Siebel

Finance Guide

September 2021

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Finance Guide

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Preface

This preface introduces information sources that can help you use the application and this guide.

Using Oracle Applications

To find guides for Oracle Applications, go to the Oracle Help Center at *http://docs.oracle.com/*.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the *Oracle Accessibility Program website*.

Contacting Oracle

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Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit *My Oracle Support* or visit *Accessible Oracle Support* if you are hearing impaired.

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1 What's New In This Release

What's New in Siebel Finance Guide, Siebel CRM 21.9 Update

The following information lists the changes in this revision of the documentation to support this release of the software.

What's New in Siebel Finance Guide, Siebel CRM 21.9 Update

Topic	Description
Example of Configuring the Command Center Action Applet	Modified topic. Added information to the GotoView business method description.
Managing Contact Information (End User)	Modified topic. Removed the section: Reviewing Contact Profitability. This feature is no longer available.

What's New in Siebel Finance Guide, Siebel CRM 20.8 Update

The following information lists the changes in this revision of the documentation to support this release of the software.

What's New in Siebel Finance Guide, Siebel CRM 20.8 Update

Topic	Description
Associating an Access Group with a Catalog	Modified topic. Updated information on how to create access groups.
Associating an Access Group with a Category	Modified topic. Updated information on how to create access groups.

What's New in Siebel Finance Guide, Siebel CRM 20.7 Update

The following information lists the changes in this revision of the documentation to support this release of the software.

What's New in Siebel Finance Guide, Siebel CRM 20.7 Update

Topic	Description
Activating the New Call Report Workflow	Modified topic. Updated information on how to activate the New Call Report workflow.
Deactivating the Auto Application Workflow	Modified topic. Updated information on how to deactivate the Auto Application workflow.
Activating Loan Request Workflows	Modified topic. Updated information on how to activate the Loan Request workflow.
Reloading Runtime Events	Modified topic. Runtime events now run automatically after activating the commercial loan request workflow.
Activating Access Workflows for Distribution Exceptions	Modified topic. Updated information on how to activate the Access workflow.
Reloading Runtime Events	Modified topic. Runtime events now run automatically after activating the access workflows.
About Disclosure Workflows	Modified topic. Updated information on how to activate the workflows used to display disclosure documents.

What's New in Siebel Finance Guide, Siebel CRM 20.5 Update

The following information lists the changes in this revision of the documentation to support this release of the software.

What's New in Siebel Finance Guide, Siebel CRM 20.5 Update

Topic	Description
Creating Call Report Distribution Lists (End User)	Modified topic. Added information on how the application specifically places the call report creator and each employee participant on the distribution list.

What’s New in Siebel Finance Guide, Siebel CRM 20.1 Update

No new features have been added to this guide for this release. This guide has been updated to reflect only product name changes.

What’s New in Siebel Finance Guide, Siebel CRM 19.1 Update

No new features have been added to this guide for this release. This guide has been updated to reflect only product name changes.

2 Overview of Siebel Finance

Overview of Siebel Finance

This chapter describes the modules of Siebel Finance and their functionality. It includes the following topics:

- *About Siebel Finance*
- *Siebel Finance Functionality and Modules*
- *Siebel Finance Basic Functionality and Modules*
- *Oracle FLEXCUBE Universal Banking*
- *Basic Access Control for Siebel Financial Services*
- *Configuration File Names for Siebel Financial Services Applications*

About Siebel Finance

Oracle's Siebel Finance includes various modules that you can mix and match according to your business needs.

Siebel Finance is built upon the Siebel Business Architecture, which includes Siebel Sales, Siebel Service, and Siebel Call Center applications. Like many other Siebel Business Applications,Siebel Finance uses the Siebel Data Model, the Siebel Object Architecture, and the Siebel Application Server Architecture.

For customers with the Siebel Janna applications, theSiebel Finance. Basic application and modules provide a migration path.Siebel Finance Basic also uses the Siebel Data Model, the Siebel Object Architecture, and the Siebel Application Server Architecture.

Siebel Finance Functionality and Modules

Siebel Finance provides the following functionality:

- Multiple lines of business management, permitting use by a range of users in retail and investment banking, which includes call center representatives, commercial bankers, investment bankers, mutual fund managers, small business officers, private bankers, division and regional managers, tellers, and others
- Financial account management, allowing the user to see and manage different types of financial accounts such as checking, savings, mutual funds, and credit products
- Campaign management, allowing product promotion to specific segments, accounts, and other targeted opportunities
- Activity management, integrated with the Calendar, promoting streamlined call planning and call reporting
- Enterprise-wide product management, promoting product information sharing across sales teams and regional branches
- Knowledge management, supporting customer-service centers and providing solutions for Financial Services-specific inquiries

- Multi-channel correspondence management, supporting a large number of inbound telephone calls, faxes, email, and Internet correspondence for customer service, sales, banking agents, and investment specialists
- Outbound campaign management, supporting outbound calling for telesales, telemarketing, and meeting planning
- Multi-channel relationship management, supporting all customer touch points and modules of interaction, which includes Supermarket, Call Center, Field Sales, Marketing, Sales, Service, Kiosk, Branch, and Relationship Managers

Note: Siebel collection management functionality is available for use with Siebel Finance. For more information, see the collection management content in Siebel Automotive Guide.

Siebel Finance Modules

Siebel Finance includes the following modules:

- **Small Business Banking.** Formerly called the Business Relationship Management module, this module is primarily targeted at Business Lending and Relationship Management. Within a small business banking organization, the primary users of this module include vice presidents, assistant vice presidents, line officers, and credit officers who have responsibility for business accounts. These positions are often referred to as relationship managers, account officers, or bankers. The Small Business Banking module provides detailed client profile information, competitive information, and summary charts to allow relationship managers to better identify and close opportunities with business customers.
- **Needs Analysis/Applications.** Siebel Needs Analysis/Applications, which is designed for sales personnel, their managers, and their associates, focuses on consumer sales opportunities. This module identifies appropriate product recommendations for deposit, investment, and home banking products for consumers and small businesses.

  The Needs Analysis/Applications module also allows agents to capture information required to open and establish new liabilities products or services for customers. This module supports universal applications to facilitate a streamlined application process. For credit products application, use the Credit origination module.
- **Call Reports.** Siebel Call Reports are records of meetings and conversations with clients or other organizations and individuals. Financial institutions often require employees to generate call reports when employees meet customers.
- **Credit Origination.** The Siebel Credit Origination module supports loan origination. This module helps call center, field, and branch personnel do what if analysis to determine the needs of customers, recommend the right loan products, prequalify the customer, take the application, provide additional information about the product's fees, rate, and conditions, and manage loan documentation. This module further supports the consumer credit industry with the five most frequently used calculators in the industry, which includes Loan Amount, Monthly Payment, Loan Comparison, Refinance Break Even, and Loan Payoff.
- **Financial Accounts.** The Siebel Financial Accounts module allows organizations to view account details along with associated transactions. This module supports products such as checking, savings, credit cards, certificates of deposit (CDs), and all types of loans. It also includes investment accounts and holdings.
- **Securities.** Siebel Finance also provides functionality for investment accounts that support brokerage financial accounts and their related investment holdings. This module records and provides information about various securities (stocks, bonds, mutual funds, options, or unit investment trusts [UITs]) that make up these holdings. A financial institution using this module can execute trades of securities (buy and sell orders) on behalf of its clients.
- **Institutional Sales & Research.** Siebel Institutional Sales & Research provides a client management system for securities firms serving institutional clients. By facilitating communication across product groups and

geographic regions, Siebel Finance allows client team members to work with the entire firm's relationships and competencies, thus institutionalizing the client relationship. Siebel Institutional Sales & Research includes the following functionality:

  - **Holdings & Interests Tracking.** Siebel Institutional Sales & Research provides institutional salespeople with a tool for tracking client holdings and contact interests. Siebel Finance accepts feeds from third-party vendors of holdings data, and also allows individual salespeople to import spreadsheets sent to them from clients. Salespeople can query holdings and interests data to build their day's call list, and then make the calls with the assistance of Siebel CTI. Activity records are automatically generated, thus reducing data entry for the salesperson while still maintaining accurate contact histories.
  - **Research Distribution Management.** Siebel Institutional Sales & Research provides a central repository for company research publications, and allows professionals to fax or email research documents to clients. Siebel Finance automatically tracks research distribution, allowing sales and research professionals to better understand their clients' interests. Security firms can also use Siebel Finance to better understand the channels through which its research is being distributed, and to manage entitlements.
  - **Investor Profiling.** Siebel Institutional Sales & Research provides institutional salespeople with an understanding of organizations or companies as investors, with their holdings and transaction history, charts and profiles of the investor, and the literature distributed to the organization. As well, you can integrate Siebel Finance with external news sources to display additional information about the investor.
  - **Securities.** Siebel Institutional Sales & Research includes the Securities module. This module provides for the set up and profiling of securities, which includes mutual funds. The Securities module provides the salesperson with a picture of each security available for sale to his or her clients, which includes literature about the security and information about mutual funds, their objectives, risk profile and asset mix.

- **Commercial Banking Loan Approval.** Siebel Commercial Banking Loan Approval provides the necessary tools and functions for the commercial banking market. Commercial Lending allows end users to automate the application approval process in commercial banking. It allows agents to capture the information necessary for a credit committee to make decisions. Users can capture both customer and facility-level information. The customer-level information includes the Request Summary view, and displays general information about the primary borrower and the relationship. The information at the facility level includes the facility detail views, which display detailed information about the specific facilities for which approval is requested.
- **Corporate & Commercial Banking.** Siebel Corporate & Commercial Banking is designed for financial services professionals working with corporations and other business customers in corporate banking. This module augments the customer relationship management features of Siebel Finance.

  Company profiling provides corporate bankers with an in-depth picture of companies, which includes their investment and financial profile, competitors, third-party providers, and investors. Also, it includes summary views to provide quick snapshots of the key information about the company. Siebel Corporate & Commercial Banks includes the following functionality:
- **Retail Brokerage.** Siebel Retail Brokerage provides tools that allow an advisor or a broker to provide the right advice to the right customer at the right time. This results in increased returns on investment for the customer and increased profitability for the financial institution. Siebel Retail Brokerage includes the following functionality:

  - **Household Holdings.** Because retail brokerage sales are often to residents in the same household, this module also provides the total household picture which includes all the holdings for individuals within the household. It provides the advisor the ability to select and aggregate holdings for a household with multiple accounts, view the time-weighted rate of return or anticipated cash flows for an identified period, and compare the household's actual portfolio by asset class or by industry sector against a selected model portfolio.

  - **Holdings & Interests Tracking.** Brokers and advisors can use this module as a tool for tracking an individual's holdings and interests. Siebel Finance accepts feeds from third-party vendors of holdings data, and also allows individual brokers and planners to import spreadsheets sent to them from clients. Brokers and advisors can query holdings and interests data to build their day's call list and then make the calls. Activity records are automatically generated, thus reducing data entry for the salesperson while still maintaining accurate contact histories.
  - **Securities.** Siebel Retail Brokerage includes the Securities module. This module provides for the setup and profiling of securities, which includes stocks, bonds, mutual funds, and other investment products. The salesperson is provided with a picture of each security available for sale to his or her clients, such as literature about the security and information about mutual funds, their objectives, risk profile and asset mix.
  - **Research Distribution Management.** Siebel Retail Brokerage provides a central repository for company research publications, and allows brokers and planners to fax or email research documents to clients. Siebel Finance automatically tracks research distribution, which allows sales and research professionals to better understand their clients' interests. The securities firm can also use Siebel Finance to better understand the channels through which its research is being distributed and to manage entitlements.

- **Retirement/Pension Management.** Siebel Retirement/Pension Management provides comprehensive support for group pensions. It allows a user to manage private group pensions, which includes defined contribution plans, such as 401(k) plans and occupational pensions, and defined benefit plans. It is designed to meet the needs of sales and service professionals, managers, and pension administrators. The module allows users to define group pension plans, plan classes, plan eligibility rules, and plan funding vehicles. Siebel Retirement/Pension Management also provides eligible and enrolled participants tracking, participant contribution and investment allocation management, as well as a participant beneficiary management.

  Siebel Retirement/Pension Management includes the Securities module that provides for the set up and profiling of funding vehicles such as mutual funds for pension plans. The plan administrators are provided with a picture of each mutual fund available for investment under the terms of the plan, which includes literature about the fund, fund objectives, risk profile, and asset mix.

- **Investment Banking.** Siebel Investment Banking offers investment bankers and their managers the tools to identify which customers need the most attention to push deals through to closure. Siebel Investment Banking includes the following functionality:

  - **Company Profiling.** Company profiling provides investment bankers with an in-depth picture of companies. This information includes their investment and financial profile, competitors, and investors. Also, summary views provide quick snapshots of the key information about the company.
  - **Investor Profiling.** Siebel Investment Banking provides bankers with an understanding of companies as investors with their holdings and transaction history, charts and profiles, and the literature distributed to the company. Users can integrate Siebel Finance with external news sources to display additional information about the investor.
  - **Research Distribution Management.** Siebel Investment Banking provides a central repository for company research publications, and allows bankers to fax or email research documents to clients. Siebel Finance automatically tracks research distribution, which allows sales and research professionals to better understand their clients' interests. The firm can also use Siebel Finance to better understand the channels through which its research is being distributed, and to manage entitlements.

- **Investment Management.** Siebel Investment Management gives the account manager the tools to determine how best to build and maintain customer relationships, and how best to manage customer assets. Information

is provided on customer financial accounts and holdings, as well as recent activity within customer accounts. Siebel Investment Management includes the following functionality:

  - **Company Profiling.** Company profiling provides account managers with an in-depth picture of companies. This information includes their investment and financial profile, competitors, and investors. Also, summary views provide quick snapshots of the key information about the company.
  - **Investor Profiling.** Siebel Investment Management provides account managers with an understanding of companies as investors with their holdings and transaction history, charts and profiles of the investor company, and the literature distributed to the company. Users can integrate Siebel Finance with external news sources to display additional information about the investor.
  - **Holdings & Interests Tracking.** It also provides account managers with a tool for tracking holdings for both corporate and individual clients and their interests. Siebel Finance accepts feeds from third-party vendors of holdings data, and also allows individual account managers to import spreadsheets sent to them from clients. Account managers can query holdings and interests data to build their day's call list and then make the calls. Activity records are automatically generated, thus reducing data entry for the salesperson, while still maintaining accurate contact histories.
  - **Research Distribution Management.** Siebel Investment Management provides a central repository for company research publications and allows account managers to fax or email research documents to clients. Siebel Finance automatically tracks research distribution, which allows sales and research professionals to better understand their clients' interests. The firm can also use Siebel Finance to better understand the channels through which its research is being distributed and to manage entitlements.

- **Rollup.** Siebel Rollup provides a comprehensive view of a client relationship in a single click, thereby eliminating the process to collect this information.

  Siebel Rollup offers four views of the relationship with a client—Activities, Opportunities, Coverage Team, and Contacts. These views show the records for the selected client and for any hierarchical children. For example, the Contacts Rollup view displays all contacts associated with the selected company, all subsidiaries of the selected company, and the regional offices.

