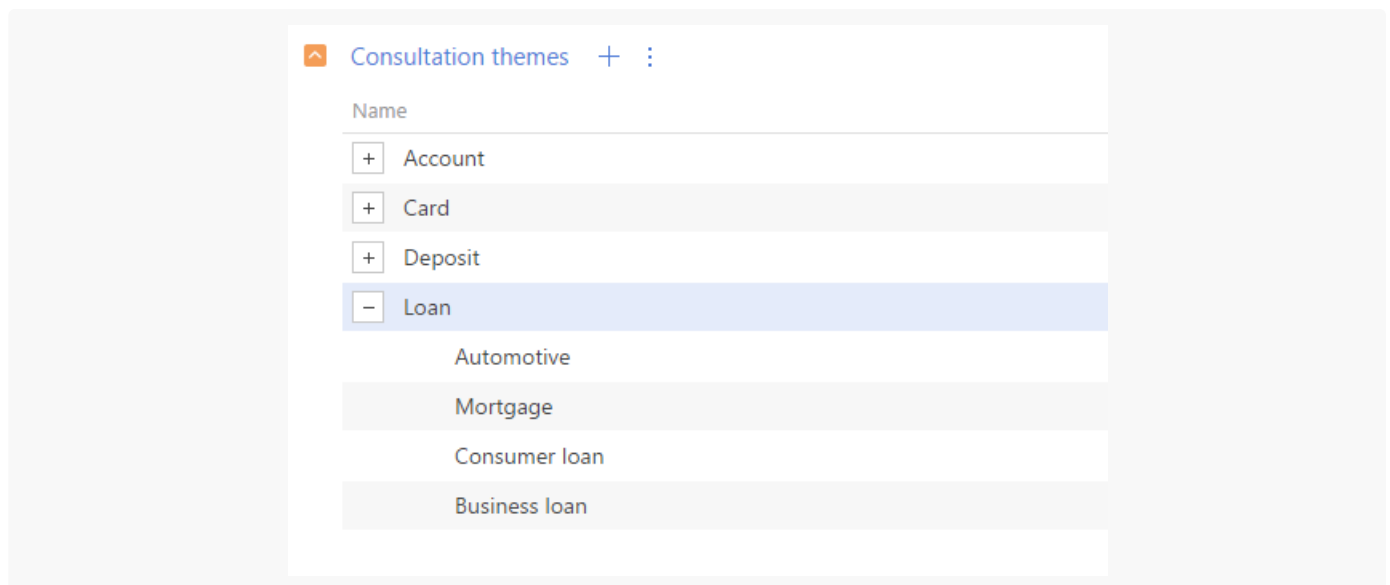


7. On the [Consultation theme group] page, enter the consultation theme name and description. Click [Save].
8. On the [Consultation themes] detail, select the [Theme] command.
9. Fill out the [Consultation theme] page:
  - a. Enter the name and a description of the consultation theme.
  - b. Select a group for the consultation theme in the [Theme group] field. Leave the field empty to display the consultation theme in the block, rather than in a group.
  - c. Select the business process that will launch automatically when a theme is selected during the consultation. You will need to set up business processes for custom consultation themes separately in the Process Designer.

10. Click [Save].

11. Add remaining groups and consultation themes to the block (Fig. 4).

Fig. 4 - Example of a complete list of groups and consultation themes



12. Save the consultation theme block

13. Use the same procedure to add the remaining blocks with groups and themes to the consultation panel.

## Set up client search conditions

Before starting a consultation, the manager must find the individual for whom the consultation is initiated. You can configure a minimum number of characters that the manager must enter the search fields for the search to work.

