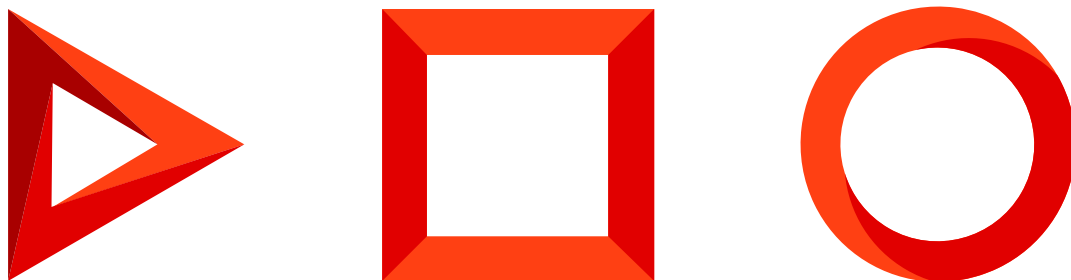


# Financial products

Version 7.17



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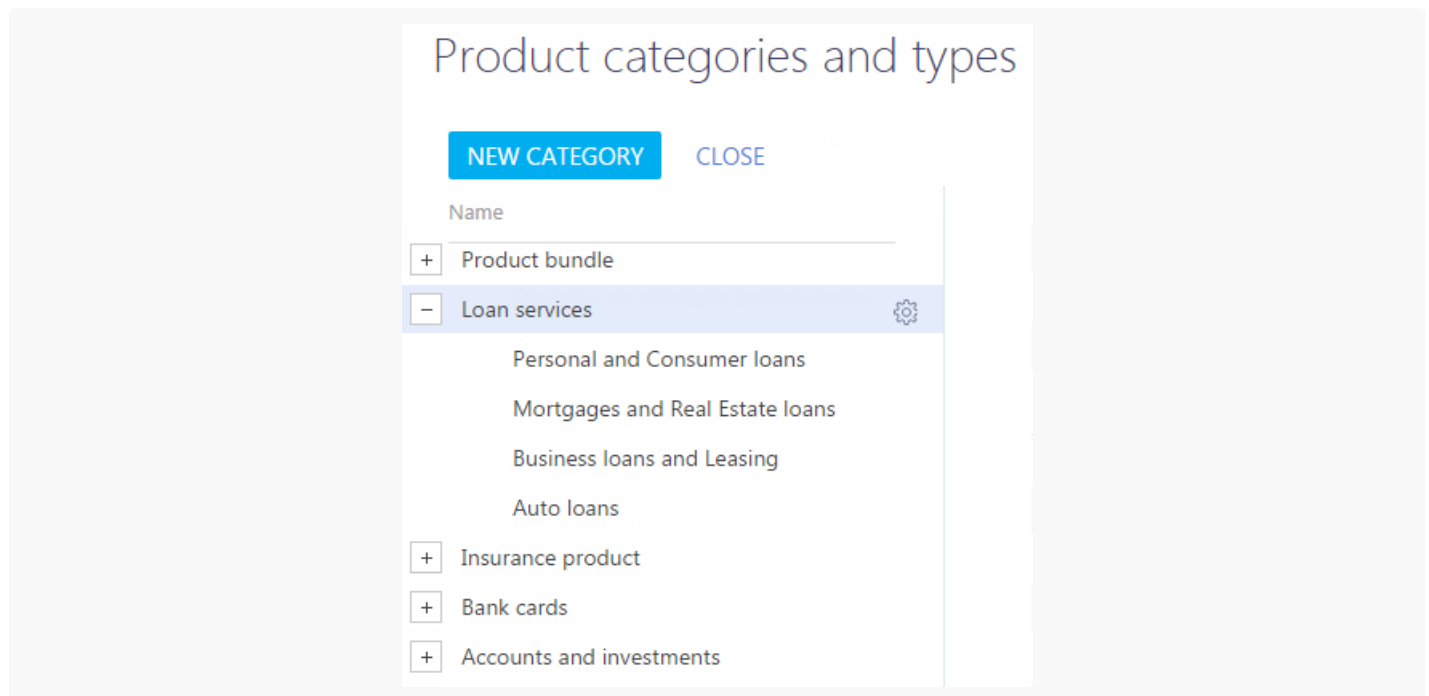
# Form bank product categories and types

