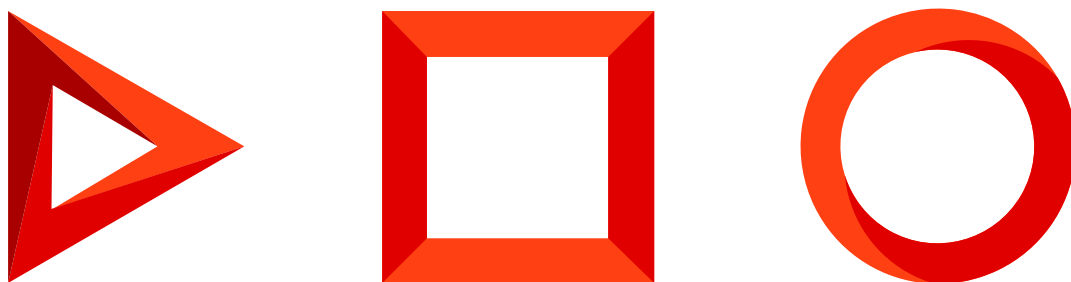


# Financial services

Version 8.0



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# 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

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 web application interface with the following elements:

- Product:** Lending / Consumer lending
- Opportunity condition:** Short-time Lending
- Product terms:**
  - Currency: US Dollar
  - Amount: 2,500.00
  - Term, months: 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.

# 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. 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.

## 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

The screenshot shows a validation window titled "Approve loan issuance". At the top, there is a green bar with a checkmark icon and the title. Below this, there are two radio buttons: "Confirmed" (which is selected) and "Not confirmed". To the right of these buttons is a "COMPLETE" button. Below the buttons is a text input field labeled "Validation comment". Underneath that is an "Attachments" section with a blue Microsoft Word icon and the file name "StandartLoanRules...". Below the attachments is a "Check list" section with two items: "Are all underwriting criterias verified?\*" and "Is it determined that the borrower can repay his financial obligations by reviewing fifnancial history?\*", both with "Yes" responses.

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. Main phone number +1-541-754-3010	Participant role	Warranter
		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.


# 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.

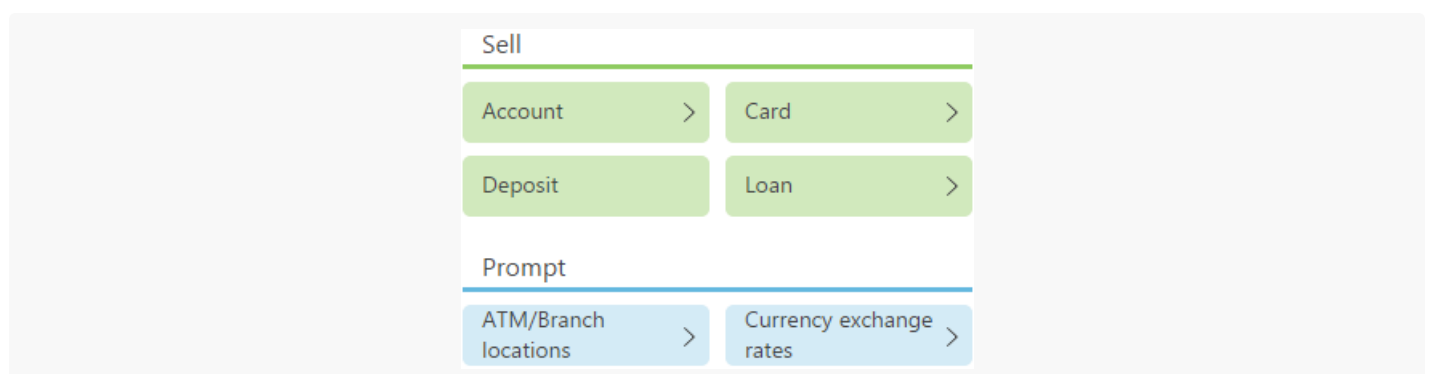
Use the consultation panel to search the client database, select consultation themes, postpone or end the consultation, as well as view additional information about the client, such as previous applications, noteworthy events, and individual offers.