  Executives, sales managers, or sales professionals are often looking for aggregate information across a corporate enterprise, and the individuals who work there. For example, before the Global Relationship Manager visits the CEO at his client company, he might want to view a report of all the latest activities, and deals conducted with the client company or with any of the subsidiaries, divisions and offices of the client company. This information arms the Global Relationship Manager with a picture of the relationship between the client and his company, and is an excellent preparation tool for his meeting.

Note: Optional modules from Siebel Business Applications can provide enhanced functionality to support various business processes. For information about the optional modules, contact your Siebel sales representative.

Siebel Finance Basic Functionality and Modules

Siebel Finance Basic (exclusively for customers upgrading from the Siebel Janna applications) provides comparable functionality to Siebel Janna for Institutional Finance or Siebel Janna Contact Enterprise, which includes the following functionality:

- Relationship management, provides a graphical, hierarchical representation of an entity’s relationship with other entities for use by a range of users in financial services

- Specific querying, which allows product promotion to specific segments, accounts, and other targeted opportunities
- Activity management, integrated with the Calendar, promotes streamlined call planning and call reporting
- Enterprise-wide literature repository at your employees' fingertips, provides information sharing across sales teams and locations

Siebel Finance Basic Modules

Two modules, Siebel Opportunity Manager and Siebel Household Management, are exclusively for use with Siebel Finance Basic:

- **Siebel Opportunity Manager.** When used with Siebel Finance Basic, Siebel Opportunity Manager helps financial sales professionals develop, manage, and drive their pending opportunities or deals to closure. Siebel Opportunity Manager's opportunity and deal management capabilities include lead generation, managing opportunities, and forecasting.
- **Siebel Household Management.** When used with Siebel Finance Basic, Siebel Household Management helps financial sales professionals manage consumer household information.

List of Reports

To see a list of the preconfigured reports available for the data in a view, click Reports in the toolbar while in the view. The list specifies which reports are available as Oracle Business Intelligence Publisher reports. From the list you can access individual reports.

Oracle FLEXCUBE Universal Banking

Oracle FLEXCUBE Universal Banking is a single, comprehensive solution that covers retail, corporate, and investment banking needs across multiple delivery channels and regions. Oracle FLEXCUBE Universal Banking can be integrated with Siebel Finance to provide the following enhanced functionality:

- Financial Accounts. When a financial accounts is created in Oracle FLEXCUBE Universal Banking, a subset of its data is sent to Siebel Finance to create a financial account record in Siebel Finance. For more information about Oracle FLEXCUBE Universal Banking financial accounts, see *Managing Oracle FLEXCUBE Universal Banking Financial Accounts*.
- Financial Contracts. When a contract is created in Oracle FLEXCUBE Universal Banking, a subset of its data is sent to Siebel Finance and the contract is created in Siebel Finance. For more information about financial contracts, see *Managing Financial Contracts*.
- Contacts. When a contact is created in Oracle FLEXCUBE Universal Banking, a subset of its data is sent to Siebel Finance and the contact is created in Siebel Finance. For more information about Oracle FLEXCUBE Universal Banking contacts, see *About Managing Oracle FLEXCUBE Universal Banking Contacts*.
- Service Requests. When a service request is created in Oracle FLEXCUBE Universal Banking, a subset of its data is sent to Siebel Finance. In Siebel Finance, the service request record is created and assigned to a default owner. Oracle FLEXCUBE Universal Banking users can query for their service requests and update them in Oracle FLEXCUBE Universal Banking.
- Activities. An activity is created in Siebel Finance when one of the following nonfinancial transactions are executed in Oracle FLEXCUBE Universal Banking:

    - Requesting a stop payment in a current account
    - Creating a standing instruction for a customer
    - Issuing a checkbook to a current account

- Leads and Offers. When users create leads in Oracle FLEXCUBE Universal Banking, the leads data is sent to Siebel Finance. The leads can be Oracle FLEXCUBE Universal Banking customers, non Oracle FLEXCUBE Universal Banking customers in Siebel Finance, or new prospects. Leads are also created for contact or corporate customers. The leads are also associated with products of interest and offers retrieved from Siebel Finance.

For more information about Oracle FLEXCUBE Universal Banking and Siebel Finance integration, see Siebel CRM Integration to Oracle FLEXCUBE Universal Banking Implementation Guide.

> **Note:** The Siebel Bookshelf is available on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html) and Oracle Software Delivery Cloud. It might also be installed locally on your intranet or on a network location.

For more information about Siebel Financial Services Customer Order Management for Banking, see *Siebel Order Management Guide Addendum for Financial Services* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).

Basic Access Control for Siebel Financial Services

Basic access control for Siebel Financial Services applications is implemented (as described in *Siebel Security Guide*), with the following exceptions:

- *Access Control Mechanisms*
- *Administration of Access-Group Access Control*

Access Control Mechanisms

The information in this topic applies to access control for opportunities in any view that uses personal, position, or organization access control.

If an opportunity's Secure field is checked, then only positions on the sales team have visibility of the opportunity in any view that applies person, position, or organization access control. For example, in the All Opportunities view, users on the sales team can see a secure opportunity, but other users in the same organization cannot. In the My Team's Opportunities view, a manager cannot see a secure opportunity on which a direct report is a primary unless the manager is also on the sales team. Any activities or events related to a secure opportunity are also hidden from any user who is not on the sales team.

Secure opportunity access control is provided by the following search specification on the Opportunity business component:

```
[Secure Flag] = 'N' OR EXISTS([Sales Rep Id] = LoginId())
```

Access-Group Access Control

Households can also be used in combination with other party types to form an access group. In all access control contexts, include households in lists of the party types that can be members of access groups.

Administration of Access-Group Access Control

This topic provides procedures for associating an access group with a catalog or category when you are using Siebel Financial Services applications.

Associating an Access Group with a Catalog

By associating an access group with a catalog of master data, you grant access to the data in the catalog to individual users in the access group.

> **Note:** For a catalog and all of its' categories to be visible only to the access groups associated with it, the catalog's Private flag must be set.

To associate an access group with a catalog

1. Navigate to the Administration - Catalog screen, then the Catalogs view.

   The Catalogs list appears.
2. Select a catalog.
3. Click the Access Groups view tab.

   The Access Groups list appears, which shows the access groups associated with this catalog.
4. In the Access Groups list, add a new record.

   A pop-up list appears that contains access groups.
5. Select an access group, and then click Add.

   The access group appears in the Access Groups list. For more information on creating access groups, see *Siebel Security Guide* .

You can disassociate an access group from a category similarly. When an access group is disassociated from a category, it is automatically disassociated from all of the category's descendant categories.

Associating an Access Group with a Category

By associating an access group with a category of master data, you grant access to the data in the category to individual users in the access group.

> **Note:** For a category and all of its subcategories to be visible only to the access groups associated with it, the category's Private flag must be set or the Private flag of the catalog or a category from which the category descends must be set.

To associate an access group with a category

1. Navigate to the Administration - Catalog screen, then the Catalogs view.

The Catalogs list appears.

2. Drill down on a catalog name.

   The Categories list for the catalog appears.
3. Click the Access Groups view tab.
4. In the Access Groups list, add a new record.

   A multi-value group appears that lists access groups.
5. Select an access group, and then click Add.

   The access group appears in the Access Groups list. For more information on creating access groups, see *Siebel Security Guide* .

You can disassociate an access group from a category similarly. When an access group is disassociated from a category, it is automatically disassociated from all of the category's descendant categories.

Configuration File Names for Siebel Financial Services Applications

The names of the application configuration files that are used by Siebel Financial Services applications differ to the application configuration file names used for other Siebel Business Applications. Table C–3, " Siebel Financial Services Application Configuration File Names" contains the names of application configuration files that are used by Siebel Financial Services applications

3 Getting Started with Siebel Finance

Getting Started with Siebel Finance

This chapter lists the applications administration tasks specific to Siebel Finance. Use this chapter in combination with *Siebel Applications Administration Guide* .

This chapter includes the following topics:

- *About Applications Administration Tasks*
- *Renaming Siebel Account Objects*
- *Integrating Data with Host Applications*
- *Using the Show Audit Trail Button*
- *Configuring Lists of Values*
- *Setting Up Type, Area, and Subarea Information*
- *Establishing Applets as Read and Write or Read-Only*
- *About Displaying Back End/Host System Fields*
- *Configuring Summary Views*
- *About Command Center*
- *Command Center Configuration and Administration*
- *Process of Configuring the Command Center Action Form*

About Applications Administration Tasks

Siebel Applications Administration Guide covers the setup tasks that are common to all Siebel Business Applications, such as using license keys, defining employees, and defining your company's structure. It also provides the information you must implement, configure, and monitor the Siebel sales, service, and marketing products and to perform data administration and document administration tasks. This guide assumes that you have already installed or completed the upgrade of Siebel Finance.

The Siebel database server installation creates a Siebel administrator account that can be used to perform the tasks described in this guide. For more information about this process, see the *Siebel Installation Guide* .

> **CAUTION:** Do not perform system administration functions on your local database using the Mobile Web Client. Although there is nothing to prevent you from doing this, it can have serious results, such as data conflicts, an overly large local database, or a large number of additional transactions to route.

Renaming Siebel Account Objects

In general, Siebel applications refer to companies as accounts. In the Financial Services industry, the term *account* has typically been synonymous with financial accounts, so historically the word company has been used in many places in Siebel Finance. By default,Siebel Finance installs using the term *accounts*. Users can change this term and use another description, such as Companies, Clients, or Customers. Users wishing to change this default must rename all Siebel Account objects prior to deployment. Make changes to the UI layer (for example, applet titles and control labels), rather than the Business Objects layer. For more information, see *Siebel Database Upgrade Guide* .

Note: All of the chapters in this guide are written assuming you have renamed Siebel Account objects to Companies.

Integrating Data with Host Applications

Siebel Finance is not designed as a financial institution's primary system of record for financial account information. Typically, financial institutions operate mainframe systems, or sometimes multiple systems, as their core operating systems. Financial account information from these systems is made accessible in Siebel Finance by loading it in batches using Enterprise Integration Manager, or in real time using one of Siebel applications' real-time integration technologies.

Using the Show Audit Trail Button

The Show Audit Trail toolbar button is not visible in the preconfigured Siebel Finance product. Using Siebel Tools, you can activate the Show Audit Trail button to display the audit trail for the selected record.

For more information on configuring the Audit Trail in Siebel Tools, see the Audit Trail chapter in *Siebel Applications Administration Guide* .

To use the Show Audit Trail button

1. Navigate to the Administration - Audit Trail screen.
2. In the Audit Trail Buscomp list, create a new record and complete the necessary fields.
3. Click the Field tab, and create a new record for the field that you want to audit.
4. Repeat Step 3 until the Field list shows all the fields in the business component that you want to audit.
5. Click the Show Audit Trail button on the toolbar to show the audit trail records.

Configuring Lists of Values

In Siebel Finance, modify the List of Values (LOV) in accordance with the terminology used by your financial institution. For example, the list of transaction types used inSiebel Finance must match those used by your financial institution. For more information on configuring a LOV, see *Siebel Applications Administration Guide* .

Note: This might impact certain forms and lists, which rely on the preconfigured values for correct operation.

Setting Up Type, Area, and Subarea Information

Many records in Siebel Finance are associated with a type of product, such as a bank account, mutual fund, or security. Based on a record's associated product type, a corresponding list of values might be used along with the record, and in some instances, a subarea is assigned. As a result, you must set up the account categories and account types so that they are associated with the proper products.

For more information about setting up financial product types, see *Siebel Product Administration Guide* . For more information on setting up securities, see *Process of Administering Securities*.

Establishing Applets as Read and Write or Read-Only

The preconfigured Siebel Finance functionality allows read and write data modification for many of the Siebel Finance views. This might not be desirable in all cases; for example, your financial institution might not want end users to modify account balances or create transaction records. Carefully evaluate each view to determine the appropriate read and write configuration, and the appropriate user access of each view to the various classes of employee users.

Where data is considered to be editable, it might be desirable to send these transactions to the host system that is the system of record. If not, data might not be synchronized between the Siebel database and the system of record.

About Displaying Back End/Host System Fields

Make sure that fields returned by back end/host system are displayed within the Siebel application. There might also be additional fields that are displayed only within the Siebel application, such as calculated or otherwise denormalized fields, or data for which Siebel is the system of record. Also, make sure the Siebel required fields match those captured by the financial institution. Where certain required fields are not used, it might be necessary to provide a default value.

Configuring Summary Views

In Siebel Finance, summary views have been restructured. In the past, multiple summary views existed, typically one summary view for a particular type of user. For example, there were preconfigured summary views specifically for salespeople and customer service agents. This has been replaced by common summary views whose appearance can be configured by individual end users.

Users can change the way a list appears in a summary view by using the controls in the corner of each list.

The summary view controls, described in the following table, allow users to manage what appears on the summary view.

Button	Description
Hide	Temporarily hides a list or form from view.
Collapse	Collapses the list of records. If the list cannot be collapsed, the expand button appears instead of the collapse button.
Expand	Expands the list of records. If the list cannot be expanded, the collapse button appears instead of the expand button.

Any changes made to a summary view layout are only visible to the current user and remain in effect until that user changes them again or reverts to the default layout. If users hide a list, they must click Edit Layout to restore it. For more information, see *Editing a Summary View Layout*.

Editing a Summary View Layout

Using the Edit Layout view, users can restore hidden lists, collapse or expand all lists, move lists or forms up or down on the page, or revert to the default layout.

The edit layout buttons, described in the following table, allow users to change the way a summary view appears and apply those changes to future sessions.

Button	Description
Collapse	Collapses the list or form.
Expand	Expands the list or form.
Move up	Moves the list or form up on the home page.
Move down	Moves the list or form down on the home page.
Show	Displays the list or form on the home page.

Button	Description
Hide	Hides the list or form from view on the home page.

For more information on available summary views, see *Viewing a Contact Summary (End User)*, *Viewing Company Summaries (End User)*, and *Viewing Household Summaries*.

About Command Center

The command center allows you to launch a process, perform a task, or jump to a view. Command center actions are preconfigured by your system administrator in accordance with your company's business process requirements. For example, if the financial services agents at your company often have to jump to the financial accounts view for a contact, you could configure the command center to perform this action, saving them time and keystrokes. See *Command Center Configuration and Administration* for information on how to configure the command center.

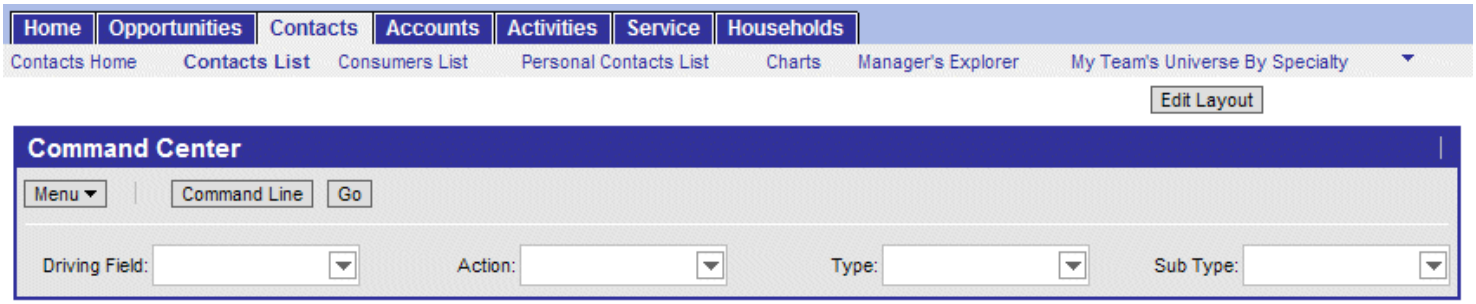
Out of the box, the command center is only available from the Summary views on the Contacts and Companies screens.