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:


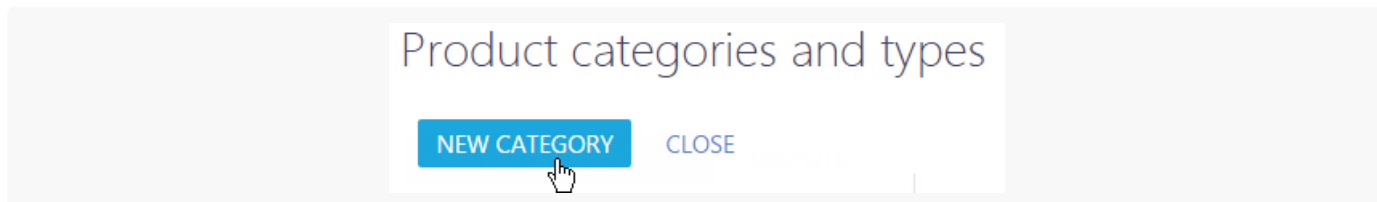
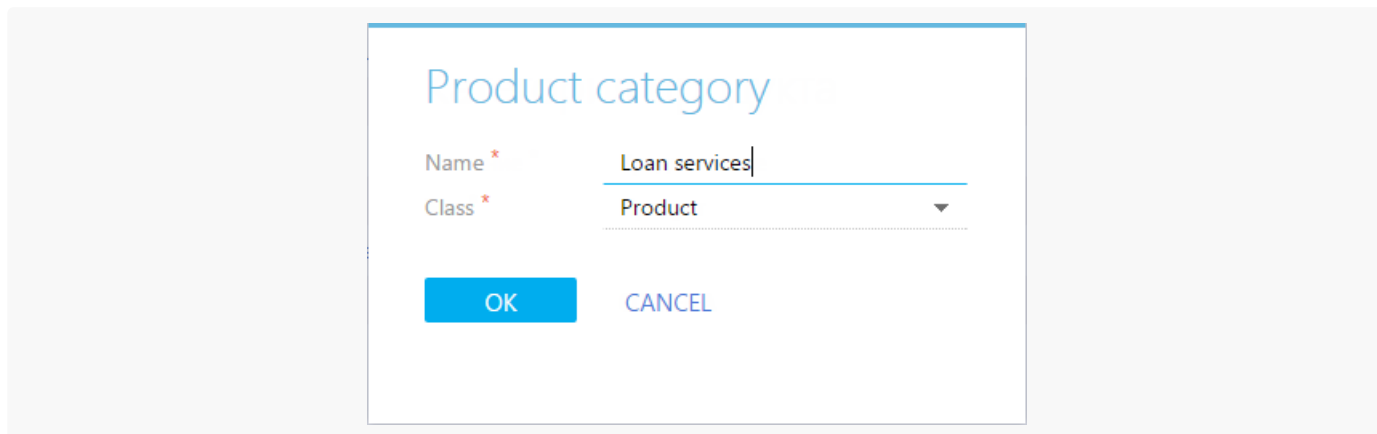
1. Click  to open the System Designer.
2. Click the [Lookups] link in the [System setup] block.
3. Open the [Product categories and types] lookup.
4. Click the [New category] button (Fig. 2).

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:


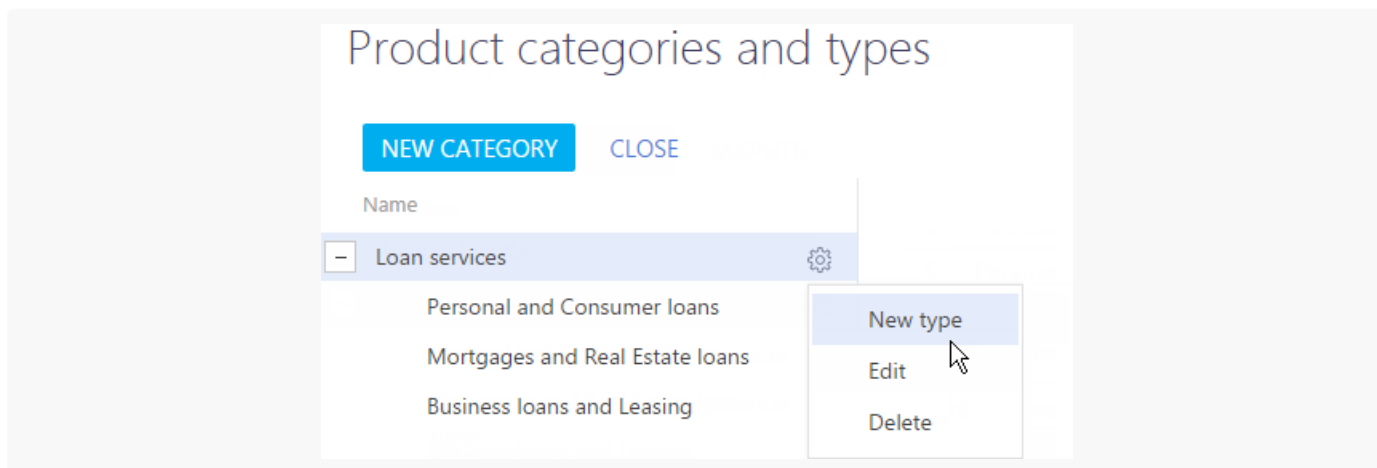
1. Select the needed category in the area on the right side of the lookup page and click the  button.
2. Select the [New type] command (Fig. 4).

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.

## 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 blue 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' with a plus sign and a hand cursor pointing to it.