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

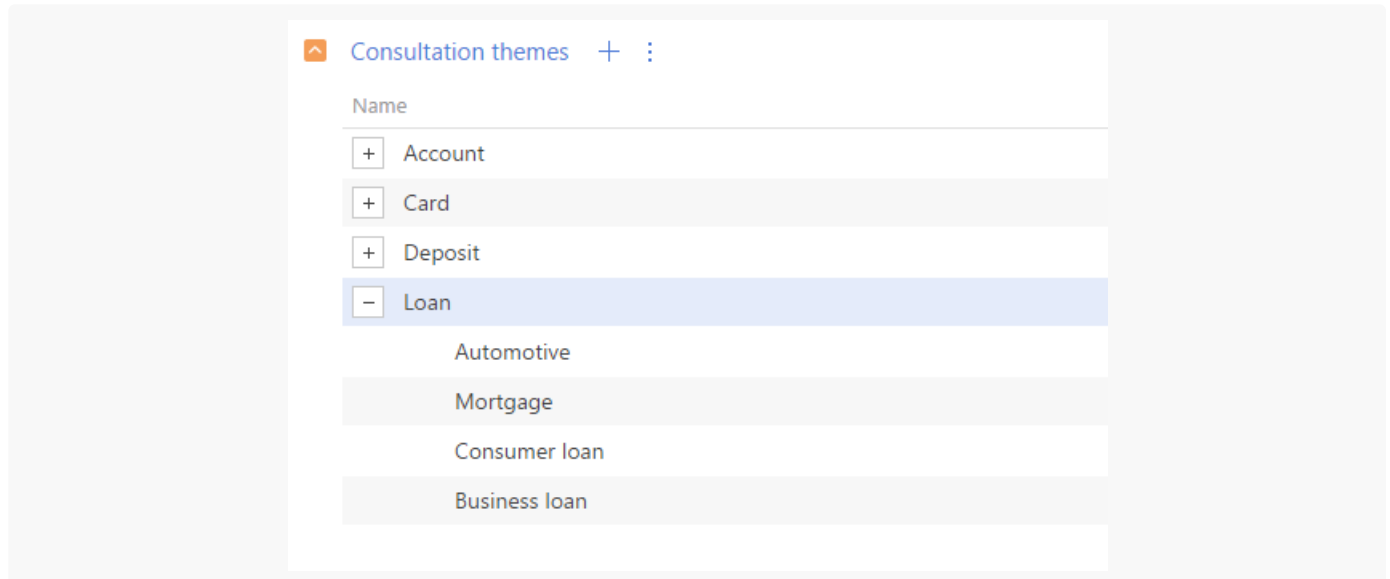
7. On the [Consultation theme group] page, enter the consultation theme name and description. Click [Save].
8. On the [Consultation themes] detail, select the [Theme] command.
9. Fill out the [Consultation theme] page:
  - a. Enter the name and a description of the consultation theme.

- 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

System setting

> **SAVE** CANCEL

Name \* Minimum number of characters for the Name field

Type \* Integer

Default value 2 I

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

System setting

> **SAVE** CANCEL

Name \* Number of days to show noteworthy event after its occu...