Command Center Interface Types

There are two interface types for the command center:

- Action form
- Command line

The following figure shows the action form, a menu-driven interface guiding the end user through preconfigured choices in order to launch an action. The command line requires the end user to enter specific command line syntax to launch the action.



Command Center Configuration and Administration

Command Center configuration and administration must only be done by expert users accustomed to working with business services.

Process of Configuring the Command Center Action Form

To configure the appearance and function of the Command Center Action form you must:

1. Define the business object where the Command Center Action form appears and what business component and fields are to be used. See *Defining the Command Center Business Object*.
2. Define actions available for the business object, indicating for each combination of possible attribute values what action is taken (launch a business service or workflow, go to a view, and so on). See *Defining the Command Center Actions*.
3. For actions defined as private, select the defined roles for which the actions will be available. See *Selecting the Command Center Responsibilities*.

An example configuration is included at *Example of Configuring the Command Center Action Applet*.

Defining the Command Center Business Object

The first step in configuring the Command Center Action form is to define the business object where the Command Center form appears, and what business component and fields are to be used. Out of the box, the Command Center forms appear on the Contact Summary and Company Summary views.

This task is part of *Process of Configuring the Command Center Action Form*

To define the business object

1. Navigate to Site Map, Administration - Command Center screen, and then the Defined Objects view.
2. Create a new object definition record and complete the the fields described in the following table.

Field	Parameters	Description
Business Object	Any Business Object for which the forms have been defined. For example, Contact or Companies.	This identifies the screen where the Command Center form is to appear.
Source Business Component	The business component against which the Driving Field will be compared. For example, FINCORP Account. This must be a business component available on the view where the Command Center applets are visible (for example, Contact Summary view).	The value of this field is constrained by the value of Business Object field. In turn, it is a constraint for the Driven Field.
Source Business Search Specification	A filter on the source business component. For example, Acct. Status = Open. Only Financial accounts with a status of Open will be available in the Command Center.	Use this field to enter an optional filter criteria on the selected Business Component.

Field	Parameters	Description
Driving Field	A field name from the Source Business Component. The field name can be ascertained using Siebel Tools. Following the examples in the preceding field parameter descriptions, this could be the Financial Account name or ID.	The value of this field is constrained by Source Business Component and Source Business Search Specification (if entered). The driving field is equivalent to Attribute 1.
Driving Field Label	Free text field, 20 character limit.	The text label exposed in the UI for Driving Field (Attribute 1). If blank, the label defaults to the Driving Field on the Command Center form.
Attribute 2,3,4 Label	Free text fields, 20 character limit.	The text label for each of Attributes 2-4. If left blank, the attribute does not appear on the form.
Driving Field on Cmd Form	Check box.	If checked, it exposes the Driving Field label on the Command Center form preceding the Command field.
Expression	Free text field.	Use this field to constrain the available set of actions based on what the user has selected in the Driving Field. As each object definition can have multiple action definitions, the expression field is a way to limit the available actions based on a business component field. For example, if the user selects a checking account, investment based actions might not be appropriate. For example: IIF([Account Number] LIKE '1800*', Liability, Asset). That is, if the account number starts with 1800, it maps to action definitions in the Action Definition list that have the Attribute 1 Map field set to Liability. Otherwise, it is mapped to action definitions that have the Attribute 1 Map field set to Asset. If there is no need to constrain the actions, then any value suffices (for example, Contact - All).

Defining the Command Center Actions

After you define the business object, you define actions for each object. These actions indicate for each object a combination of possible attribute values what action is taken (launch a business service or workflow). The relationship is one-to-many.

This task is part of *Process of Configuring the Command Center Action Form*.

To define actions for the Command Center applet

1. Navigate to Administration - Command Center screen, the Defined Objects view, and then select the Object Definition for which you wish to define actions.
2. Scroll down to the Action Definition list, create actions, and complete the fields as described in the following table.

Field	Parameters	Description
Attribute 1 Required	Check box.	Indicates whether or not an entry in the Driving Field (Attribute 1) is required for the Command Center to return results.
Attribute 1 Map	Free text.	Works in concert with the Expression field of the Object Definition to determine the contents of the Command Center dropdown menus.
Attribute 2-4	Free text.	Value lists for Attributes 2-4.
Command	Free text. Each entry must be unique, that is, you cannot use the same command for different actions.	The command line equivalent for the action. These commands are restricted to the Business Object with which they are associated. See also *Creating Global Commands for the Command Line Applet*.
Command Help Text	Free text.	The Help text for the command help feature when a question mark (?) is entered using the command line. This field is reserved for future use. You can expose it in some manner, if you choose, using a custom configuration.
Business Service	Free text. EX: FINS Goto View Service	The name of the Business Service to be run.
Business Service Context	Free text.	The parameters for the Business service.
Business Service Method	Free text.	The method for the selected Business service.
Public Flag	Check box.	If checked (true), then any roles selected for the action do not apply. If unchecked (false), then any roles selected do apply and visibility to actions are limited by the selected roles.
Inactive	Check box.	This hides the defined action and attribute combination.

Selecting the Command Center Responsibilities

For each action, select the defined responsibilities for which the action will be available. The relationship between actions and responsibilities is one-to-many.

This task is part of *Process of Configuring the Command Center Action Form*.

To select responsibilities for a Command Center action

1. Navigate to Administration - Command Center screen, the Defined Objects view, and then select the Action for which you wish to define responsibilities.
2. Scroll down to the Responsibility list, create a new record, and select the responsibility.

   The responsibilities information appears as read-only in the Responsibility list. Selected responsibilities are only enforced if the Public Flag for the action is unchecked (false).

Example of Configuring the Command Center Action Applet

This topic gives an example of configuring the Action applet. You might use this feature differently, depending on your business model.

> **Note:** This example uses a view available only in Siebel Healthcare. Although it is not visible to Siebel Finance users, the example is still useful to all Siebel Financial Services users to illustrate how to set up the Command Center.

The Command Center is available on the Siebel Healthcare Member Summary view and can be configured to launch several key sales processes such as ordering a new ID card or changing a primary care physician. For more information on using the Member Summary Command Center when configured as in this example, see *Siebel Healthcare Guide* .

The Command Center is set up using the Administration - Command Center view.

To configure the action applet to run the business service FINS Goto View

1. Navigate to FINS Command Center Admin Object view and create a new object definition record. Complete the fields described in the following table.

Field	Value
Business Object Name	FINS Members
Source Business Component	FINS Members
Driving Field	Last Name
Driving Field Label	Name
Attribute 2 Label	Area
Attribute 3 label	Action

Field	Value
Expression	RedundantExpression
Driving Field On Cmd Form	Checked

2. To set up a pop-up applet, in the Action Definition list create a new action record and complete the fields described in the following table.

Field	Value
Attribute 2	ID Card Requests
Attribute 3	Show History
Command	IDCSH
Business Service	SLM Save List Service
Business Service Context	'Applet Mode', '6', 'Applet Name', 'FINS Service Request Order ID Popup Applet' **Note:** The applet in this example is only available in Siebel Healthcare. Siebel Finance customers would select a suitable view and applet available in their respective applications.
Business Service Method	LoadPopupApplet
Public Flag	Checked

3. To set up a view navigation, in the Action Definition list create a new action record and complete the fields described in the following table.

Field	Value
Attribute 2	ID Card Requests
Attribute 3	Order New ID Card
Command	IDCOR

Field	Value
Business Service	FINS Goto View Service
Business Service Context	'ViewName', 'FINS Member Benefits View', 'RowId', '[Current Src Rec Id]', 'AppletName', 'FINS Member Form Applet - short' **Note:** The view and applet in this example are only available in Siebel Healthcare. Siebel Finance customers would select a suitable view and applet available in their respective applications.
Business Service Method	GotoView This method has the following arguments: o **ViewName.** Name of the view you require. o **AppletName.** The ViewName view can have several applets. In AppletName you specify the applet name to which you want to set the focus. o **RowId.**ID of the specific record you require in the applet. o **Operation.** One of the applet methods such as NewRecord, DeleteRecord or some other methods. For example, if the operation is set to DeleteRecord, then the DeleteRecord method is executed on the ID of the record you specified (RowId). If no specific operation is mentioned, it executes the search method. o **PreserveAdminPrivilege.** This can have values Y or N. If the value is Y, the context of the business object is maintained in the destination view. Otherwise, the context won't be maintained.
Public Flag	Checked

Creating Global Commands for the Command Line Applet

Some users might prefer to use only the Command form. In this case, the only configuration required is to indicate the command line syntax and the associated business service and responsibility information. Use these global commands through the Command line form on whatever business object it appears.

To create global commands for the Command Line applet

1. Navigate to the Administration - Command Center screen, and then the Global Commands view.
2. In the Global Commands list, create a command record, and complete the fields as described in *Defining the Command Center Actions*.
3. For each Command, record select responsibilities as described in *Selecting the Command Center Responsibilities*.

4 Managing Opportunities

Managing Opportunities

This chapter describes handling opportunities with both companies and individuals. It includes the following topics:

- *About Managing Opportunities*
- *About Deal Management Capability*
- *Scenario for Creating a New Opportunity*
- *Process of Managing Opportunities*
- *Adding Opportunities as an Administrator*
- *Managing Opportunities and Team Members*
- *Adding Opportunities in Siebel Finance*
- *Creating Opportunities from Applications*
- *Managing Deals in Siebel Finance*

About Managing Opportunities

An opportunity is a potential revenue-producing event related to one or more companies or individuals. An opportunity often has a close date, a win probability, and a sales team. It is typically related to contacts, products, decision issues, activities, and competitors.

In Siebel Finance, opportunities help an organization to nurture and manage the entire life cycle of a revenue-generating opportunity, from creation to closing. Relationship managers and sales representatives, who are responsible for managing and generating revenue, use opportunity information on a regular basis. Top management also uses the opportunity analysis tools in Siebel Finance to analyze pipeline performance and help manage overall business performance through well-planned activities.

About Deal Management Capability

In addition, Siebel Finance includes deal management capabilities through extensions to the basic opportunity management functionality. Using deal management, end users can manage and track deal information throughout the deal life cycle. Specifically, users can track the following types of information:

- Deal type
- Industry
- Product line
- Related activities

- Related attachments
- External deal contacts
- Closure information
- Related products
- Status information

Users can control access to deals and deal details by adding and deleting people to the deal team. Users can further narrow deal visibility and any associated activities and attachments by enabling the Secure flag. The combination of these restrictive visibility features provides basic security functionality.

End users use the Opportunities screens to add an opportunity, create an opportunity from an application, and review opportunity details. From a deal management perspective, end users can create new deals, manage deal team members, secure deals, change the primary deal team member, create deal activity plans, create new deal activities and associate team members, and add attachments to deals.

This chapter describes opportunity functionality that is unique to Siebel Finance. For more information on basic opportunity functionality, see *Siebel Applications Administration Guide* .

Scenario for Creating a New Opportunity

This scenario features sample opportunities tasks performed by a sales representative, an investment banker, and their managers in the securities and banking industries. Your company might follow a different workflow according to its business requirements.

Sales Representative Records a Loan Opportunity

The sales representative has a new lead. The company is already entered in Siebel Finance, and the individual the representative is calling on is already a contact for that company.

The customer calls to let the sales representative know that she is interested in negotiating a loan. She would like the sales representative to present a proposal. If that goes well, she will want to discuss the terms of the deal.

First, the sales representative creates a new opportunity record. Then, he schedules the meeting, records the associated activities on his to-do list, and enters the terms of the proposal.

As the sales process continues, the sales representative continues to gather information about the company, its contacts, and the opportunity. At any time, he can review a summary of the profile, sales team, contacts, and activities associated with this opportunity.

Every morning, the sales representative's manager reviews the opportunities created the previous day. The manager evaluates the new opportunities and determines if she must add more members to each opportunity's sales team to make sure the new opportunity is covered sufficiently. In a few critical cases, she decides to change the primary team member from the sales representative to herself.

In this scenario, end users are sales representatives who manage opportunities in the field. They use the Opportunities screen to:

- Create new opportunities for new and existing accounts
- Update existing opportunities
- View information about an opportunity

- Perform actions related to an opportunity. These action include reviewing details about products, projects, and competitors, creating activity plans, performing organization assessments and analyses, entering campaign leads and call reports, accessing decision issues, or generating proposals, quotes, and presentations

Investment Banker Creates IPO Deal

An investment banker, who is responsible for helping companies raise funds in the form of equity or debt, is starting work on an IPO deal for one of his companies. He creates the deal in the Opportunity screen. As the deal creator, he is automatically added as the primary deal team member. He sets the deal attributes, and secures the deal by checking the Secure flag. As the primary deal team member, he has the ability to add and delete other deal team members as needed; he adds his manager and a research associate to the deal team to make sure they have visibility to the deal and all its details. Finally, the banker assigns a task, the pitch book creation, to the research associate.

Instead of starting from scratch, the research associate copies and modifies an IPO pitch book document that she previously created for another deal. After the pitch document is completed, the associate's involvement in the deal is finished, so the investment banker takes her off the deal team to restrict her visibility.

During the life cycle of the deal, the investment banker's manager occasionally reviews the deal with respect to the current pipeline, revenue numbers, and forecasts.

After the deal is won, the investment banker includes closing information, such as the reason the deal was won, and a closure summary. He also deselects the Secure flag so that other employees in the company outside the deal team now have visibility to this completed deal.

In this scenario, the end users are an investment banker, his manager, and a research associate in the banking industry. They enter information to:

- Create a new deal
- Secure the deal
- Add or delete deal team members
- Create deal activity plans
- Create new deal activities and assign deal team members
- Add attachments to a deal

Process of Managing Opportunities

This topic details sample tasks often performed by administrators and end-users when managing opportunities. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage opportunities:

- *Adding Opportunities as an Administrator*
- *Managing Opportunities and Team Members*

End-User Procedures

The following list shows tasks end users typically perform when managing opportunities:

- *Adding Opportunities in Siebel Finance*
- *Creating Opportunities from Applications*

Adding Opportunities as an Administrator

Administrators can add, modify, and delete opportunities from the Opportunity Administration view, as well as the Opportunities List view.

To add an opportunity from the Opportunities Administration screen

1. Navigate to the Opportunities screen, then the Opportunities Administration view.
2. In the Opportunities form, add a new record, and complete the necessary fields.

> **Note:** Deleting an opportunity completely removes the opportunity, as well as every activity related to the opportunity, from Siebel CRM. If you are unsure whether the opportunity is still active (and therefore must not be deleted), you can remove yourself from the opportunity team instead of deleting the record.

Managing Opportunities and Team Members

You might want to modify the members of the sales team for an opportunity, or change the primary team member designation. When the existing primary team member is a direct report, a manager can change the designate using the Opportunity Sales Team view or the My Team's Opportunities view. If you are logged in as an administrator, you can change the primary team designate for any opportunity in the Opportunity Administration view.

The primary designate of the opportunity can use any of the opportunity views to secure an opportunity in order to restrict visibility to just the members of the sales team. When the Secure flag is checked, the opportunity is hidden from other users. A secured opportunity can only be viewed by members of the sales team from the All Opportunities or the My Opportunities view.