To set up search conditions in the consultation panel:


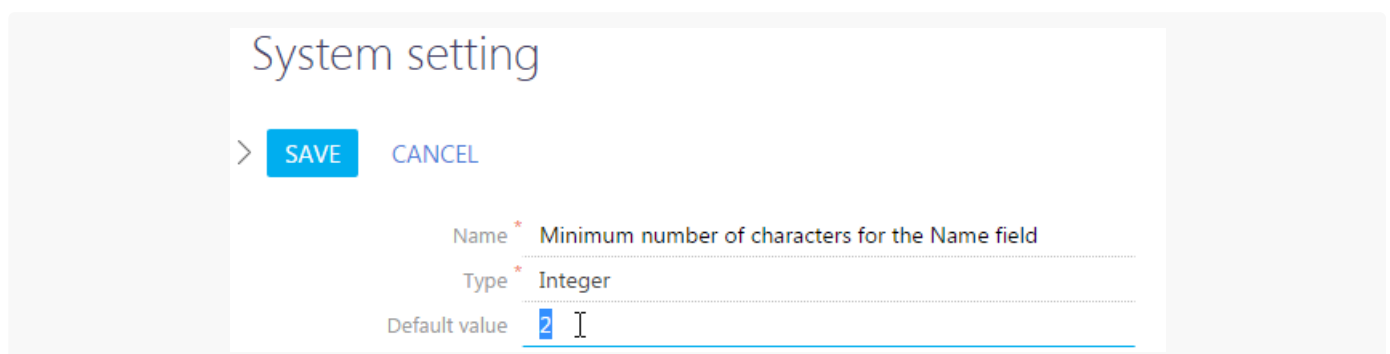
1. Click  to open the System Designer.
2. Click [System settings] in the [System setup] block.
3. Select the [Minimum number of characters for the Full name field].
4. Specify the number of characters for the [Full name] field in the [Default value] field of the system setting page (Fig. 5).

Fig. 5 - Setting up a minimum number of characters for the Name field



5. Click [Save].
6. Similarly, enter the default value for the [Minimum number of characters for the Phone number field] system setting.
7. Click [Save].

## Set up conditions for displaying noteworthy events

You can set up a display of the noteworthy events of your clients in the consultation panel during the consultation.

To set up the noteworthy events display on the consultation panel:


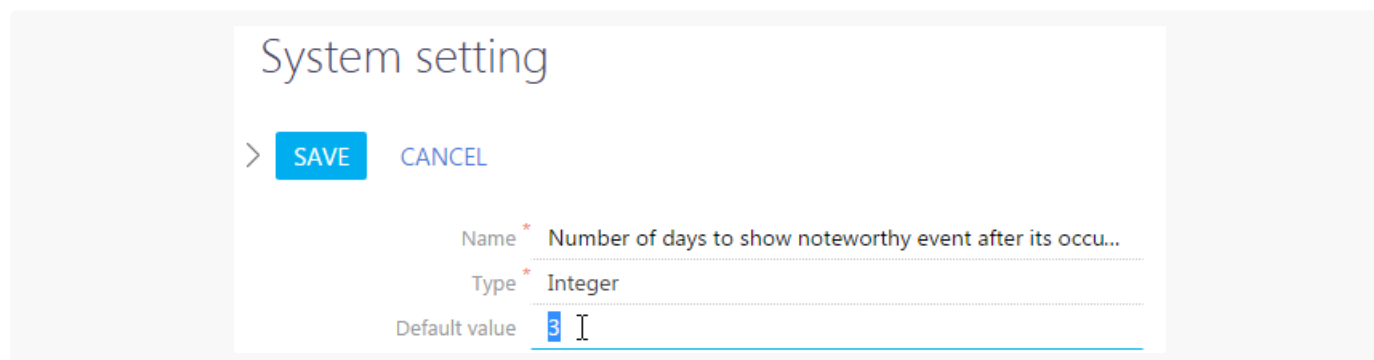
1. Open the System Designer by clicking .
2. Click [System settings] in the [System setup] block.
3. Select the [Number of days to show noteworthy event after its occurrence].
4. Enter the number of days, during which noteworthy events of your clients will be displayed in the consultation panel after they have occurred (Fig. 6).

Fig. 6 - Setting the default value



The screenshot shows a 'System setting' dialog box. At the top left, there is a right-pointing chevron '>' followed by a blue 'SAVE' button and a 'CANCEL' button. Below this, there are three rows of settings:

- Name \***: Number of days to show noteworthy event after its occurrence
- Type \***: Integer
- Default value**: 3

5. Click [Save].
6. Specify the default value for the [Number of days to show noteworthy event before its occurrence] system setting.
7. Click [Save].

## Add a financial indicator

PRODUCTS: **BANK SALES**

Creatio enables users to track financial indicators of the customers, for example, revenue for a certain time period, net income, account receivables etc.