Type \* Integer

Default value 3 I

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

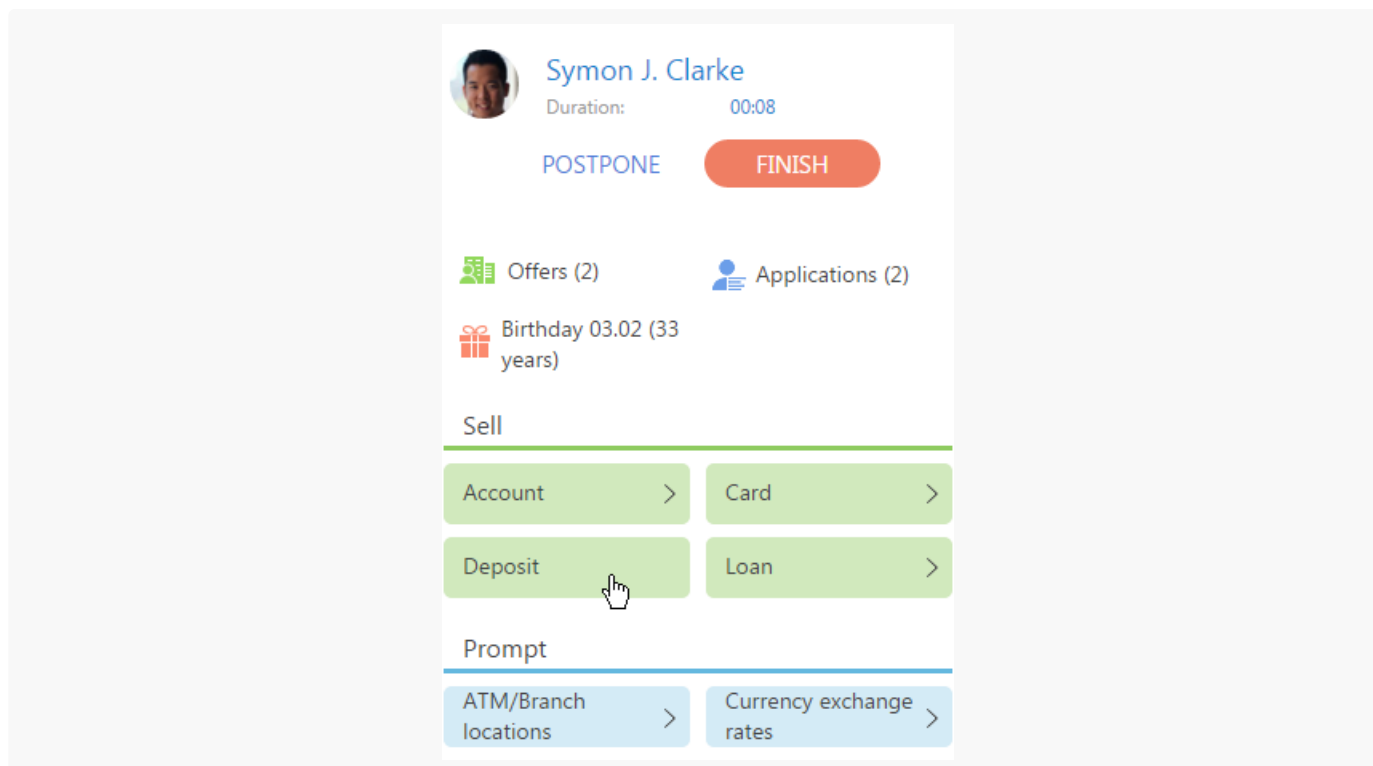
The screenshot shows a web interface for starting a consultation. At the top, there's a title 'Start consultation'. Below it is a search bar with three tabs: 'ID', 'Phone', and 'Card'. The 'Phone' tab is selected. The search bar contains the text 'Clarke' and the phone number '+44 (15) 4350 7354'. Below the search bar are two buttons: 'SEARCH' (green) and 'CLEAR' (blue). Underneath is a 'Search result' section with a light blue background. It features a profile picture of a man, the name 'Symon J. Clarke', and three rows of contact 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 is a blue button labeled 'START CONSULTATION' with a mouse cursor hovering over 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