> **Note:** The primary sales team member for an opportunity can add and delete sales team members, and edit the Secure flag setting. Only managers or administrators can change the primary designate of an opportunity. Use the MVG Set Primary Restricted user property to overwrite this behavior. For more information, refer to *Using Siebel Tools* .

You can also share opportunity information with members of associated product groups in a matrix organization. For more information on establishing and using product group visibility, see *Managing Product Group Visibility*.

To add or delete members of the sales team for an opportunity

1. Navigate to Opportunities screen, then the Opportunities Administration view.
2. In the Opportunities list, drill down on the opportunity.
3. In the Sales Team field, click the Select button.
4. Choose one of the options described in the following table.

To...	Select...
Add an employee to the sales team.	The employee and click Add in the Team Members dialog box.
Delete an employee from the sales team.	Select the employee in the Selected Team Members list and click Remove.

Changing the Primary Sales Team Members for an Opportunity

Use the following procedure to change the primary sales team member for an opportunity.

To change the primary sales team member for an opportunity

1. Navigate to Opportunities screen, and then the Opportunities Administration view.
2. In the Opportunities list, drill down on the opportunity.
3. In the Sales Team field, click the select button, and click the check box in the Primary field to select a new Primary designate.

Securing an Opportunity

Use the following procedure to secure an opportunity.

To secure an opportunity

1. Navigate to Opportunities screen, then the Opportunities Administration view.
2. In the Opportunities list, select an opportunity that you want to secure (lock).
3. In the Opportunity form, click the Secure check box.

   Only the primary member of the sales team or the Siebel administrator can set the Secure check box. When an opportunity is marked Secure, only members of the sales team can view it in the All Opportunities view. Sales team members can also see a secure opportunity in their My Opportunities views.

Adding Opportunities in Siebel Finance

When end users identify a unique opportunity, they add a new opportunity record.

To add an opportunity

1. Navigate to the Opportunities screen, and the Opportunities List view.
2. Add a record, and complete the necessary fields described in the following table.

Field	Comments
Closure Summary	Summary comments about the closing of an opportunity. Financial institutions use this information when closing deals in order to track the circumstances and success or failure of closing.
Commitments	A read-only monetary value representing sum of commitments made in a commercial loan opportunity. This value is entered on the Opportunity Detail, Commercial Loans view. For more information, see *Adding Opportunity Details*.
Deposits	A read-only monetary value representing the sum of deposits made in a commercial loan opportunity. This value is entered through the Opportunity Detail, Commercial Loans view. For more information, see *Adding Opportunity Details*.
Lead Quality	Estimate of the quality of the deal.
Loans	A read-only monetary value representing the total amount of loans made in a commercial loan opportunity. This value is entered through the Opportunity Detail, Commercial Loans view. For more information, see *Adding Opportunity Details*.
Probability %	The estimate of the likelihood that the opportunity will result in business, expressed as a percentage: o 0% means it is doubtful that business will result o 100% means it is certain that business will result
Product Group	Select the product group to which you want to assign this record for the purpose of product group visibility.
Product Line	Select the product line associated with the opportunity.
Public Flag	Select Public Flag if you want everyone to be able to see this record. Deselect this field if you want this record to be seen only by those positions of the same product group and of the other product groups with which the creator's product group shares information. The value of Public Flag defaults to the value of Confidential Flag in the creator's product group.
Revenue	Enter the amount of money you expect this opportunity to generate. When combined with the probability you assign to the opportunity, the Expected Value field is calculated.

Field	Comments
Sales Cycle	Select the current cycle of the opportunity. The total number of opportunities in a specific cycle stage, and the length of time that a particular opportunity has been in that cycle, are important data for evaluating that opportunity.
Secure	Click on this check box to restrict the visibility of an opportunity in the All Opportunities view to the members of the sales team. Only the primary member of the sales team or the Siebel administrator can set the Secure field. Leave this field unchecked, to make the opportunity visible to every end user in the All Opportunities view.
Start Date	Start date for the opportunity.

Adding Opportunity Details

End users can add details specific to commercial lending, equity, fixed income, advisory, and lending syndicate opportunities in the Opportunities Details view tab.

To add specific opportunity details

1. Navigate to the Opportunities screen, and then the Opportunities List view.
2. In the Opportunities list, drill down on the opportunity, and click the Opportunity Detail view tab.
3. Select one of the following links:
    - Advisory
    - Commercial Loan
    - Equity
    - Fixed Income
    - Lending Syndicate
4. In the appropriate lists, add a record and complete the necessary fields.

Sharing Opportunity Information with Product Groups

If your administrator has created a product group for you, then you can share your opportunity information with members of other product groups. For more information on establishing and using product group visibility, see *Managing Product Group Visibility*.

Creating Opportunities from Applications

End users can also create opportunities when they create a financial application.

To create an opportunity from an application

1. Navigate to the Applications screen, and then the Application List view.
2. In the Applications list, add a record, and complete the necessary fields.

   The new application is saved and an opportunity is created.

Managing Deals in Siebel Finance

Perform the deal management end user tasks detailed in this topic from any of the Opportunities views. The tasks described in this topic include:

- Securing a deal
- Changing the primary deal team member
- Creating a new activity plan for a deal
- Creating a new activity and assigning a deal team member
- Creating a new attachment for a deal

In Siebel Finance, user's responsibilities can limit the availability of certain views and functionality. As a result, the views that appear might vary from those documented here.

End users add a new deal by creating a new opportunity in the Opportunities screen. For more information, see *Adding Opportunities in Siebel Finance*.

Note: Deals can also be added from the Opportunities Administration view.

The deal primary members and their managers can restrict other deal team and nondeal team members' visibility to a deal by securing it. Securing a deal also secures the deal activities associated with the deal. Give end users visibility to the deals and activities by adding them to both the deal team and the activities team.

For information on adding and deleting deal team members, see *Managing Opportunities and Team Members*.

To secure a deal

1. Navigate to the Opportunities screen, and then the Opportunities Administration view.
2. In the Opportunities list, drill down on the deal you want to secure.
3. In the opportunity form, select the Secure field to indicate that the deal is secure.

Note: Administrators can secure deals from the Opportunities Administration view.

The primary deal team member, and occasionally the primary's manager, act as the deal administrator.

Changing the Primary Deal Team Members

You can change the primary deal team member. Use the following procedure to change the primary deal team member.

To change the primary deal team member

1. Navigate to the Opportunities screen, and then the Opportunities Administration view.
2. In the Opportunities list, drill down on the opportunity.
3. In the Sales Team field, click the select button.
4. In the Sales Team list, select the Primary field of the contact.

> **Note:** Only the primary's manager in the My Team's Opportunities view or the Opportunities Administration view can change the primary deal team member. Use the BC user property - MVG Set Primary Restricted: visibility_mvlink_name to overwrite this. See *Siebel Developer's Reference* for additional details.

Creating a New Activity Plan for a Deal

You can create a new activity plan for a deal. Use the following procedure to create a new activity plan for a deal.

To create a new activity plan for a deal

1. Navigate to the Opportunities screen, and then the Opportunities List view.
2. In the Opportunities list, drill down on the opportunity, and click the Assessments view. tab.
3. In the Assessments list, add a record, and complete the necessary fields.
4. In the Template Name field, select an activity plan template.

Creating a New Activity and Assigning a Deal Team Member

You can create a new activity and assign a deal team member. Use the following procedure to create a new activity and assign a deal team member.

To create a new activity and assign a deal team member

1. Navigate to the Opportunities screen, then the Opportunities List view.
2. In the Opportunities list, drill down on the opportunity, and click the Activities view tab.
3. In the Activities list, add a record, and complete the necessary fields.
4. In the Employees field, select the employee to assign to the activity.

Creating a New Attachment for a Deal

You can create a new attachment for a deal. Use the following procedure to create a new attachment for a deal.

To create a new attachment for a deal

1. Navigate to the Opportunities screen, then the Opportunities List view.
2. In the Opportunities list, drill down on the opportunity, and click the Attachments view tab.
3. In the Attachments list, add a record by clicking either New File or New URL.
4. In the resulting dialog box, do one of the following:

- Select the file to add as an attachment.
- Type a URL to the file to add as an attachment.

  The remaining fields are automatically updated using the selected file's properties.

5 Managing Companies

Managing Companies

This chapter describes managing companies and accounts information. It includes the following topics:

- *About Managing Companies*
- *About Company Hierarchies*
- *Scenario for Managing Company Information*
- *Process of Managing Companies*
- *Setting Up Values for Companies*
- *Deleting Company Information*
- *Managing Competitor Information*
- *Verifying Coverage Team Members*
- *Managing the Custom-Defined Relationship Types LOV*
- *Generating Company Hierarchies for Data Aggregation*
- *Adding Companies and Investors (End User)*
- *Updating Company Profiles (End User)*
- *Viewing Company Hierarchies in Roll-Up Views (End User)*
- *Creating Company Assessments (End User)*
- *Adding Company Applications (End User)*
- *Adding Company Service Requests (End User)*
- *Managing Company Coverage Teams (End User)*
- *Viewing Company Summaries (End User)*
- *Viewing Company Relationship Hierarchies (End User)*
- *Displaying Lists of Investor Transactions or Holdings (End User)*
- *About Managing Oracle FLEXCUBE Universal Banking Companies*

About Managing Companies

Within Siebel Finance, the term companies refers to entities that are typically referred to as accounts in other Siebel applications. A company represents the relationship between your organization and companies or organizational entities (or structures) with which you do business. Use the Companies screen and its associated views to view company information and interactions.

> **CAUTION:** This chapter assumes you have renamed Siebel Account objects to Companies. By default, Siebel Finance installs using the term Accounts. For more information on renaming Siebel Account objects, see *Siebel Database Upgrade Guide* .

In Siebel Finance, the term investors refers to financial organizations such as mutual fund or money management institutions; investors are not contacts, rather they are companies that are identified as investors. In Siebel Financial Services, the investors functionality has migrated to the Companies screen. This chapter covers both regular company and investor procedures.

Use the procedures in this chapter to perform the administrator tasks of adding industries and territories, controlling company information, generating company hierarchies, managing competitor information, verifying coverage team members, and managing custom-defined relationship types.

End users use the Companies views to add new companies and investors, create company assessments, associate service requests with a company, update the coverage team, define relationships to other companies, contacts, and households, and view company summary information. In addition, end users can retrieve information about investors, including investors' preferences, holdings, and transactions.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Framework: Workflow Guide* .

About Company Hierarchies

A company hierarchy is a group of companies that are organized by parent-child relationships. Siebel Industry Applications support displaying these company relationships in a hierarchical tree.

The hierarchical tree is a visual representation of company hierarchy data that allows end users to view the relationships between companies. By viewing a company roll-up, users can see aggregated company information, including contacts, coverage teams, activities, and opportunities.

When end users have access to a company, they can review the hierarchical structure for that company, its child divisions, and the contacts who work there. Company hierarchies are displayed in five subviews of the Companies screen:

- Relationship Hierarchy view
- Activity Roll-up
- Contact Roll-up
- Opportunity Roll-up
- Coverage Team Roll-up

Depending on your configuration, a company that does not have a parent-child relationship with another company might not appear in the roll-up views. For more information on company hierarchies, see *Generating Company Hierarchies for Data Aggregation* and *Viewing Company Hierarchies in Roll-Up Views (End User)*.

Scenario for Managing Company Information

This scenario features sample tasks performed by a sales representative, investment banker, and research analyst in the securities or banking industries. Your company might follow a different workflow according to its business requirements.

In this scenario, end users are the sales representatives who manage company information. They enter information to:

- Add new companies to the database and create company assessments
- Associate applications and service requests with a company
- Manage company coverage teams
- View company summary information
- View relationships in a graphical manner

Sales Representative Tracks Company Information

A sales representative uses the Companies screen to capture and manage profile information about her business customer, such as contacts, organizational structure, management, and financial information. In addition to viewing market statistics and D&B reports. Using Siebel Finance, she can capture and track information about a company's:

- Relationship with her organization, such as the coverage team, contract terms, sales and service information
- Preferred delivery channels, at both summary and detailed levels

She can also view details of competitors and create and access marketing and sales presentations.

The sales representative can create a new company record or view and modify information about existing companies. For example, if the sales representative is preparing for a sales call, she can use the Companies screen to answer the following questions:

- What business is this company in?
- Who are the executives I must be calling on?
- What is this company's financial profile?
- What financial accounts and products does the company already own?
- What types of service issues has the company had?

Investment Banker and Research Analyst Analyze Research Literature to Send to Client

An investment banker for a sell-side institutional firm is reviewing one of her accounts to decide what research literature she must send to her client. The client's profile suggests a conservative stance and includes significant cash on hand. The investment banker decides to send some literature about various secured fixed-income instruments. The banker creates a service request for the literature distribution and assigns it to a research analyst at her firm.

The research analyst receives a service request to send literature to a client. The analyst determines the literature to send to the client. He then creates a new email, attaches the required literature, and sends it to the client.

In this scenario, users are bankers and research analysts. They enter information in Siebel Finance to:

- Add new investors
- Display an investor organizational chart
- Add investor holdings
- Add coverage team members and track coverage roles
- Display a list of transactions or holdings by investor

Process of Managing Companies

This topic details sample tasks often performed by administrators and end-users when managing companies. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage companies:

- *Setting Up Values for Companies*
- *Deleting Company Information*
- *Managing Competitor Information*
- *Verifying Coverage Team Members*
- *Managing the Custom-Defined Relationship Types LOV*
- *Generating Company Hierarchies for Data Aggregation*

End-User Procedures

The following list shows tasks end users typically perform when managing companies:

- *Adding Companies and Investors (End User)*
- *Viewing Company Hierarchies in Roll-Up Views (End User)*
- *Creating Company Assessments (End User)*
- *Adding Company Applications (End User)*
- *Adding Company Service Requests (End User)*
- *Managing Company Coverage Teams (End User)*
- *Viewing Company Summaries (End User)*
- *Viewing Company Relationship Hierarchies (End User)*

Setting Up Values for Companies

Administrators can create new industries and territories so that the appropriate selections are available to end users when they add companies.

When a company is added to Siebel Finance, the end user adding the company is responsible for indicating the industry to which the company belongs. Administrators are responsible for creating the industries that appear to end users.

Adding Industries

Use the following procedure to add an industry.

To add an industry

1. Navigate to the Administration - Data screen, then the Industries view.
2. In the Industries list, add a record, and complete the necessary fields described in the following table.

Field	Description
Language Code	Primary language of the classification used.
SIC Code	Standard Industry Classification code as defined by the U.S. Department of Commerce.
Type	The classification used to describe the industry.

Companies are often associated with a territory. Administrators can create the territories that appear in the Territory field when end users add a company to Siebel Finance.

Adding Territories

Use the following procedure to add a territory.

To add a territory

1. Navigate to the Administration - Assignment screen, then the Territories view.
2. In the Territory List list, add a record, and complete the necessary fields.

Deleting Company Information

Deleting a company completely removes the company, as well as all activities related to the company, from Siebel CRM. Only delete a company record if you are certain that the company is no longer active. If end users are unsure whether or not a company is still active (and therefore must not be deleted), they have the option of removing themselves from the company team instead of deleting the record.