Use the [ *Financial indicators* ] section to analyze the information about the number of current accounts with the customer, account balance, total revenue, amount of accounts receivable and accounts payable and other aggregates of company activity. The section provides the following features:



- Add new indicators.

- Compare planned and actual indicators.
- Analyze indicator dynamics.
- View data from the perspective of a financial account, customer, or segment.

The [ *Financial indicators* ] section provides folders for easy selection of the time period for the financial indicators.

To add a financial indicator:

1. Navigate to the [ *Financial indicators* ] section.
2. Click [ *Add financial indicator* ].
3. Populate the fields on the [ *General information* ] tab of the user page:

Indicator type	<p>Select the type of the financial indicator, for example, “Revenue” or “Number of open accounts”. The field is required.</p> <p>To add a new indicator to the lookup, click , then click [ <i>New</i> ] in the dialog box. Specify the name of the indicator on the page that opens and click [ <i>Save</i> ] to apply the changes.</p>
Value	Specify a numeric value of the financial indicator, for example, the amount of funds.
Currency	Select the currency that the amount of funds is specified in, for example, “Euro.”
Type of value	Select the value type of the financial indicator, for example, “Actual” or “Planned.” The field is required.
Time period	<p>Specify the time period of the financial indicator. Select the value from the time period lookup.</p> <p>The field is filled in automatically if the values specified in the [ <i>Start date</i> ] and [ <i>End date</i> ] fields match a period specified in the lookup. If the lookup does not contain the needed time period, you can add it manually. To add a period to the lookup, click , then [ <i>New</i> ] in the dialog box. Populate the required fields on the page that opens and click [ <i>Save</i> ] to apply the changes.</p> <p>You can also add a time period when saving the financial indicator page if the values in the [ <i>Start date</i> ] and [ <i>End date</i> ] fields do not match any period specified in the lookup. The system will ask you to confirm adding the time period.</p>
Start date	<p>Populate the start and end dates of the period. These required fields are populated automatically when a value is selected in the [ <i>Time period</i> ] field. Once the [ <i>Time period</i> ] field is filled in, the fields become non-editable.</p>
End date	
Time period type	The field is populated automatically based on the period specified in the [ <i>Start date</i> ] and [ <i>End date</i> ] fields. The field is non-editable if the [ <i>Time period</i> ] field is filled in.

4. If necessary, specify connections to other Creatio records in the [ *Connected to* ] field group.

Legal entity	Select the customer that the financial indicator is specified for.
Legal entity segment	Specify the group of customers that the financial indicator is specified for. Select from the folders that are set up in the [ <i>Legal entities</i> ] section.
Account	Specify the customer's bank account.

As a result, a new financial indicator will be added in Creatio.

## Conduct a consultation

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING**

During a consultation with a client, you can create a new client record in the system and sell a product. You can also interrupt the consultation and continue it at a later time.

### Start a consultation

1. Click the [Start consultation] button (Fig. 1). The button is available if the client was found in the database.

Fig. 1 - Beginning a consultation

The screenshot shows a 'Start consultation' window. At the top, there are three tabs: 'ID', 'Phone', and 'Card'. Below the tabs, the name 'Clarke' is displayed, followed by the phone number '+44 (15) 4350 7354'. There are 'SEARCH' and 'CLEAR' buttons. Under 'Search result', a card for 'Symon J. Clarke' is shown with a profile picture. The card lists: Birth date: 2/21/1983, Mobile phone: +44 (15) 1440 5222, and Business: +44 (15) 4350 7354. At the bottom of the card is a blue 'START CONSULTATION' button with a mouse cursor pointing to it.