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

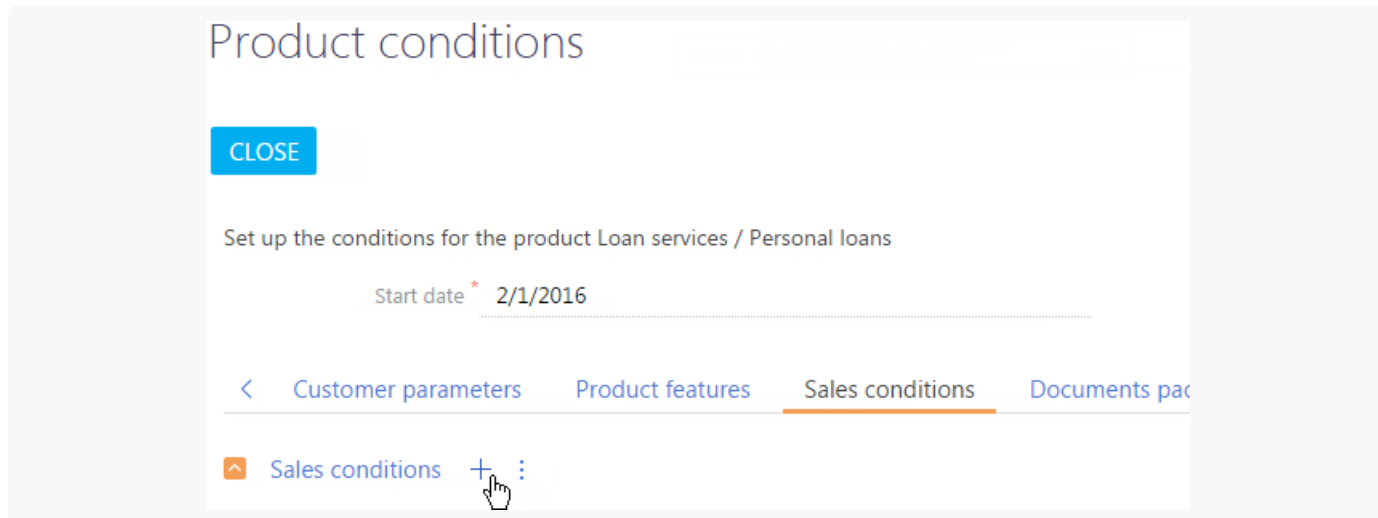
End date

**Product details** + ⋮

3. Go to the [Sales conditions] tab.

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

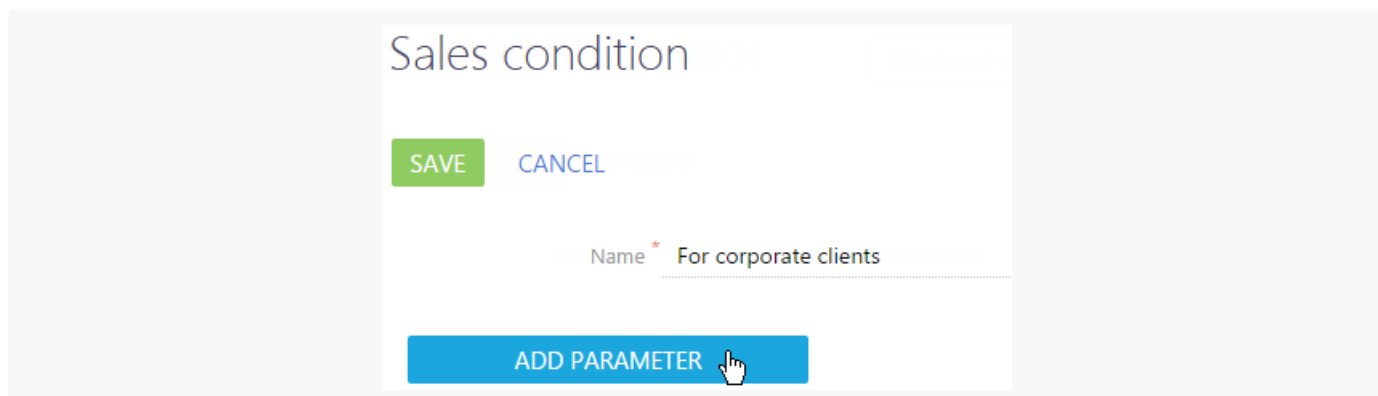
Fig. 11 – Adding opportunity conditions



The screenshot shows a 'Product conditions' dialog box. 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 set to '2/1/2016'. A navigation bar at the bottom 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 hand 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).

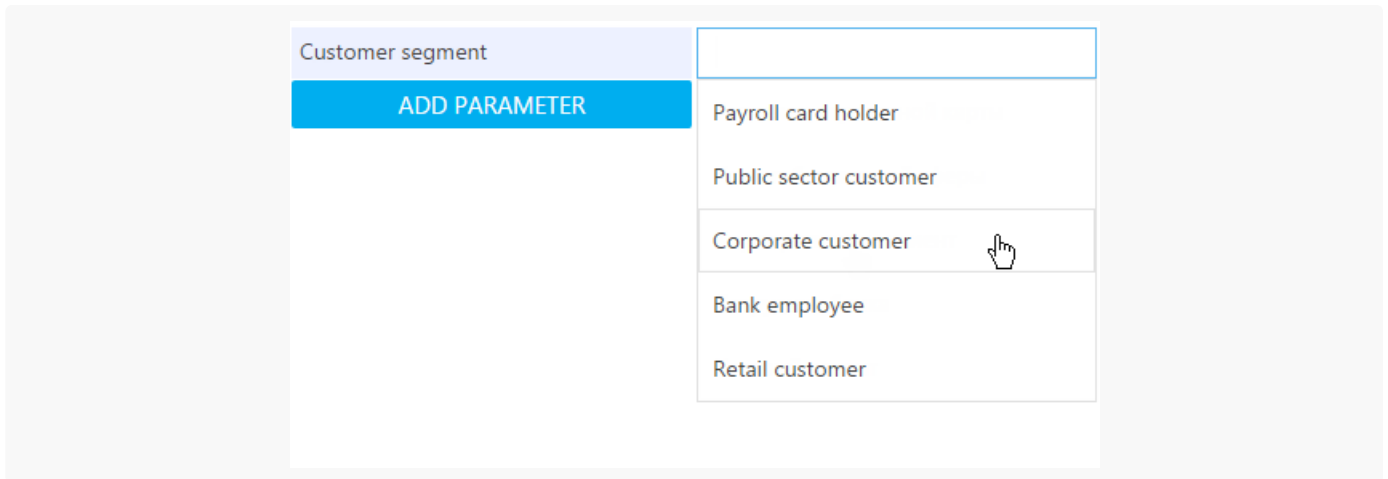
Fig. 12 – Creating opportunity conditions