As the Siebel administrator, you can make a company unavailable to all other users. First, you can assign yourself as the primary team member. Second, you remove all other employees from the company's team.

To make a company unavailable to all other users

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Company list, drill down on the Name link.
3. In the Company Team dialog box, locate the administrator, and click in the Primary field.

4. In the Company Team dialog box, delete all other coverage team members and click OK.
   Only those users with access to the All Companies and All Companies Across Organizations views are able to see this company.

Managing Competitor Information

Effective sales and marketing requires that your employees have up-to-date and consistent information about the competition and their products. This topic describes how to administer information about competitors and competitive products within the Companies screen.

To indicate that a company is a competitor

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Company list, add or select a company.
3. In the Company form, click the show more button.
4. Select the Competitor check box to add the company to the Competitor's list.
   The company appears in the Competitor's list. The Competitor's list is available in the Competitors screen and related screens, such as Opportunities.

Note: Nonadministrators can specify that a company is a competitor by selecting Competitor from the Type drop-down list. However, selecting Competitor from the Type drop-down list does not add the company to the Competitor's list as seen on the Competitor's screen, or in the Pick Competitors dialog box, which is accessible on related screens, such as Opportunities.

When a company has been indicated as a competitor, you might want to add document files of comparative and competitive literature. For more information, see the chapter on literature administration in *Siebel Applications Administration Guide* .

Removing Records from the Competitors List

You cannot delete records that have been added to the Competitors list, since deleting them would also remove them from related screens, like Opportunities. For example, a company might have been a competitor for an opportunity last month. Even if the company is no longer a competitor, the competitor record must remain as part of the history of the opportunity.

If you no longer want a record to appear in the Competitor's list, deselect the Competitor check box. This removes the record from the Competitors screen without affecting other screens.

Verifying Coverage Team Members

If you are logged on as a Siebel administrator, you can search for companies that do not have any coverage team members.

Managers can add or delete the members of a company's coverage team if they are the existing primary team member, or the primary team member is one of their direct reports. If you are logged in as an administrator, you can change the

primary team designate for any company in the Company Administration view. (Navigate to the Companies screen, then the Companies Administration view.)

Note: In Siebel Financial Services, the terms sales team and account team are equivalent to coverage team.

The procedures that follow involve making selections in the Account Team field. If the Account Team field does not appear in your installation, you might reveal it using the Columns Displayed dialog box.

Note: Usually, Assignment Manager resolves problems with coverage teams and owner assignment automatically. For more information on Assignment Manager, see *Siebel Assignment Manager Administration Guide* .

Searching for a Company without Coverage Team Members

Use the following procedure to search for a company without coverage team members.

To search for a company without any coverage team members

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Companies list, define a new query where the Name field is:

   ```
   count(

   ) = 0
   ```

3. Execute the query.

   The query returns a list of all companies that do not have any coverage team members.

Adding and Deleting Members of the Coverage Team for a Company

Use the following procedure to add or delete members of the coverage team for a company.

To add or delete members of the coverage team for a company

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Companies list, select a company, and click the More Info view tab.
3. In the Account Team field, select an employee in the Coverage Team dialog box, and click Add or Remove.

Changing the Primary Coverage Team Member for a Company

Use the following procedure to change the primary coverage team member for a company.

To change the primary coverage team member for a company

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Companies list, select a company, and click the More Info view tab.

3. In the Account Team field, select the Primary field for the new primary coverage team member.

Managing the Custom-Defined Relationship Types LOV

If you are logged in as the Siebel administrator, you can create and maintain a list of predefined custom-defined relationship types. A default list of values is provided with the application. These relationship types appear in the drop-down LOV for the Type field found on the Relationship Hierarchy views, in the Party Relationship applet.

To add a custom-defined relationship type

1. Navigate to the Administration - Data screen, then the List of Values view.
2. In the List of Values list, create a New Query where Type equals PARTY_RELATIONSHIP_TYPE.

   At least six records will be returned, showing the existing list of values for custom-defined relationship type.
3. In the List of Values list, add a record, and complete the necessary fields described in the following table.

Field	Comments
Active	Determines whether the value is displayed to the end user in the Relationship drop-down list.
Display Value	Value as displayed in the Relationship drop-down list.
Language Independent Code	Code used internally by the Siebel application.
Language Name	Language used for the list of values Display Value field.
Order	Numerical order in which a value is displayed within the Relationship drop-down list.
Parent LIC	Language-independent code of a parent list of values. It is used in hierarchical list of values.
Translate	When checked, indicates that the list of values is part of a multilingual list of values (MLOV).
Type	The type of list of values. For this procedure, select PARTY_RELATIONSHIP_TYPE.

Note: You cannot delete LOV table entries. Use the Active check box to deactivate an LOV entry and thereby remove it from the Relationship drop-down list.

Generating Company Hierarchies for Data Aggregation

Data aggregation is available by using the Roll-up views, providing the administrator defined one or more hierarchies. The application administrator typically defines a default hierarchy by associating accounts with one another using the parent field on a company form, or the subaccount view for child accounts. Administrators can define Company hierarchies to display aggregated data across organizational structures, such as the activities, opportunities, contacts, and coverage teams. For example, the top node of the hierarchy contains activities for the organization, the subsidiaries below the organization, the departments at the subsidiaries, and contacts working at any level of the tree. As the end users move up and down the tree, they see more or less data rolled up to the selected level.

By default, only companies that are part of a relationship hierarchy can display roll-up data. You can modify the application to display roll-up data for companies which are not part of a hierarchy.

To configure display of roll-up data for companies not in a hierarchy

- Using Siebel Tools, set the DynHierachry user property of the Dynamic Hierarchy Direct Relationship business component to LoadAllAccounts

For more information on setting user properties, see *Configuring Siebel Business Applications* .

Siebel Global Accounts is the module that provides this aggregation functionality. For more on global accounts, see *Siebel Applications Administration Guide* .

The application administrator can define two types of hierarchies for data aggregation:

- Default hierarchy for all end users, see *Default Company Hierarchies*
- Specific hierarchies that are used only by certain end users, see *Dynamic Company Hierarchies*

Default Company Hierarchies

The application administrator sets up a default company hierarchy one time, during the initial application setup. The default hierarchy is available to all end users who are not tied to a specific hierarchy, and who have been granted view access to the companies represented in the hierarchy. It is the administrator's responsibility to give end users access to Company views. For more information, see *Siebel Applications Administration Guide* .

When new companies are added, they are automatically added to the default hierarchy tree. The contacts, coverage teams, activities, and opportunities that are associated with the company are automatically displayed in the roll-up views.

In the preconfigured application, using the Generate Hierarchy button adds only parent account and child companies to the hierarchy. Any company that does not have a child or parent is not displayed in the roll-up views. Use Siebel Tools to change the DynHierarchy LoadAllAccounts user property to alter this behavior.

You can set the DynHierarchy LoadAllAccounts user property on the Dynamic Hierarchy Direct Relationship business component to N or Y. When it is set to N, only parent and children appear in the generated hierarchy. When DynHierarchy LoadAllAccounts user property is set to Y, all companies are added to the generated hierarchy. For more information on setting user properties, see *Siebel Developer's Reference* .

To generate a default company hierarchy

1. Navigate to the Companies screen, then the Global Companies Administration view.
2. In the Company Hierarchies list, click Generate Hierarchy.

   The parent-child account relationships that have been defined in your application are registered for participation in the roll-up views. This process might take some time, depending on the quantity of account records that are in your existing environment.

   When the company hierarchy has been generated, a new record appears in the Company Hierarchies list. The Hierarchy Name field of the record contains the user ID of the administrator who generated the hierarchy and the time it was generated. If it is the only hierarchy record, the Default field is automatically checked. The companies that have been added for participation in the roll-up views appear in the Company Relationships list.

   > **Note:** If no accounts are visible in the Company Relationships list, click the query button, step off the query, and click Go to refresh the view.

3. (Optional) Rename the company hierarchy and, if necessary, check the Default field.

   > **Note:** If end users are using the application when you generate a hierarchy, they must log off and log on again to see the default hierarchy in the roll-up views.

Dynamic Company Hierarchies

In some cases, users work with particular companies within a large corporation, but not with others. In these instances, some end users do not need to or must not see aggregated data across the entire corporation. An administrator can define a custom hierarchical structure across which data can be aggregated. This defined structure, called a dynamic hierarchy, can be as simple or complex as needed and offers users the ability to aggregate data across the companies they are interested in seeing.

To create a dynamic company hierarchy of selected companies

1. Navigate to the Companies screen, then the Global Companies Administration view.
2. In the Company Hierarchy list, and create a new record.
3. Scroll down to the Company Relationships list, create a new record, and select company.

   All the accounts in the Company Relationship list belong to the new account hierarchy.
4. To define parent and child relationships:

   a. Select a company in the Company Relationship list that has no parent.
   b. In the Parent field, select a parent.

      > **Note:** Only companies entered in the Company Relationships list (Step 3) are available for selection in the parent field.

5. Repeat Step 4 for all companies that have no parents.

Associating Dynamic Hierarchies with an Organization

Use the following procedure to associate the dynamic hierarchy with an organization.

To associate the dynamic hierarchy with an organization

1. Navigate to the Administration - Group screen, then the Organizations view.
2. Select the organization in the Organizations list.
3. In the organization form, select the desired hierarchy in the Account Hierarchy field.

End users can only see the hierarchy with which their current position's primary organization is tied. It is the administrator's responsibility to associate end users with positions, positions with organizations, and organizations with hierarchies. For more information, see *Siebel Applications Administration Guide* .

Adding Companies and Investors (End User)

When end users identify a possible lead, the lead can be added as a company. Users can then begin to add and track information about the company.

To add a company or investor

1. Navigate to the Companies screen, then the Companies List view.
2. In the Companies form, click the show more button, add a record, and complete the necessary fields.
3. To specify a privacy level, in the Privacy Option field select one of the following:
   - **Opt-In.** Sharing of nonpublic personal information is allowed without restrictions.
   - **Opt-Out - Affiliates.** Sharing of nonpublic personal information with affiliates is not allowed.
   - **Opt-Out - Third Party.** Sharing of nonpublic personal information with third parties is not allowed.
   - **Opt-Out - All Parties.** Sharing of nonpublic personal information with any affiliate or third party is not allowed.

     United States law requires that financial institutions disclose their privacy policies regarding the sharing of non public personal information with third parties, and fair credit reporting, that impacts the sharing of non public personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

     The Privacy Option field is for registering the privacy level requested by the company; it does not impact record visibility in any way.
4. To identify the company as an investor, check the Investor box in the Company form.

Updating Company Profiles (End User)

It is recommended that a company's profile information always be kept up to date. The information in a company's profile is used throughout Siebel Finance to make decisions about and manage company records. For example, in the Commercial Loans screen, a company's profile information automatically appears in the Borrower Detail view.

To update a company profile

1. Navigate to the Companies screen, then Companies List view.

2. In the Companies list, drill down on the desired company.
3. Click the Client Profile view tab.
4. In the Client Profile form, select the link to one of the following profile areas to update:
    - Business
    - Financial
    - Investors
    - Management
    - Market Statistics
    - Transactions
5. In the Profile form, update the information as needed.

Viewing Company Hierarchies in Roll-Up Views (End User)

End users can review the company and its parent organization, subsidiaries, contacts, opportunities and relationships to other entities using the graphical relationship hierarchy tree control. This control is available in the roll-up views. By drilling down on hypertext links on the hierarchy tree, end users can navigate to related views.

> **Note:** If the company has not been added to a hierarchy tied to the user's position's organization (either default hierarchy or dynamic hierarchy), the hierarchy tree is not visible to the end user. The following message appears: “The selected record is not included as part of your defined hierarchy. If you feel this is in error, please contact your system administrator." The administrator is responsible for associating positions with organizations and an organization with a hierarchy.

The Activities-Roll-up view shows all of the activities associated with the selected company and its children. End users can apply filters to the list to find specific activity records and save the filtered list.

> **Note:** If a company is not associated with any other organizations through the relationship hierarchy, then the roll-up views will not contain any data. A company must have a parent organization, or have children organizations, in order to display roll-up data.

To view aggregated activities for a company

1. Navigate to the Companies screen, then the Companies List view.
2. Drill down on the desired company, and click the Activities-Roll-up view tab.

    The associated hierarchy appears on screen. All activities associated with the company and all of its children appear in the Activities-Roll-up list.

    In the Activities-Roll-up List, you can:

    - Drill down on an activity type to navigate to the Activities screen, then the Attachments view.
    - Drill down on a company name to navigate to the Companies screen, then the Contacts view.

> **Note:** If you create an activity in the Activities screen and do not set the Company field, the activity will not appear in the Activities-Roll-up list.

Viewing the Aggregated Coverage Team for a Company

Use the following procedure to view the aggregated coverage team for a company.

To view the aggregated coverage team for a company

1. Navigate to the Companies screen, then the Companies List view.
2. Drill down on a company, and click the Coverage Team-Roll-up view tab.

   The associated hierarchy appears on screen. All coverage team members associated with the company and all of its subsidiaries appear in the Coverage Team-Roll-up list.

   In the Coverage Team-Roll-up list, you can:

   - Drill down on a last name to navigate to the Employees screen.
   - Drill down on an email address to open a blank email message addressed to the team member who has that address.

Viewing the Aggregated Opportunities for a Company

Use the following procedure to view aggregated opportunities for a company.

To view aggregated opportunities for a company

1. Navigate to the Companies screen, then the Companies List view.
2. Drill down on a company, and click the Opportunities-Roll-up view tab.

   The associated hierarchy appears on screen. All opportunities associated with the company and all of its children appear in the Opportunities-Roll-up list.

   In the Opportunities-Roll-up list, you can:

   - Drill down on an opportunity name to navigate to the Opportunities screen.
   - Drill down on a company name to navigate to the Companies screen, then the Contacts view.

Viewing an Aggregated List of Contacts for a Company

Use the following procedure to view an aggregated list of contacts for a company.

To view an aggregated list of contacts for a company

1. Navigate to the Companies screen, then the Companies List view.
2. Drill down on a company, and click the Contact-Roll-up view tab.

The associated hierarchy appears on screen. All contacts associated with the company and all of its children appear in the Contacts-Roll-up list.

In the Contacts-Roll-up list, you can:

- Drill down on a last name to navigate to the Contacts screen.
- Drill down on a company to navigate to the Companies screen, then the Contacts view.
- Drill down on an email address to open a blank email message addressed to the contact who has that address.

Creating Company Assessments (End User)

An assessment is a set of attributes used to assess the business potential or credit worthiness of a company. Company assessments can be used to compare companies to each other or against a model, or to learn about companies and sales situations. End users complete the company assessment by selecting the appropriate values for the different attributes.

To perform a company assessment

1. Navigate to the Companies screen, then the Companies List view.
2. In the Companies list, drill down on the company for which the assessment is being performed.
3. Click the Assessments view tab, and create a new record.
4. In the Template Name field, select the appropriate template.
   Attribute records are automatically generated in the Assessment Attributes list.
5. In the Assessment Attributes list, make a selection in the Value field for each attribute.

Note: Administrators must create the assessment templates. See *Siebel Applications Administration Guide* for more information on how to create assessment templates.

Adding Company Applications (End User)

Applications are used for companies that want to apply for offered services or products. For example, a small business wants to apply for a business checking account. The end user handling the inquiry finds the company in the All Companies view, navigates to the Applications view, and creates an application record for this business checking account application.