If the client was not found, the consultation process will start as soon as the manager clicks the [ *New*

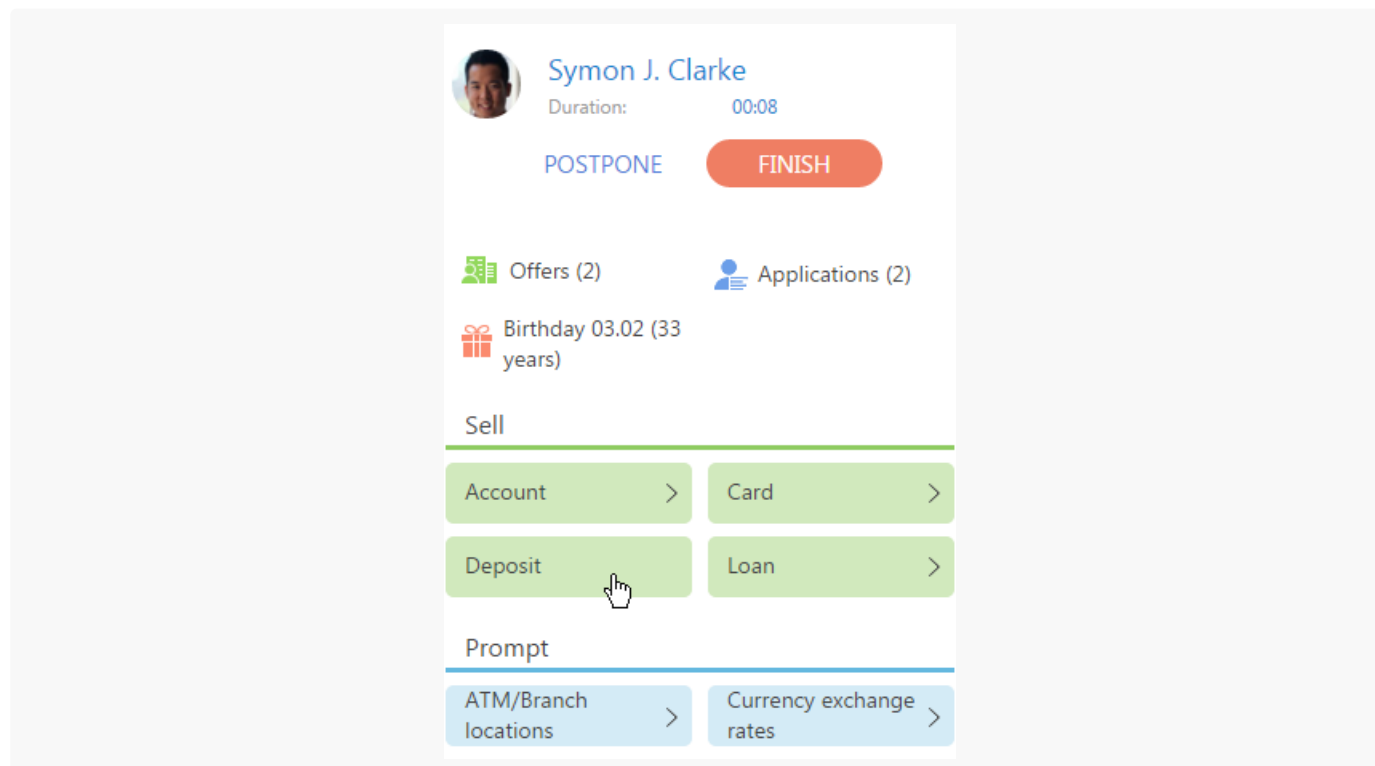


*customer* ] button.

After the manager starts the consultation, the contact page will open. The system will automatically create a case, in which all consultation themes will be recorded.