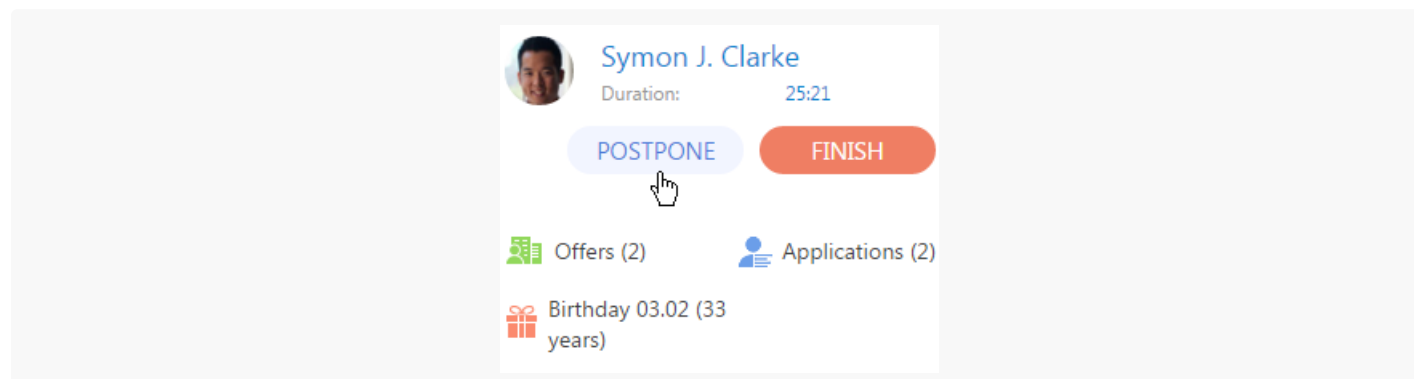


When you click a theme in the consultation block, the system runs the business process specified for that theme in the [ *Consultation theme blocks* ] lookup.

## 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

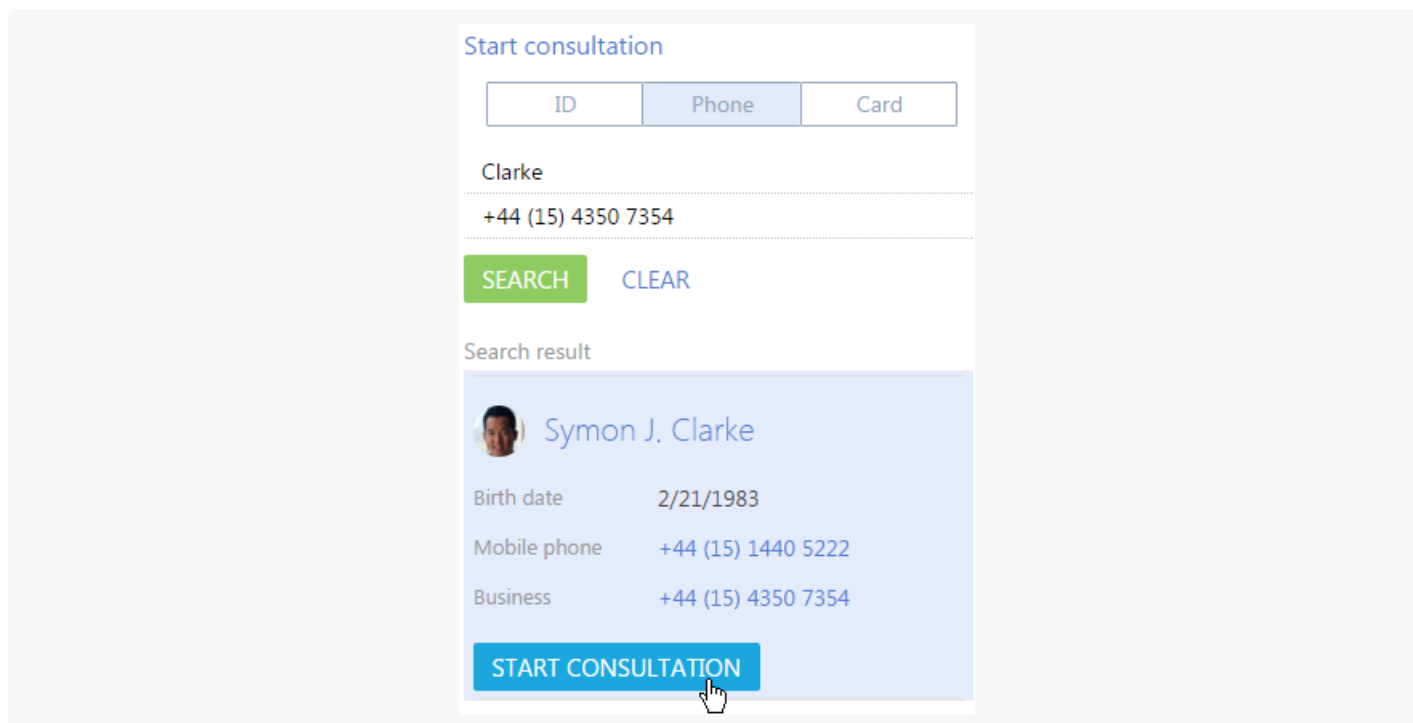


The consultation timer will pause and the postponed consultation will appear in the [ *Continue consultation* ] block.