The screenshot shows a 'Sales condition' form. At the top left are two buttons: a green 'SAVE' button and a blue 'CANCEL' button. Below them is a 'Name' field with an asterisk, containing the text 'For corporate clients'. At the bottom of the form is a large blue button labeled 'ADD PARAMETER' with a hand 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




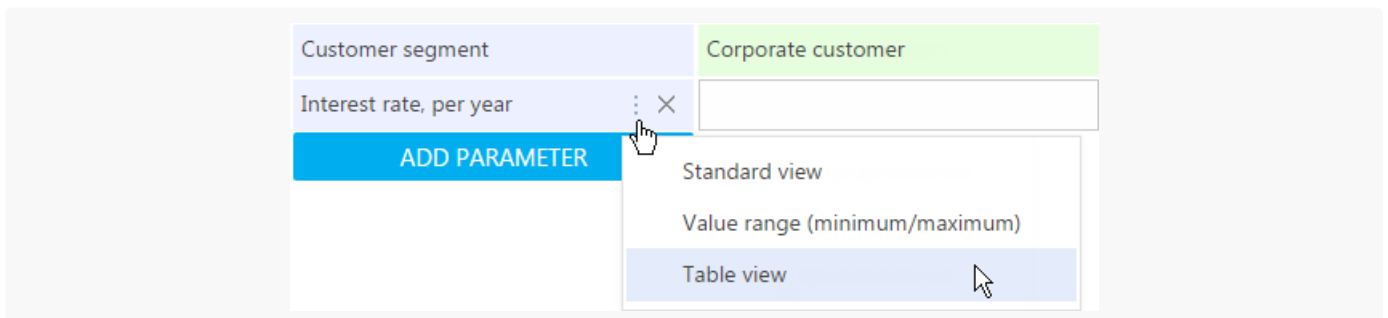
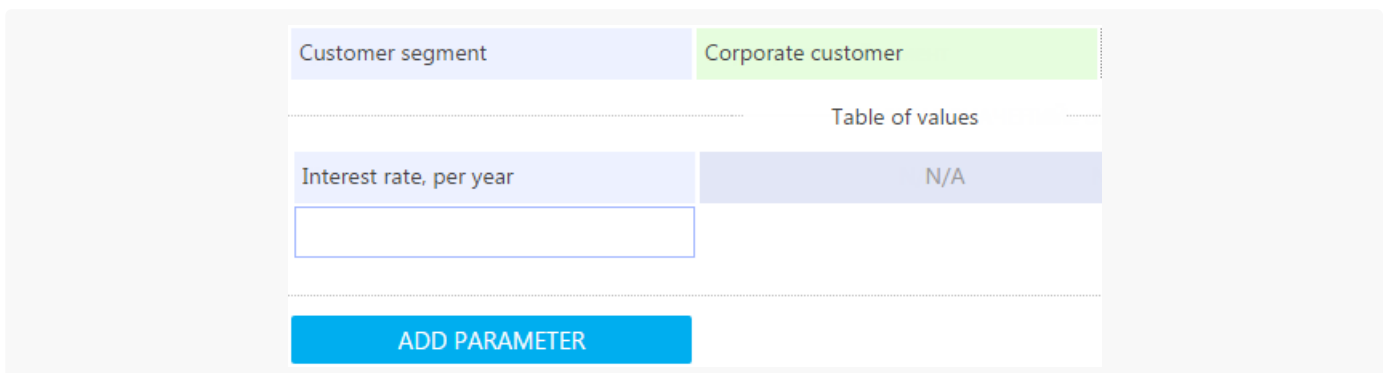
7. Click the [Add parameter] button and select “Interest rate, yearly”.
8. Change the view of the value entry field to enter values:
  - a. Place the cursor over the selected value.
  - b. Click .
  - c. Select [Table view] (Fig. 14).

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

Table of values	
Interest rate, per year	Loan
N/A	Loan term, years
	Loan term, months

ADD PARAMETER

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

Fig. 17 - Specifying the loan terms

Interest rate, per year	LOAN TERM, MONTHS	
N/A	12	18
		Add value

ADD PARAMETER

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	maximum	N/A	N/A	N/A
150,000.00	299,999.00			
minimum	maximum	N/A	N/A	N/A
300,000.00	899,999.00			
minimum	maximum	N/A	N/A	N/A
900,000.00	1,500,000.00			
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	maximum	17,00	17,25	17,50
150,000.00	299,999.00			
minimum	maximum	18,00	18,25	18,50
300,000.00	899,999.00			
minimum	maximum	19,00	19,25	N/A
900,000.00	1,500,000.00			
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 with a table of interest rates.