2. Select the product name in the consultation panel block (Fig. 2).

Fig. 2 – Selecting a theme in the consultation panel

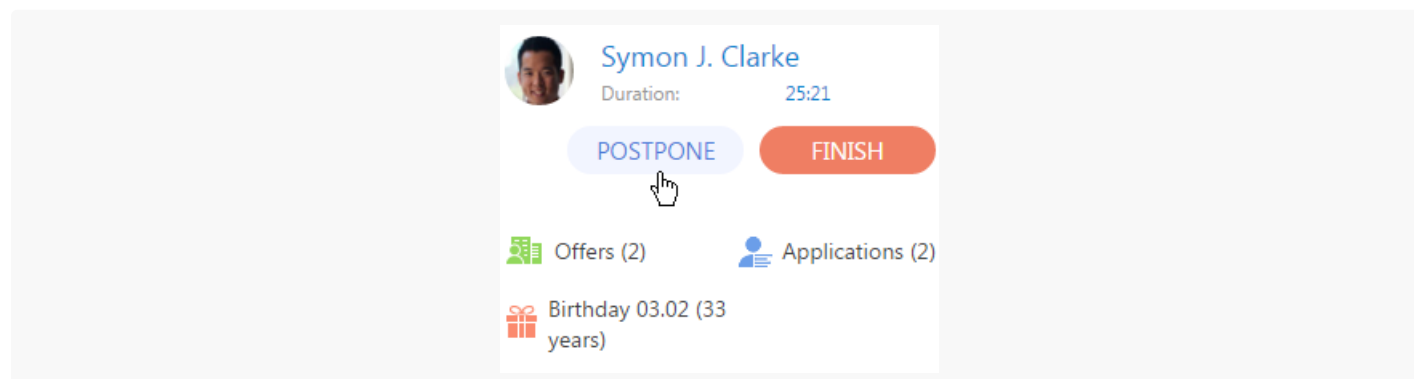


When you click a theme in the consultation block, the system runs the business process specified for that theme in the [ *Consultation theme blocks* ] lookup.

## Postpone the consultation

Click the [ *Postpone* ] button (Fig. 3) to postpone a consultation for a later time.

Fig. 3 – Postponing a consultation with the client

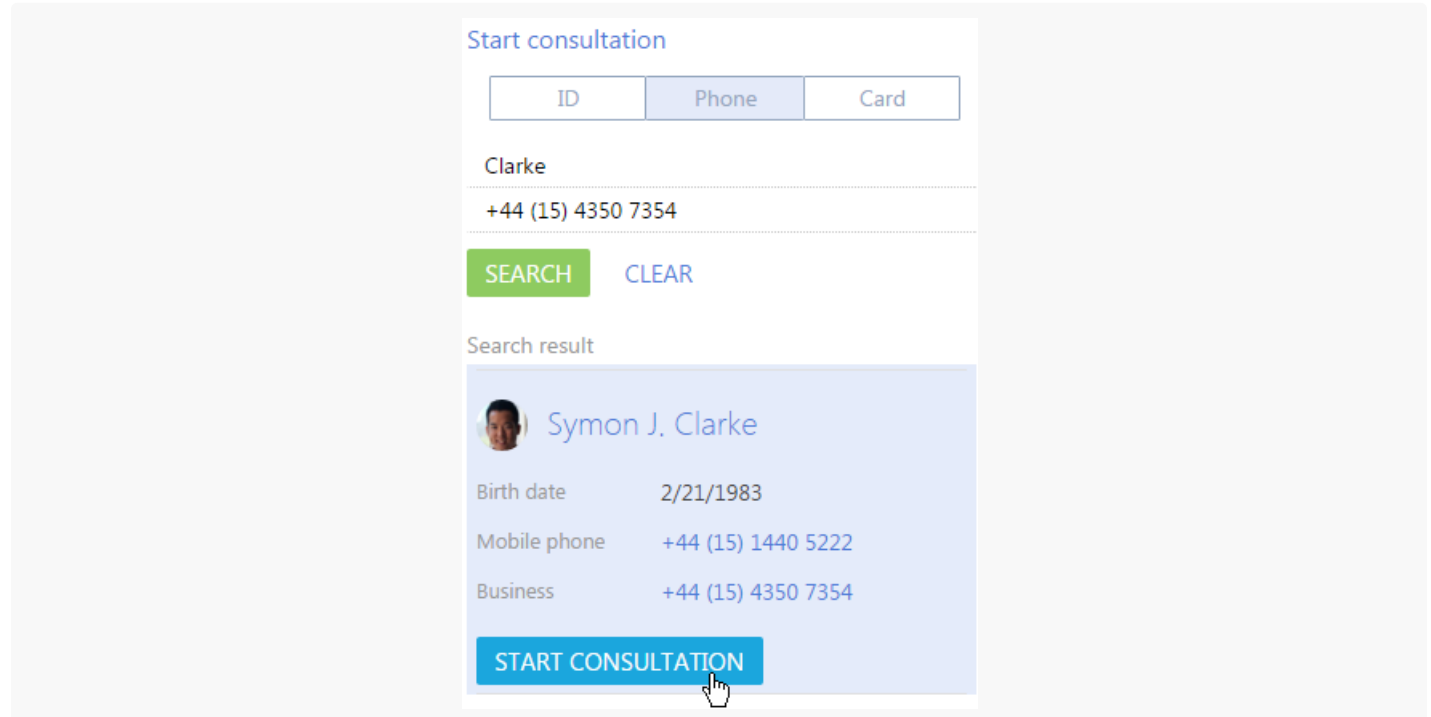


The consultation timer will pause and the postponed consultation will appear in the [ *Continue consultation* ] block.