**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.

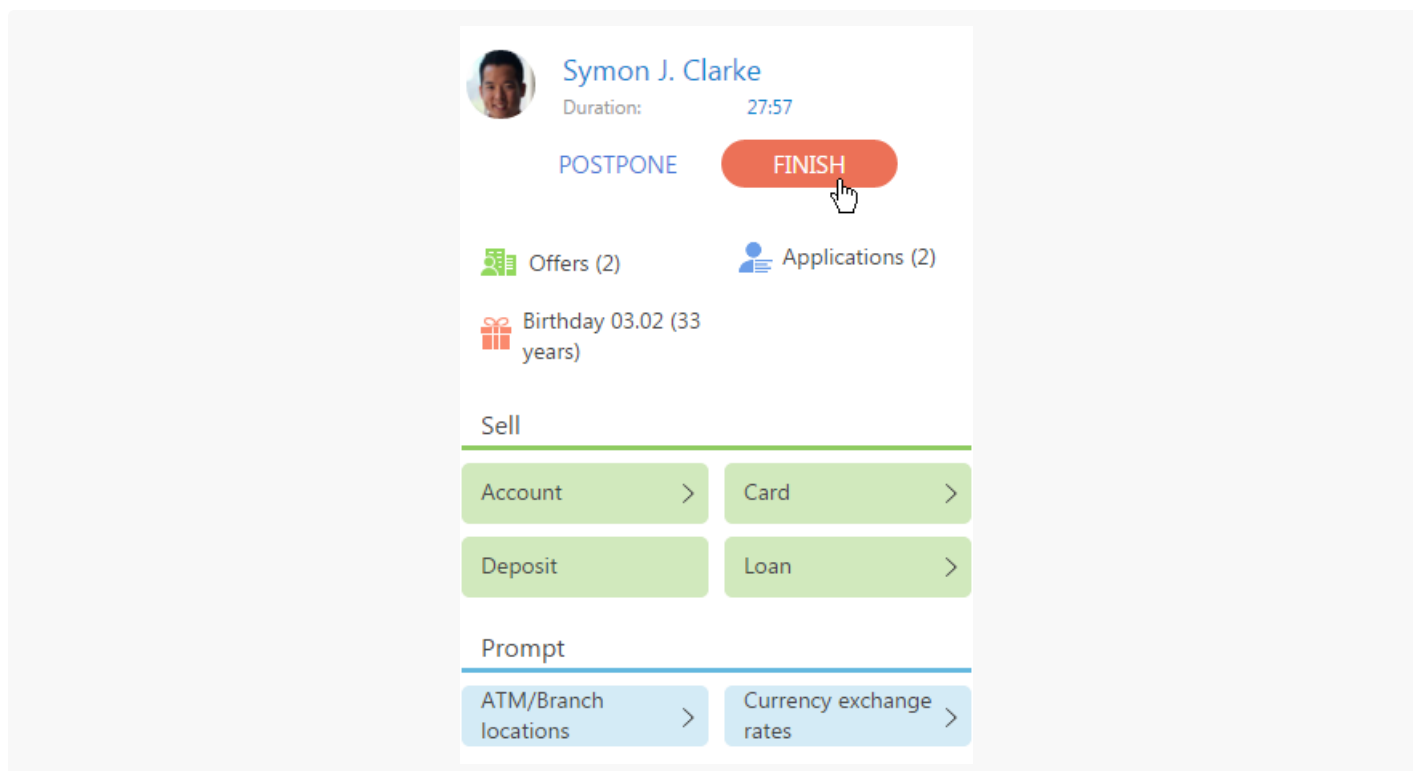
Fig. 4 – Resuming a consultation



## 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

The screenshot shows a web interface for setting consultation results. The title is "Set results on case SR00000001". The form is divided into two columns. The left column contains fields for "Individual" (Symon J. Clarke), "Legal entity", "Status" (Open), "Consultation themes" (with a plus sign), "Subject" (Deposit), and "Result" (Need discovered). The right column contains fields for "Description" (Mr. Clarke is looking for a reliable bank) and "Comment" (30 000 ti 50 000 USD). At the bottom right, there are two buttons: "FINISH" (green) and "CANCEL" (blue). A mouse cursor is pointing at the "FINISH" button.

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.