To associate an application with a company

1. Navigate to the Companies screen, then the Companies List view.
2. In the Companies list, drill down on the company to associate with an application.
3. Click the Applications view tab, create a new record, and complete the necessary fields.

Note: Drill down on the Application Name link to enter more detailed application information.

Adding Company Service Requests (End User)

A service request is a request from a company for information or assistance with a problem related to purchased products or services. When a customer calls about an existing service request, end users can find the service request and give status information to the caller in several ways. They can:

- Review the service request information
- Create an activity to record the customer's call
- Update the service request with additional information from the customer
- Resolve the service request
- Assign the service request
- Transfer the caller to another service representative

If a call requires that an end user create a new service request, she can create one. Siebel Finance automatically assigns a unique service request (SR) number to track the new service request throughout Siebel CRM.

To add a service request associated with a company

1. Navigate to the Companies screen, then the Companies List view.
2. From the Show drop-down list, select All Companies.
3. In the Companies list, drill down on the desired company.
4. Click the Service Requests view tab, create a new record, and complete the necessary fields.
   The application automatically assigns a service request number (SR#).

Managing Company Coverage Teams (End User)

A coverage team is the group of employees that are assigned to manage the relationship with a given company. The coverage team for a company is defined as all users who have access to the company in the My Companies view.

> **Note:** Similar coverage team functionality is also available for contacts. You can use the Contact Coverage Team view (Navigate to the Contacts screen, then the Coverage Team view) to manage the contact coverage team.

End users can use the company coverage team functionality available in Siebel Finance to:

- Record and display employees covering a company within a single company record
- Specify and review the nature of the employee's relationship with each covered company, defined as the Coverage Role and Attributes list

To add a member to a coverage team

1. Navigate to the Companies screen, then the Companies List view.
2. In the Companies list, drill down on the desired company.
3. Click the Coverage Team view tab, create a new record, and select an employee.
4. If known, select the employee's coverage role using the drop-down list in the Coverage Role field.

> **Note:** The Siebel administrator maintains the Coverage Role LOV in the List of Values screen under the Type field value type FINS_COVERAGE_ROLE_TYPE. Navigate to the Administration - Data screen, then the List of Values view, to access the List of Values screen.

5. If desired, scroll down to the Categories and Securities view tabs and select values defining the coverage relationship between the employee and the company; you can select one or more attributes.
   The application adds the employee to the coverage team with a defined relationship. The company will appear in the employee's My Companies view.

End users can create coverage team activities. For more information, see *Viewing Company Coverage Team Activities*.

Viewing Company Summaries (End User)

The Company Summary view provides a comprehensive view of a company in an editable format. This view displays basic company information, financial accounts, call reports, logged alerts, and contacts associated with a company.

To view company summary information

1. Navigate to the Companies screen, then the Companies List view.
2. In the Companies list, drill down on the desired company.
3. Click the Summary view tab.

For more information on editing summary view information, see *Configuring Summary Views*.

Viewing Company Relationship Hierarchies (End User)

End users use the Relationship Hierarchy view to identify and capture key relationships for a company. This view features a graphical tree that provides a visual representation of a company's relationships. The tree shows the natural hierarchy of a company's parent-child relationships to entities such as companies, subsidiaries, divisions, contacts, and coverage relationships with employees, as well as custom-defined relationships.

Custom-defined relationships are dynamic associations between the company and any contact, organization, household, or employee. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

> **Note:** The Relationship Hierarchy view is also available on the Contacts, Employee (read only) and Households screens. For more information, see *Viewing Contact Relationship Hierarchies (End User)* and *Using the Household Relationship Hierarchy*.

To establish a natural parent-subsidiary relationship between two companies

1. Navigate to the Companies screen, then the Companies List view.
2. In the Companies list, drill down on the company to be established as the subsidiary.
3. Click the More Info view tab.

4. In the Parent field, select the parent company.
5. Repeat Step 2 through Step 4 to set up companies, subsidiaries, branches, and departments as needed for your deployment.
6. Click the Relationship Hierarchy view tab.

   The new parent-subsidiary relationship is shown in the Relationship Hierarchy explorer in the lower part of the screen.

Creating a Custom-Defined Relationship

Use the following procedure to create a custom-defined relationship.

To create a custom-defined relationship

1. Navigate to the Companies screen, then the Companies List view.
2. In the Companies list, drill down on the company for which you want to create a custom-defined relationship.
3. Click the Relationship Hierarchy view tab.
4. In the Party Relationship list, add a record, and complete the necessary fields described in the following table.

Field	Comments
Relationship	Categorizes the relationship between the company and another entity. Field has an LOV for custom-defined Relationship values. Predefined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney. This LOV can be modified by the Siebel administrator. For more information, see *Managing the Custom-Defined Relationship Types LOV*.
Start Date End Date	If the custom-defined relationship falls: o Between the Start and End Dates, the custom-defined relationship appears in the tree. o Outside the range, the custom-defined relationship does not appear to the user. The user can enter a start or end date, or both.
Type	Use this field to determine the type of entity with which you wish to establish a relationship. Defaults to Contact. Other values include Household, Organization, and Employee.
Value	The value in this field is based on the Type field. For example, if Type equals Contact, then clicking the select button in the Value field displays the Select Contact dialog box.

The newly defined relationship appears in the Relationship Hierarchy explorer.

Displaying Lists of Investor Transactions or Holdings (End User)

End users can view lists of transactions associated with an investor.

To display a list of transactions by investor

1. Navigate to the Companies screen, then Companies List view.
2. In the Companies list, drill down on the investor for which you want to display transactions.
3. Click the Investor Profile view tab.
4. Scroll down to the All Transactions as Investor list to review the transaction history.

Displaying a List of Holdings by Investor

Use the following procedure to display a list of holdings by investor.

To display a list of holdings by investor

1. Navigate to the Companies screen, then Companies List view.
2. In the Companies list, drill down on the investor for which you want to display holdings.
3. Click the External Holdings view tab.

End users can also enter holdings information in the External Holdings view.

About Managing Oracle FLEXCUBE Universal Banking Companies

Corporate customers in Oracle FLEXCUBE Universal Banking are maintained as Companies in Siebel Finance. Oracle FLEXCUBE Universal Banking attributes and entities are displayed in views such as:

- Universal More Info
- Universal Summary View
- Universal Contracts View
- Company - Limit View
- Company - Mandate View

The following operations can be performed in real-time to synchronize accounts between Siebel Finance and Oracle FLEXCUBE Universal Banking:

- Companies are created in Siebel Finance when a corporate customer is created in Oracle FLEXCUBE Universal Banking.
- A Company record is updated in Siebel Finance when a particular corporate customer is updated in Oracle FLEXCUBE Universal Banking and conversely.

- Get the latest information for a Company from Oracle FLEXCUBE Universal Banking using the Refresh button available on the Universal More info and Universal Summary view.
- Oracle FLEXCUBE Universal Banking can query for existing Company or Prospect information from Siebel Finance.
- The Summary view can be used to view a Company's relationship with other entities.

CAUTION: This topic assumes you have renamed Siebel Account objects to Companies. By default, Siebel Finance installs using the term Accounts. For more information on renaming Siebel Account objects, see *Siebel Database Upgrade Guide* .

Company - Contracts View

Company-Contracts can be of the following three types:

- Letter of Credit (LC)
- Bills and Collections (BC)
- Guarantees

A Company can be associated with one or more Contracts, but a Contract can be associated with only one Company. Contracts are read-only in Siebel Finance.

Users can view Contracts for a particular Customer using Company - Contracts List View.

For more information on contracts, see *Managing Financial Contracts*.

Company - Mandates View

Mandates are customer agreements for direct debits. These agreements are maintained by the bank on behalf of customers who participate as creditors or debtor in a direct debit transaction. A customer can have multiple agreements.

The following are the important mandate attributes:

- Creditor Identification is required.
- Selecting customer identification checkbox is mandatory for processing incoming and outgoing transactions.
- A direct debit agreement is required.

For the product and customer combination, you must indicate if a direct debit agreement is required for processing incoming and outgoing transactions. Unlike the customer agreement, which is used to validate the product and customer involved in a transaction, a direct debit agreement exists between the customer and the counter party participating in a transaction.

Companies can be associated with one or more mandates. Mandates are read-only in Siebel Finance.

Users can view mandates for a Company using the Account - Mandates List view.

Company - Limits View

A Limit is the maximum amount that a customer or group of customers can use in a financial transaction. Limit tracking against a customer, or a group of customers, is done using a liability number.

Every customer of a bank who enjoys credit facilities is assigned or linked to a liability code category. Several customers can be linked to the same liability code. Liability linkage is either:

- Single liability linked to multiple customers, or
- Single liability linked to only one customer

Liability attributes include:

- **Utilization Amount.** This field provides the utilized amount for that liability ID at any point in time.
- **Overall Limit.** The overall limit amount for a liability.
- **Line Code.** The line code that the liability ID is associated with. You can allocate credit limits for the line-liability combination. The customers who fall under this liability code can use credit facilities under this credit line. By linking a credit line to a liability code, the customer is also linked to the credit line. This is true because a liability code has been assigned to every credit seeking customer and the credit facilities granted to the customer are defined and tracked against this code.

Companies can be associated with only one limit or liability. One liability can have multiple line items as child entities. Limits are read-only in Siebel Finance. Users can view limits and line items for a company using the Company - Limits view.

Viewing Company and Signatories Information

The Universal More Info view contains additional information for the Universal Customer - Company view. This information is read-only in Siebel Finance. Records can be updated in Oracle FLEXCUBE Universal Banking and an update request is sent to Siebel Finance.

The Universal More Info view also includes Company Signatories and Directors information, which are not stored in Siebel Finance. Information is displayed using the Virtual Business Component (VBC).

To view the company and signatories information

1. Navigate to the Company screen, then Company List view.
2. In the Company list, drill down on the Company.
3. Click the Universal Summary view tab.

Refreshing Company and Signatories Information

Use the following procedure to refresh company signatories information.

To refresh company and signatories information

1. Navigate to the Company screen, then Company List view.
2. In the Company list, drill down on the Company.
3. Click the Universal Summary view tab, and then the Refresh button.

Company - Mandate View

Users can view the list of mandates associated with a company using the Company Mandates view.

To view the account mandates information

1. Navigate to the Company screen, then Company List view.
2. In the Company list, drill down on the Company.
3. Click the Mandates tab.

Company - Limits View

Users can view the limit and line items associated with a company using the Company Limits view.

The following limit related tasks can be performed:

- View company limit information
- View company limit line items information
- Get the latest company limit information
- Get the latest company line items information

Viewing Company Limit Information

Use the following procedure to view the company limit information.

To view the company limit information

1. Navigate to the Company screen, then the Company List view.
2. In the Accounts list, drill down on the Company.
3. Click the Limits tab.

Viewing Company Limit Line Items

Use the following procedure to view the company limit line items.

To view the company limit line items

1. Navigate to the Company screen, then Company List view.
2. In the Company list, drill down on the Company.
3. Click the Limits tab.

Viewing Company Limit Information

Use the following procedure to view the company limit information.

To view company limit information

1. Navigate to the Company screen, then Company List view.

2. In the Company list, drill down on the Company.
3. Click the Limits tab, and then select a line item.
4. Click the Universal More Info view tab, and then click the Refresh button, located on the More Info view tab.

Refreshing Company Line Limit Details

Use the following procedure to refresh company line limit details.

To refresh company line limit details

1. Navigate to the Company screen, then Company List view.
2. In the Company list, drill down on the Company.
3. Click the Limits view tab, and then select a line item.
4. From the Limit Child List, click the Get Details button.

6 Managing Households

Managing Households

This chapter describes how to manage households. It includes the following topics:

- *About Managing Households*
- *Scenario for Managing Households*
- *Process of Managing Households*
- *Adding Households*
- *Setting the Household Privacy Option*
- *Associating Contacts with Households*
- *Viewing Household Summaries*
- *Using the Household Relationship Hierarchy*
- *Viewing and Evaluating Household Portfolios*

About Managing Households

A *household* is a group of contacts generally sharing a common link or association. Households provide valuable segmentation information on the household as a whole, as well as a summary of information about the household member contacts. Users can use the Households screen for identifying and capturing demographic information about a household. They can also use the Households screen to review customer's financial accounts, products, and contact information associated with that household. This information allows them to assess customers' data.

> **CAUTION:** This chapter assumes you have renamed Siebel Account objects to Companies. By default, Siebel Finance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see *Siebel Database Upgrade Guide* .

Grouping all of a customer's accounts by household allows a service provider to identify a client's real value to the organization and seek opportunities to cross-sell and up-sell additional products and services to them, such as homeowners insurance and loans for children's education. In addition, the ability to view all of a customer's financial accounts and related portfolio information by household allows an organization to view the household's overall financial position.

By following the procedures described in this chapter, users can enter, manage, and review information about household members (contacts), accounts, policies, underwriting reports, claims, opportunities, activities, service requests, and relationship hierarchies.

> **Note:** Many of the views are read-only, because they provide a summary of information about household contacts. The only editable views are Contacts and Relationship Hierarchy.

The Households screen and associated views that appear in Siebel Finance share much of the functionality found in Siebel Business Applications. This chapter focuses on the household functionality that is unique to Siebel Finance. For more information on basic household functionality, see *Siebel Applications Administration Guide* .

Scenario for Managing Households

The following business scenario contains sample tasks performed by a sales representative; it covers insurance, healthcare, securities, and banking businesses. Your company might follow a different workflow according to its business requirements.

Household information supports sales and service decisions for segmentation and cross-selling. It also provides background information for the finance and insurance industries about a household and all of its contacts.

A sales representative uses the Household screen for identifying and capturing demographic and relationship information about the household, and for reviewing accounts and products associated with that household. From the Households screen, the sales representative creates a new household for a new bank customer. He then adds contacts to the household.

Some weeks later, the sales representative wants to review household information. He navigates to the My Households view and then selects the Summary view tab to review lists of contacts and service requests associated with that household. Next, using the Relationship Hierarchy view, the sales representative reviews the various parties related to the household.

> **Note:** In the wealth management industry, a relationship manager, retail broker, or wealth manager has access to view the household's aggregated holdings within their financial accounts, the performance on these accounts, cash flows expected for the household for a specified period, and the household's current versus model portfolio allocations by sector and by asset class. For more information, see *Viewing and Evaluating Household Portfolios*.

In this scenario, end users are the sales representatives or relationship managers who manage household information in the field. They enter and review information to:

- Add a household
- Add a contact to a household
- View household summary information
- View household relationships
- View household financial account, performance, cash flow, and portfolio allocation details

Process of Managing Households

This topic details sample tasks often performed by end-users when managing households. Your company might follow a different process according to its business requirements.

- *Adding Households*
- *Setting the Household Privacy Option*
- *Associating Contacts with Households*

- *Viewing Household Summaries*
- *Using the Household Relationship Hierarchy*
- *Viewing and Evaluating Household Portfolios*

Adding Households

End users can collect and manage information about a customer's household. Households are added from the Households screen. For detailed information on how to add a household see *Siebel Applications Administration Guide* .

Setting the Household Privacy Option

United States law requires that financial institutions disclose their privacy policies regarding the sharing of nonpublic personal information with third parties, and fair credit reporting, that impacts the sharing of nonpublic personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

The Privacy Option field is for registering the privacy level requested by the household; it does not impact record visibility in any way.