**Note.** The [ *Continue consultation* ] block can contain multiple postponed consultations.

Click the [ *Continue* ] button in the [ *Continue consultation* ] block (Fig. 4) to resume the selected consultation.

Fig. 4 - Resuming a consultation

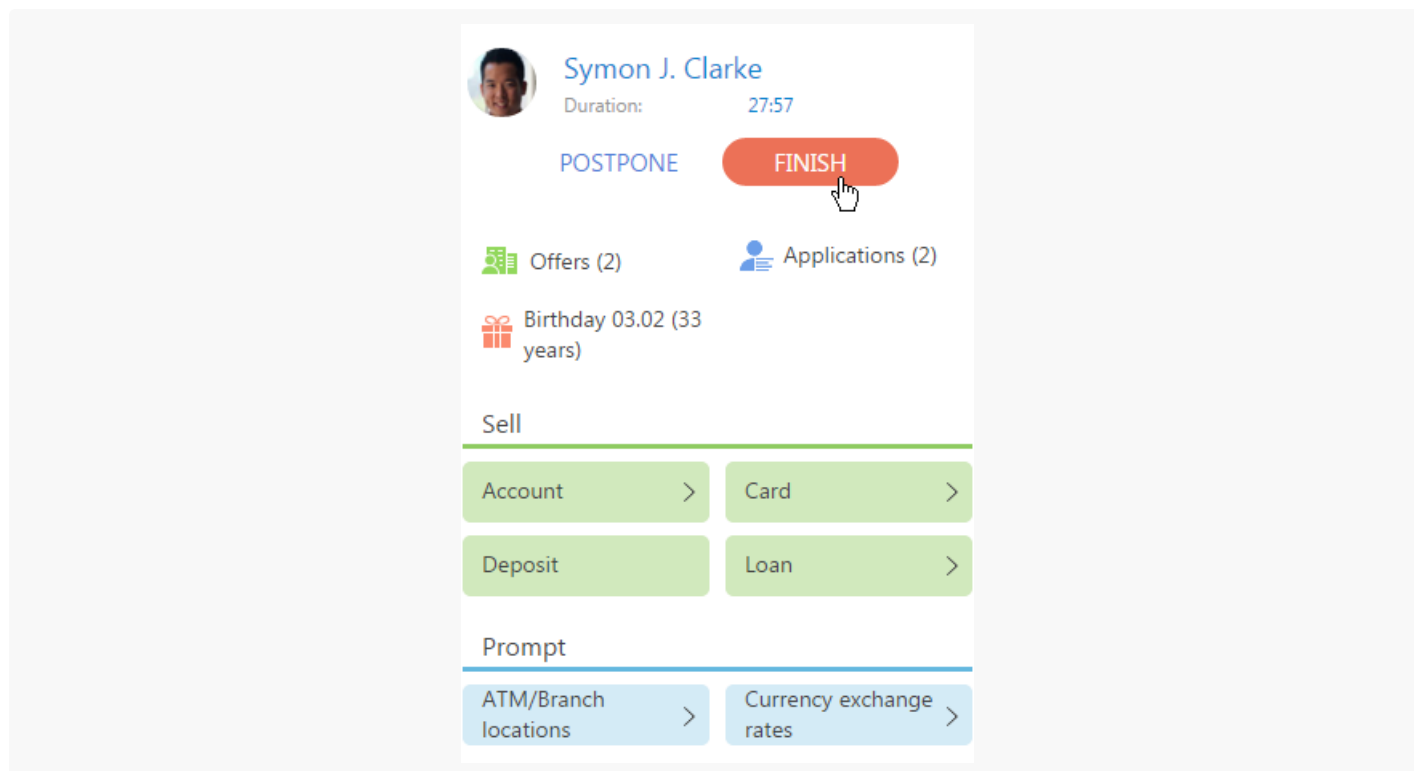


The screenshot displays a 'Start consultation' interface. At the top, there are three input fields: 'ID', 'Phone', and 'Card'. Below these fields, the name 'Clarke' is entered, followed by the phone number '+44 (15) 4350 7354'. There are two buttons: a green 'SEARCH' button and a blue 'CLEAR' button. Below the search fields, a 'Search result' section is visible, featuring a profile picture of a man and the name 'Symon J. Clarke'. Underneath the name, there are three rows of information: 'Birth date' (2/21/1983), 'Mobile phone' (+44 (15) 1440 5222), and 'Business' (+44 (15) 4350 7354). At