Interest rate, per year		LOAN TERM, MONTHS		
		12	18	24
AMOUNT				
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

At the bottom of the table is an 'Add value' button. Below the table is an 'ADD PARAMETER' button.

## 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:


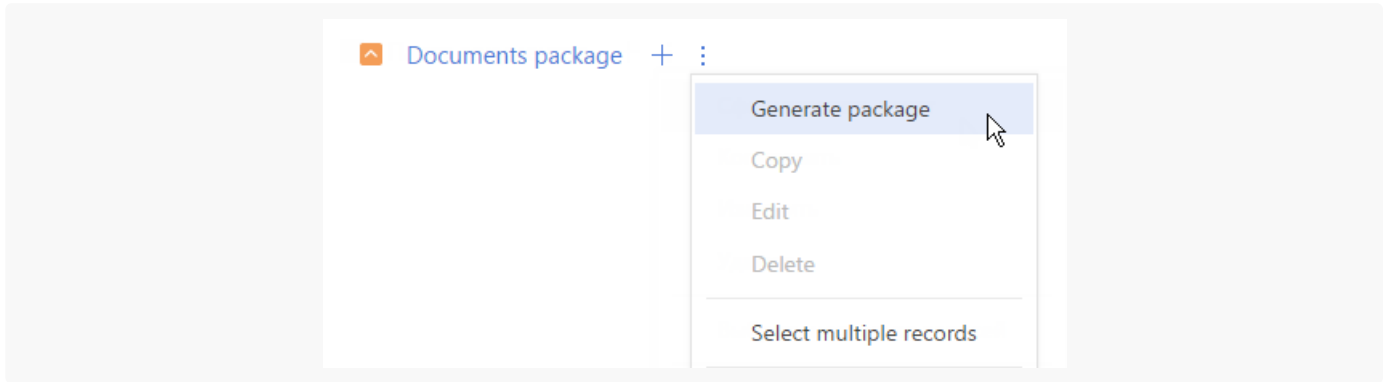
1. Choose the relevant condition from the [Product details] detail and click the link in the name to go to its respective page.
2. Choose the [Document package] in the opened [Product details] page.
3. Click the  button and select the [Generate package] command (Fig. 21).



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:
 

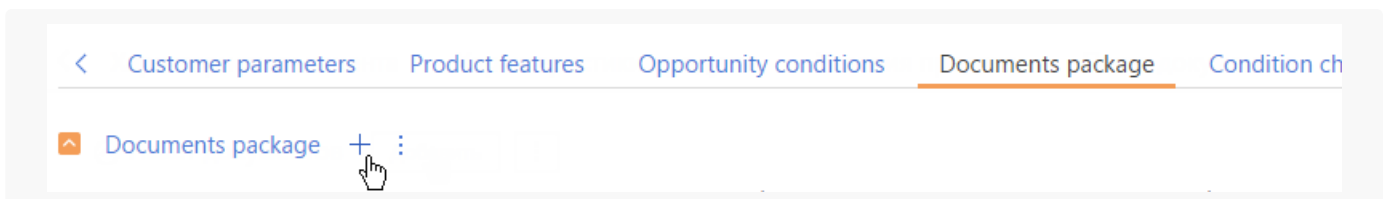
Name	Stage	Role	Document type	Template	Required	Filter
<a href="#">Driver's license</a>	Application	Borrower	Customer document		No	No
<a href="#">Social security number</a>	Application	Borrower	Customer document		No	No
<a href="#">Income information</a>	Application	Borrower	Customer document		No	No

## 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.

## 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 in the Creatio interface. The header includes a search bar with the text 'What can I do for you?', the Creatio logo (version 7.16.2.1600), and a 'VIEW' dropdown. Below the header, there are filters for 'Filters/folders' and 'Loans, for review', along with a 'Tag' icon. The main content area displays a list of products:

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

Below the second product entry, there are three buttons: 'OPEN', 'COPY', and 'DELETE'. A mouse cursor is hovering over the 'COPY' button. The interface also features a dark sidebar on the left with various navigation icons and a right sidebar with communication and utility icons.