To set the privacy option for a household

1. Navigate to the Households screen, then the List view.
2. To specify a privacy level, scroll down to the Privacy Option field and select one of the following:
    - **Opt-In.** Sharing of nonpublic personal information is allowed without restrictions.
    - **Opt-Out - Affiliates.** Sharing of nonpublic personal information with affiliates is not allowed.
    - **Opt-Out - Third Party.** Sharing of nonpublic personal information with third parties is not allowed.
    - **Opt-Out - All Parties.** Sharing of nonpublic personal information with any affiliate or third party is not allowed.

Associating Contacts with Households

Contacts are persons associated with a household. End users can specify one person in the household as the head of household and then identify the others as spouse, child, or dependent parent.

To add a contact to a household

1. Navigate to the Households screen, then the List view.
2. In the Households list, drill down on the household to which the contacts will be added.
3. Click the Contacts view tab.
4. In the Contacts list, click Add, and do one of the following:
    - Select an existing contact and click OK.

- Perform a query to choose an existing contact.
- Select New to add a new contact.

  The contact is associated with the household.

Note: In the Households screen, a contact's address is his or her residential or personal address. In the Contact's screen, a contact's address is his or her work address. Household addresses can only be selected from among residential addresses.

Viewing Household Summaries

The Household Summary view provides a comprehensive view of the household's relationship with an end user's organization in an editable format. This view displays basic information about the household, contacts, financial accounts, and past or pending service requests.

To view household summary information

1. Navigate to the Households screen, then the List view.
2. In the Households list, drill down on the household, and click the Summary view tab.

Using the Household Relationship Hierarchy

End users use the Household Relationship Hierarchy view to identify and capture key relationships for a household. This view features a graphical tree that provides a visual representation of a household's relationships, which includes its natural relationships to the household contacts as well as custom-defined, dynamic relationships.

Users can create custom-defined relationships between a household and any contact or organization. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

Note: The Relationship Hierarchy view is also available on the Contacts and Companies screens. For more information, see *Viewing Contact Relationship Hierarchies (End User)* and *Viewing Company Relationship Hierarchies (End User)*.

To create a custom-defined relationship

1. Navigate to the Households screen, then the List view.
2. In the Households list, drill down on the household for which you wish to define relationships.
3. Click the Relationship Hierarchy view tab, and in the Party Relationship list, add a record.
4. Complete the necessary fields described in the following table.

Field	Comments
Relationship	The value in this field categorizes the relationship between the household and the other entity. The field has an LOV for custom-defined Relationship values. Predefined values include

Field	Comments
	Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney. This LOV can be modified by the Siebel administrator. For more information, see *Configuring Lists of Values*.
Type	The value in this field determines the type of entity with which you wish to establish a relationship. Defaults to Contact. Other values include Household, Organization, and Employee.
Value	The value in this field is based on the Type field. For example, if Type equals Contact, then clicking the select button in Value field displays the Select Contact dialog box.

The newly defined relationship appears in the Relationship Hierarchy explorer.

Viewing and Evaluating Household Portfolios

End users can use the Financial Accounts view tab to view a household's portfolio information from a number of different perspectives:

- **Financial Accounts list.** Displays financial accounts associated with contacts in the selected household.
- **Aggregated Holdings List.** Displays holdings within the selected accounts by asset class, such as securities, mutual funds, or bonds.
- **Class Allocation List.** Displays a comparison of the selected account holdings against a portfolio model.
- **Sector Allocation List.** Displays the selected account holdings by sector, allowing the user to view the degree of portfolio diversification.
- **Cash Flow List.** Displays future cash flows for the selected financial accounts. allowing users to estimate the amount of cash that might be available for future investments.
- **Performance List.** Displays how the selected accounts have performed over time.

Note: These views are virtual business components and must be configured before they can be used. For more information, see *Setting Up Household Financial Accounts Virtual Business Components*.

Selecting a Financial Account Associated with a Household

Use the following procedure to select a financial account associated with a household.

To select a financial account associated with a household

1. Navigate to the Households screen, and then the List view.
2. In the Households list, drill down on the desired household, and click the Financial Accounts view tab.
3. In the Financial Accounts list, select the Aggregation Select field for the accounts you want to select.

Note: You can also click Select All to select all accounts, or click Select None to clear all accounts.

Viewing Aggregated Holdings for a Financial Account

Use the following procedure to view aggregated holdings for a financial account.

To view aggregated holdings for a financial account

1. Select the financial accounts by checking the Aggregation Select field of the desired accounts. (See *Selecting a Financial Account Associated with a Household*.)
2. Scroll down and click the Aggregated Holdings subview tab.
3. Scroll up to the Financial Accounts list, and click Generate Holdings.

   The Aggregated Holdings list appears, displaying all holdings in the selected account by asset class, such as securities, mutual funds, or bonds. Selecting a specific asset class in the Aggregated Holdings displays the individual positions in the Holdings subview.

Comparing Account Holdings Against a Portfolio Model

Use the following procedure to compare account holdings against a portfolio model.

To compare account holdings against a portfolio model

1. Select the financial accounts by checking the Aggregation Select field of the desired accounts. (See *Selecting a Financial Account Associated with a Household*.)
2. Scroll down and click the Class Allocation subview tab.
3. Scroll up to the Financial Accounts list, select a portfolio model from the drop-down list, and click Go.

   The Class Allocation list and model and actual holdings charts appear.

Viewing Selected Account Holdings by Sector

Use the following procedure to view the selected account holdings by sector.

To view the selected account holdings by sector

1. Select the financial accounts by checking the Aggregation Select field of the desired accounts. (See *Selecting a Financial Account Associated with a Household*.)
2. Scroll down and click the Sector Allocation subview tab.
3. Scroll up to the Financial Accounts list, select a sector from the drop-down list and, click Go.

   The Sector Allocation list appears, displaying the account holdings by sector, allowing the user to view the degree of portfolio diversification versus the selected model portfolio.

Viewing Expected Future Cash Flows for Selected Accounts

Use the following procedure to view expected cash flows for selected accounts.

To view expected future cash flows for selected accounts

1. Select the financial accounts by checking the Aggregation Select field of the desired accounts. (See *Selecting a Financial Account Associated with a Household*.)
2. Scroll down and click the Cash Flow subview tab.
3. Scroll up to the Financial Accounts list, and click Generate Cash Flow.
4. In the period filter, select the period for which you want to view cash flows, and click Go.

   The Cash Flow subview displays an estimate of the amount of cash that might be available for future investments.

   > **Note:** In order to work, the preceding procedure requires preconfiguration. For more information, see *Setting Up Household Financial Accounts Virtual Business Components*.

Viewing Selected Accounts' Past Performance

Use the following procedure to view selected account's past performance.

To view selected accounts' past performance

1. For the desired financial accounts, check the Aggregation Select field. (See *Selecting a Financial Account Associated with a Household*.)
2. Scroll down and click the Performance subview tab.
3. Scroll up to the Financial Accounts list, and click Generate Performance.
4. In the period filter, select the period for which you wish to view an account's performance, and click Go.

   The Cash Flow list appears, displaying how the account performed over time.

   > **Note:** In order to work, the preceding procedure requires preconfiguration. For more information, see *Setting Up Household Financial Accounts Virtual Business Components*.

7 Managing Contacts

Managing Contacts

This chapter describes how to manage contacts. It includes the following topics:

- *About Managing Contacts*
- *Scenario for Adding a New Contact*
- *Process of Managing Contacts (End User)*
- *Updating or Reviewing a Contact's Holdings*
- *Updating or Reviewing a Contact's Investment Profile*
- *Managing Contact Information (End User)*
- *Creating Customer Assessments (End User)*
- *Setting the Customer Value Icon (End User)*
- *Viewing a Contact Summary (End User)*
- *Viewing Contact Relationship Hierarchies (End User)*
- *Managing Mortgages (End User)*
- *Creating Financial Plans (End User)*
- *About Managing Oracle FLEXCUBE Universal Banking Contacts*

About Managing Contacts

Contacts are entities or individuals with whom the company does business with or with whom it expects to do business with in the future. Contacts includes employees of other companies, independent consultants, vendors, or personal acquaintances. Contacts can belong to only one company, but they can be part of many opportunities, including opportunities that do not involve their companies. Within Siebel Finance, contacts are presented in a single view of the customer and your relationship with the customer.

> **CAUTION:** This chapter assumes you have renamed Siebel Account objects to Companies. By default, Siebel Finance installs using the term Accounts. For more information on renaming Siebel Account objects, see *Siebel Database Upgrade Guide* .

End users can:

- Enter and track information about contacts, which includes products bought, details of signed agreements or contracts, and products previously recommended to the customer.
- Document marketing campaigns and details of each customer's response.
- Maintain a complete history of service requests and product applications that the customer has made in the past.
- Analyze a customer's financial health as well as a customer's needs.

The Contacts screen provides an alternative view of data that is available in other screens. Many tasks that can be performed in the Contacts views can also be performed in other screens. For example, users can create activities for a contact either in the Contact Activities view, or they can go to the My Activities view to enter a new activity, and then associate it with the contact. For more information on basic contact functionality and administration, see *Siebel Applications Administration Guide* . You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Framework: Workflow Guide* .

Scenario for Adding a New Contact

This scenario features sample tasks performed by a sales representative and a private banker in the securities or banking industries. Your company might follow a different workflow according to its business requirements.

Sales Representative Adds a New Contact

At a conference, a new account representative meets a potential customer. The potential customer gives the new account representative his business card and informs her that he had recently moved to the area and is still looking for a financial institution to serve his small business and personal banking needs.

The new account representative returns to her office and enters her new acquaintance into Siebel Finance as a new contact. She can also enter his company information and associate the company with the contact. In the Relationship Hierarchy view, she can enter the relationships for this contact, including all companies he is associated with, the contact's business partners, lawyer, his family members, and other influential relationships. As the creator of this new contact record, she is automatically added to the coverage team as the primary representative for the customer. If necessary, she can also add the small business manager and other product experts to the coverage team so they can see this new contact in their My Contacts view.

As the customer is looking for personal and business services, the account representative can create separate opportunity records in Siebel Finance associated with the contact. In the opportunity records, she records the products and services the customer is interested in as well as other follow-up activities to serve the customer's financial needs.

In the scenario, end users are the new account representatives who manage company information in the field. They enter information to:

- Add a new contact and associate him/her with companies
- Use the Relationship view to enter all the contact's influential relationships
- Add other account representatives to the coverage team
- Create new opportunities associated with the contact
- Create follow-up activities and assign them to the right representatives to close the potential opportunities

Private Banker Prepares for Sales Call

A private banker is preparing for a sales call. He reviews his client’s information by answering the following questions:

- What company does this person work for?
- What is the value of this customer’s relationship?

- What is this person's financial profile?
- What financial accounts and products does the person already own? What might the person need in addition?
- What types of service issues has the person had?

Access the Contacts screen to answer all of these questions.

In the scenario, end users are private bankers in the banking industry. They enter information to:

- Add a new contact
- Create a customer value assessment
- View contact summary information
- View the results of a customer value assessment

Process of Managing Contacts (End User)

This topic details sample tasks often performed by administrators and end-users when managing contacts. Your company might follow a different process according to its business requirements. The following list shows tasks end users typically perform when managing contacts:

- *Managing Contact Information (End User)*
- *Creating Customer Assessments (End User)*
- *Setting the Customer Value Icon (End User)*
- *Viewing a Contact Summary (End User)*
- *Viewing Contact Relationship Hierarchies (End User)*
- *Managing Mortgages (End User)*
- *Creating Financial Plans (End User)*

Updating or Reviewing a Contact's Holdings

Administrators can perform various procedures to review, add, and modify contact information through the Contacts Administration views in the Finance Administration screen.

The Investment Profile view allows administrators to create contacts' profiles, such as overall objectives, financial goals, annual income, liquid net worth, experience, risk assessment, knowledge levels, and income tax bracket.

To update or review a contact's holdings

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, select a contact and drill down on the contact's name.
3. Update the contact's information as needed.
4. Click the Holdings view tab, and select a financial account.

   The Financial Accounts and Holdings lists appear; the Financial Accounts list includes all of the Contact's financial accounts at your organization.

5. Scroll down to the Holdings list, and update the information as needed.

Updating or Reviewing a Contact's Investment Profile

The Investment Profile view allows administrators to create contacts' profiles, such as overall objectives, financial goals, annual income, liquid net worth, experience, risk assessment, knowledge levels, and income tax bracket.

To update or review a contact's Investment Profile

1. Navigate to the Administration - Finance screen, and then the Contacts view.
2. In the Contacts form, query to retrieve the desired contact.
3. Update the contact's information as needed.
4. Click the Investment Profile view tab.
5. Update the contact's investment profile as needed.

Managing Contact Information (End User)

Contacts are entities or individuals with whom the company currently does business with or with whom it expects to do business with in the future. End users manage contact information by:

- Adding new contacts. See *Adding Contacts*.
- Creating contact categories and notes. See *Creating Categories for Contact Information* and *Creating Notes About Contacts*.
- Adding a contact to a literature distribution list. See *Adding Contacts to a Literature Distribution*.
- Setting a contact's access level. See *Contact Access Level*.
- Setting a contact's securities interest. See *Entering Securities Interest for Contacts*.
- Viewing a contact's transaction history. See *Viewing a Contact's Transaction History*
- Managing contact referral information. See *Managing Contact Referral Information*.

Adding Contacts

When end users meet someone in the course of business, they add a contact record for that individual to track pertinent personal information and possible potential future business.

> **Note:** The Personal Contacts List is different from the Contacts Lists because it is designed for contacts not associated with a company. Therefore, in the Personal Contacts List, adding a company to a record does not also add it to the My Contacts view, All Contacts view, and so on. End users must add business contacts in one of the Contacts List views proper. They must create, review, and manage activities for their personal contacts only in the Activities view of the Personal Contacts List view, not in the other Contacts views.

To add a contact

1. Navigate to the Contacts screen, then the Contacts List view.

2. In the Contacts form, click the show more button, add a record, and complete the necessary fields.
3. To specify a privacy level, drill down on the contact name link, scroll down to the Privacy Option field, and select one of the following:
    - **Opt-In.** Sharing of nonpublic personal information is allowed without restrictions.
    - **Opt-Out - Affiliates.** Sharing of nonpublic personal information with affiliates is not allowed.
    - **Opt-Out - Third Party.** Sharing of nonpublic personal information with third parties is not allowed.
    - **Opt-Out - All Parties.** Sharing of nonpublic personal information with any affiliate or third party is not allowed.

United States law requires that financial institutions disclose their privacy policies regarding the sharing of nonpublic personal information with third parties, and fair credit reporting, that impacts the sharing of nonpublic personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

The Privacy Option field is for registering the privacy level requested by the contact; it does not impact record visibility in any way.

Associating a Contact with a Company

Use the following procedure to associate a contact with a company.

To associate a contact with a company

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the More Info view tab.
4. In the Account Name field, select a record from the list of available companies.

   The application automatically associates the company with the contact and populates the address with the default company address information.
5. To change the address, click the select button in the Address Line field, and select an address.
6. To specify an address as the contact's primary address, click the Primary field.

   > **Note:** The primary address in the Contact Addresses dialog box appears in the address fields on the More Info form.