the bottom of the search result card, there is a prominent blue button labeled 'START CONSULTATION' with a mouse cursor hovering over it.

## Complete the conversation

To complete the consultation, click the [ *End* ] button (Fig. 5).

Fig. 5 - Completing a consultation

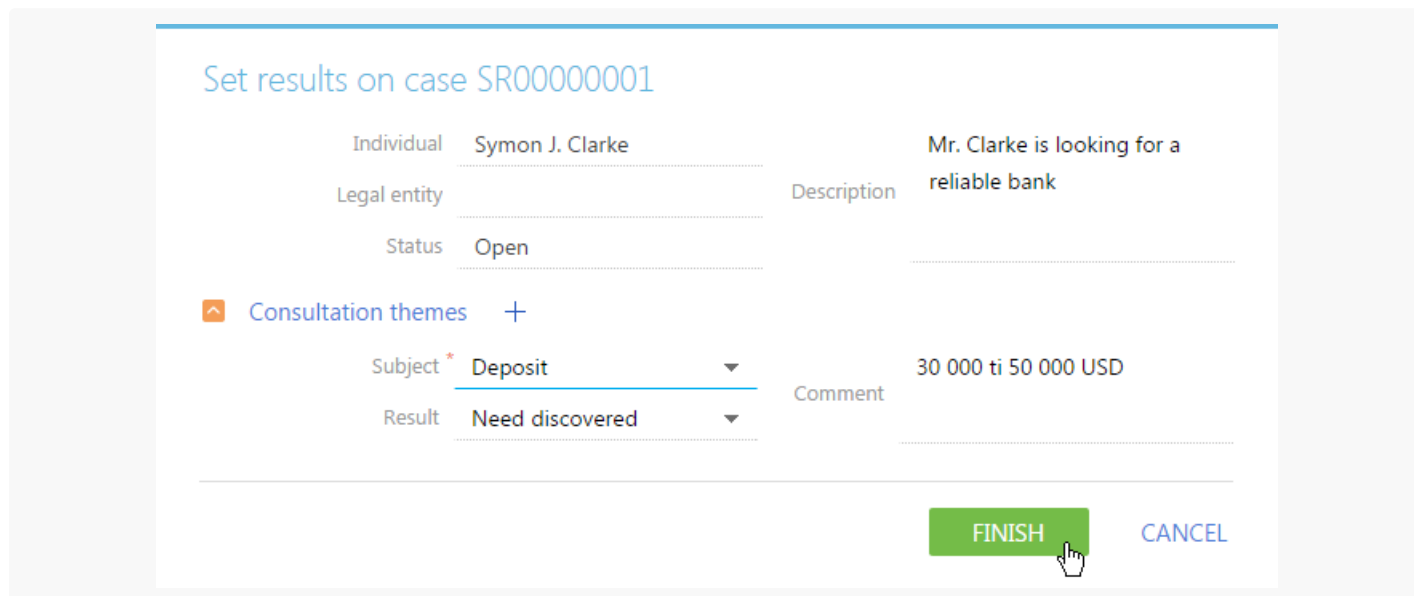


The status of the consultation will be changed to [ *Closed* ].

## Handle consultation results

After you complete the consultation, a page will open where you can enter the consultation results and close the corresponding case (Fig. 6).

Fig. 6 – Page for entering the consultation results



To enter results for the consultation:

1. Click the + button on the [Consultation themes] detail.
2. Select the consultation theme in the [Theme] field.
3. Enter the result of consultation regarding the selected theme in the [Result] field.
4. Click the [Complete] button.