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

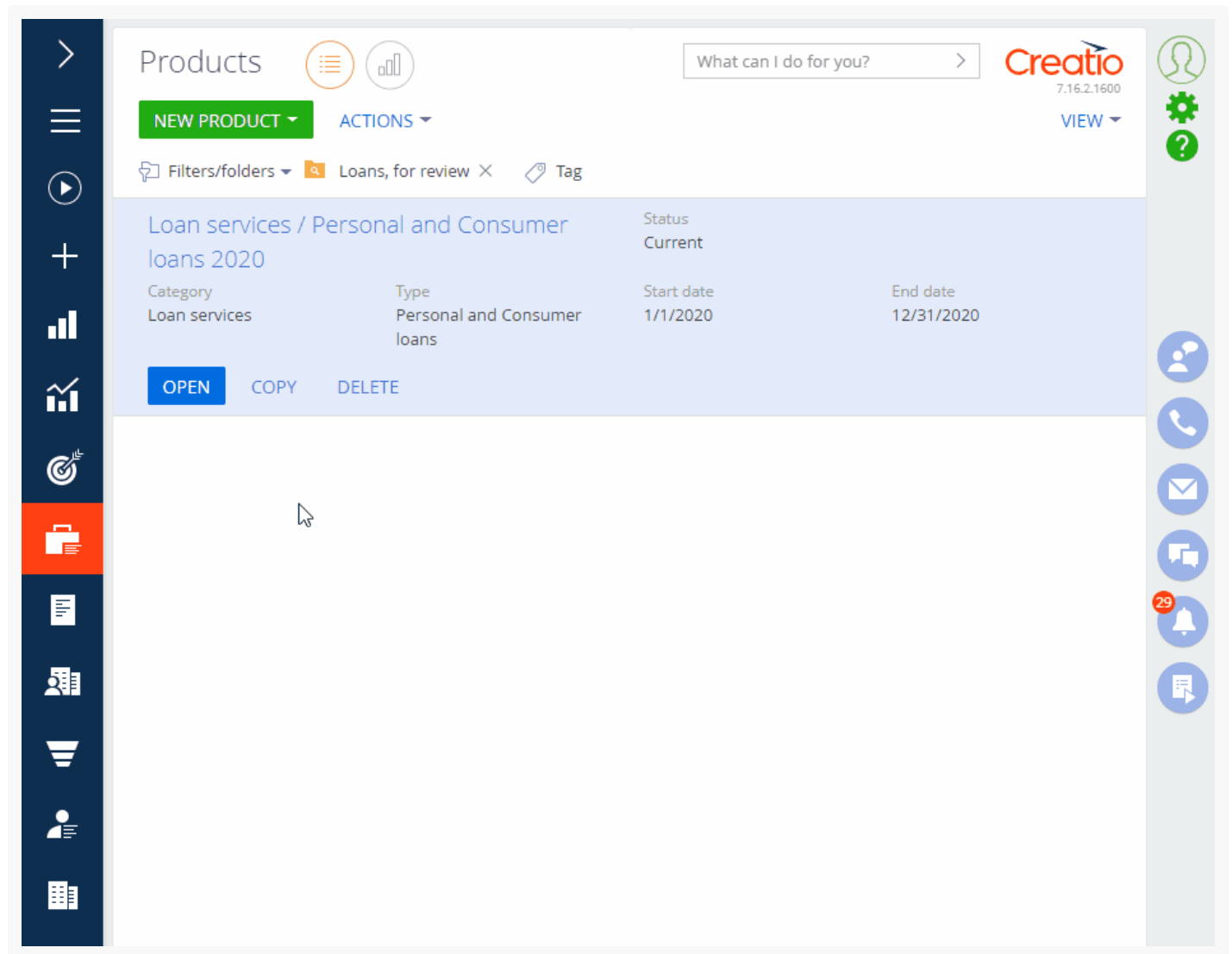
available on the detail, including sets that are not current.

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].