7. In the Time Zone field, select the contact's time zone.

Creating Categories for Contact Information

If the default Contacts list and More Info form do not contain fields to track the type of information that end users must track, they can add additional categories. A manager might have set up a list of values from which users can select.

To add a category to a contact

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts form, query for the desired contact.
3. Drill down on the Last Name link, click the Categories view tab, and create a new record.
4. In the Categories list, select a category from the list of values or create a new category.
5. Complete the necessary fields.
6. Create additional categories by repeating Step 4 through Step 5.

Creating Notes About Contacts

As end users work with contacts, they learn things they might want to remember. Often these tidbits of information are best stored as notes. Users can create notes that everyone with access to the contact record can see, or they can create notes that only they can see.

To create a note regarding a contact

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.

   Note: If the contact does not exist, add it. For more information, see *Adding Contacts*.
3. Click the Notes view tab.
4. From the link bar, select one of the following:
   - Public Notes. Notes that others can see.
   - Private Notes. Notes that only their creators can see.
5. In the Notes list, add a record and complete the necessary fields described in the following table.

   Note: You can perform a spell check in Private Notes, but not in Public Notes.

Field	Comments
Created	Automatically populates with a date and timestamp.
Type	Default value is Note. Select alternate value to categorize the type of note.
Description	Text field for the content of the note.

Adding Contacts to a Literature Distribution

The Literature Distribution view displays all the literature that has been distributed to a contact. Typically, a literature distribution record is created each time literature is emailed to a contact. For more information about the activity of distributing literature using an email message, see *Providing Literature Fulfillment by Email* in *Managing Activities*.

To distribute literature to a contact

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Literature Distribution view tab, create a new record, and complete the necessary fields.
4. In the Distribution Channel field, select a distribution channel.
5. Scroll down to the Literature list, add a record, and complete the necessary fields.

6. Repeat Step 5 for all the pieces of literature to be distributed.

Contact Access Level

Siebel Finance uses access levels to grant customers access to different levels of service, research, events, and literature. Setting a contact's access to a specific level allows that contact access and visibility to literature items that have the same or lesser access level. For more information about setting a contact's access level, see *Setting Access Levels*.

Entering Securities Interest for Contacts

End users can record a contact's securities interest. For more information about entering a contact's securities interest, see *Entering Holdings Information*.

Viewing a Contact's Transaction History

The Contacts Transaction History view allows end users to display a contact's transaction history by financial account for all the accounts held by the contact at your organization.

To view a contact's transaction history

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Transaction History view tab.

   The Transactions view appears, displaying all the financial accounts associated with the contact, and the investment transactions that took place in each account.

Managing Contact Referral Information

The Referrals view tab allows end users to enter referral information associated with contacts. Referrals are potential opportunities.

In the Referrals tab view, end users can record both referrals they give to their contacts, as well as referrals received from a contact.

To create a new contact for a referral

1. On the Contacts screen, create contacts. For more information, see *Adding Contacts*.
2. Associate those contacts with the new company. For more information, see *Associating a Contact with a Company*.
3. On Referrals view tab, select the Contact from the Pick Contact dialog box associated with this field.

Entering a Referral Received from a Contact

Use the following procedure to enter a referral received from a contact.

To enter a referral received from a contact

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Referrals view tab.
4. From the drop-down list, select Referral From This Contact.

   Note: View all referrals from the contact by selecting Referrals From This Contact in the drop-down list.

5. In the form, add a record, and complete the necessary fields described in the following table.

Field	Comments
Company	Select an existing company or create a new one. The company selected represents the potential opportunity for your organization.
Last Name	Select a contact to associate with the referral company, as selected in the Company field; if you entered a Company, the list of Contacts is restricted to those associated with the selected company.
Referred By	Select the employee who made the referral.

Creating a Referral to a Contact

Use the following procedure to create a referral to a contact.

To create a referral to a contact

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Referrals view tab.
4. Scroll down to the Referrals to This Contact list, and from the drop-down list, select Referrals To This Contact.
5. In the list, add a record, and complete the necessary fields described in the following table.

Field	Comments
Disposition	The status of the referral.
Company	Select an existing company or create a new one. The company selected represents the potential opportunity for your service provider.
Last Name	Select a contact to associate with the referral company, as selected in the Company field; if you entered a Company, the list of Contacts is restricted to those associated with the selected company.

Field	Comments
Referred By	Select the employee from your organization who made the referral.

Creating Customer Assessments (End User)

The Contacts Assessments view can help end users qualify contacts. Contact assessments are created in the Contacts Assessments view.

> **Note:** A similar assessment functionality is available for companies. For more information, see *Creating Company Assessments (End User)*.

A customer assessment evaluates a contact based on defined criteria.

Each assessment template has a group of assessment attributes that make up the different measurement points of the assessment. A Siebel administrator can create new templates and add or modify assessment attributes. For more information on assessment templates and how to define and manage them, see *Siebel Applications Administration Guide* .

To create a customer assessment

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the contact for whom the assessment will be added.
3. Click the Assessments view tab, and create a new record.
4. In the Template Name field, select the desired template.

   Assessment attributes, as defined for the template, are automatically created in the Assessment Attributes list.
5. Scroll down to the Assessment Attributes list, and where possible, select a value for each attribute by clicking the select button in the Value field.

Setting the Customer Value Icon (End User)

In addition to the customer value assessment tool described in *Creating Customer Assessments (End User)*, there is an alternative customer value measurement device in Siebel Finance.

The customer value icon is a series of five stars visible on the contact form. The number of stars activated indicates the perceived value of the contact.

To adjust the customer value stars

- From the Contacts screen, then the More Info view, adjust the value in the Tier field.

Viewing a Contact Summary (End User)

The Contact Summary view provides a comprehensive view of a contact's relationship with an end user's organization in an editable format. This view displays the customer's contact information, financial accounts, applications, alerts, campaigns targeted at the customer, and service requests and opportunities associated with the customer.

The Customer Value stars on the Contact form indicates the customer's value to the organization. For more information, see *Setting the Customer Value Icon (End User)*.

To view contact summary information

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on a contact.
3. Click the Summary view tab.

For more information on editing summary view information, see *Configuring Summary Views*.

Viewing Contact Relationship Hierarchies (End User)

A contact's relationships are those of influence. End users might have a contact who relies heavily on the opinions of others when making purchasing or other decisions. If so, they might want to keep track of the relationships between a contact having purchasing authority and those who might influence his purchasing decisions.

End users use the Contacts Relationship Hierarchy view to identify and capture key relationships for a contact. This view features a graphical tree that provides a visual representation of a contact's relationships. The tree displays both the natural hierarchy of a contact's parent-child relationships to entities such as companies and households, as well as custom-defined relationships.

Custom-defined relationships are dynamic associations between the contact and any other contact, organization, or household. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

> **Note:** The Relationship Hierarchy view is also available on the Companies and Households screens. For more information, see *Viewing Company Relationship Hierarchies (End User)* and *Using the Household Relationship Hierarchy*.

To view a contact's relationship hierarchy

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the contact for whom you want to view a relationship hierarchy.
3. Click the Relationship Hierarchy view tab.

   The Contacts Relationship Hierarchy view appears.

Defining a Relationship Between Contacts

Use the following procedure to define a relationship between contacts.

To define a relationship between contacts

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the contact for whom you want to describe relationships; if the contact does not exist, add it.

   For more information on adding contacts, see *Adding Contacts*.
3. Click the Relationship Hierarchy view tab.
4. In the Party Relationship list, add a record, and complete the necessary fields described in the following table.

Field	Comments
Relationship	Categorizes the relationship between the contacts. The field has an LOV for Custom Defined Relationship values. Predefined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney. The Siebel administrator can modify this LOV. For more information, see *Configuring Lists of Values*.
Type	Defaults to Contact. Other values include Household, Organization, and Employee.
Value	Identifies the other member of the relationship. The values are constrained by the Type field selection. For example, if Type equals Contact, then clicking the select button displays the Select Contact dialog box.

The newly defined relationship is expressed in the Relationship Hierarchy explorer.

Managing Mortgages (End User)

Using the Contacts screen, end users can perform the following mortgage-related tasks:

- Perform a mortgage needs analysis. For more information, see *Performing Mortgage Needs Analyses*.
- Make a mortgage recommendation. For more information, see *Making Mortgage Product Recommendations*.
- Perform a mortgage prequalification. For more information, see *Performing Mortgage Prequalifications*.
- Use the mortgage calculator. For more information, see *Using the Mortgage Calculator*.

Performing Mortgage Needs Analyses

End users can use the Needs Analysis Mortgage view to perform a mortgage needs analysis for a contact.

To perform a general needs analysis for a contact

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the contact.
3. Click the Needs Analysis view tab, and click the Mortgage link.
4. In the Needs Analysis form, add a record and complete the necessary fields.
5. If the values to enter are unknown:

    a. Click Script.

    The script session appears.

    b. Complete the questions as prompted.

    You can generate a recommendation after the Needs Analysis form is completed.

> **Note:** For more information about needs analysis and generating recommendations, see *Managing Financial Needs Analyses*.

Making Mortgage Product Recommendations

End users can use the Product Recommendation view to recommend mortgage products based on the loan term that a customer specifies. This view also displays the mortgage monthly payments, detail fees, interest rate, and points for each recommended mortgage product.

> **CAUTION:** All Siebel Finance calculators described provide results intended for comparison purposes only; the accuracy of the results is not guaranteed. Rounding or the mathematical formula used might account for any differences from the expected results. Modifying the formula used to perform calculations requires administrative responsibilities.

To recommend mortgage products for which a customer qualifies

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Product Recommendation view tab, and select Calculator Detail from the drop-down list.
4. In the Calculator Detail form, add a record, and complete the necessary fields.

    The monthly payment is automatically calculated for the request loan terms.
5. Click Recommend.

    All the mortgage products that have the same loan term as that set in the Calculator form, appear in the Recommendations list.

6. In the Recommendations list, select a mortgage product.

   The Rate/Points list displays the loan rate and points associated with the product, while the Fees list displays the fees associated with the product.

Performing Mortgage Prequalifications

End users can use the Mortgage Pre-Qualification view to prequalify mortgage prospects before starting the application process.

To perform a mortgage prequalification

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Mortgage Pre-Qualification view tab, add a record, and complete the necessary fields.

   The Pre-Qualification Output, such as purchase price, loan amount, and closing cost, is automatically calculated based on the values in the Prequalification Attributes fields.
4. To see the calculation results, step off or save the record.

Using the Mortgage Calculator

Loan officers, loan originators, and other financial representatives can use the Siebel Finance Mortgage Calculator to calculate and compare the following amounts for customers:

- Early Payoff, which calculates the new monthly payment amounts that are required to pay off a loan in a specified amount of time prior to the original mature date
- Loan Amount, which calculates the amount of money a customer can borrow, given a loan's monthly payment, interest rate, loan term, and down payment
- Loan Comparison, which compares different types of mortgage loans (ARM versus Fixed Rate) from which the customer can choose one
- Monthly Payment, which calculates a customer's monthly payment, given the loan amount, interest rate, loan term, property tax, and insurance payment
- Refinance Breakeven, which calculates monthly savings and costs associated with refinancing an existing loan

CAUTION: All Siebel Finance calculators described in this guide provide results intended for comparison purposes only; the accuracy of the results is not guaranteed. Rounding or the mathematical formula used might account for any differences from the expected results. Contact your Siebel administrator to modify the formula for your use.

To use the mortgage calculator

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Calculator view tab, and from the link list in the Calculator form, select a calculation function:
   - Early Payoff

- Loan Amount
- Loan Comparison
- Monthly Payment
- Refinance Breakeven

4. In the Input section in the form, complete the necessary fields.
5. To see the calculation results, step off or save the record.

Creating Financial Plans (End User)

End users can use the Financial Planning view to ask customers questions about their specific financial goals and recommend a required monthly savings amount.

To create a financial plan

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Financial Planning view tab.
4. In the Financial Planning list, add a record and complete the necessary fields.
5. To follow a script of questions:
   a. Scroll down to the Details form and click Script.
   b. In the SmartScript list, drill down on the Name link.

      Note: If the script does not exist, add it. For more information about scripts, see *Siebel SmartScript Administration Guide* .

   c. Complete the questions as prompted.

   The Savings (Future Value), Additional Funds Required, and Monthly Saving Required are automatically calculated based on the values entered in the Financial Planning list.

About Managing Oracle FLEXCUBE Universal Banking Contacts

Oracle FLEXCUBE Universal Banking Contacts are entities or individual customers represented as individual customers in Oracle FLEXCUBE Universal Banking. Siebel Finance is the master for customer records. Specific Oracle FLEXCUBE Universal Banking attributes and entities are displayed in the following views:

- Universal More Info view
- Universal Summary view
- Universal Contracts view
- Contact Limit view
- Contact Mandate view

The following operations can be performed in real-time to synchronize contacts between Siebel Finance and Oracle FLEXCUBE Universal Banking:

- Contacts are created in Siebel Finance when an individual customer is created in Oracle FLEXCUBE Universal Banking.
- Contact records are updated in Siebel Finance when a particular individual customer is updated in Oracle FLEXCUBE Universal Banking.
- Obtain the latest information for a contact from Oracle FLEXCUBE Universal Banking using the Refresh button available in the Universal More Info view and Universal Summary view.
- Oracle FLEXCUBE Universal Banking can query an existing contact or prospect from Siebel Finance.
- The Summary view can be used to view a Contact's relationship with other entities.

Contacts-Contracts can be any of the following:

- A Letter of Credit (LC)
- Bills and Collections (BC)
- A Guarantee

A contact can be associated with one or more contracts. Contracts are read-only in Siebel Finance. For more information on financial contracts, see Siebel Finance.

The Contact - Contracts views include:

- **Contact-Mandate.** A Contact can be associated with one or more mandates. Mandates are read-only in Siebel Finance. Users can view mandates for a contact using the Contact - Mandates List view.
- **Contact-Limits.** A Contact can be associated with only one Limit or Liability. One Liability can have multiple Line items as child entities. Limits are read-only in Siebel Finance. Users can view Limits and Line items for a contact using the Contact - Limits view.
- **Contract-Contracts List - Universal More - Info View.** The Universal More Info view contains additional information for the Universal Customer - Contact. This information is read-only in Siebel Finance. Records can be updated in Oracle FLEXCUBE Universal Banking and update requests are sent to Siebel Finance.

  The More Info view also includes Contact Signatories information, which is not stored in Siebel Finance. Signatory records are displayed using Virtual Business Components (VBC).

Viewing Oracle FLEXCUBE Universal Banking Contact and Signatory Information

The Universal More Info view contains additional information for the Universal Customer - Contact. This information is read-only in Siebel Finance. Records can be updated in Oracle FLEXCUBE Universal Banking and update requests are sent to Siebel Finance.

To view universal customer contact and signatory information

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired Contact.
3. Click the Universal More Info view tab.

Refreshing Contact and Signatory Information

Use the following procedure to refresh contact and signatory information.

To refresh contact and signatory information

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired Contact.
3. Click the Universal More Info view tab, and then click the Refresh button.

Viewing Summary Information for Oracle FLEXCUBE Universal Banking Contacts

The Universal Summary view provides a comprehensive view of a Contact's relationship with other entities, such as limits, mandates, contracts, service requests, financial accounts, and activities. Users can get latest information using Refresh button available on Universal Summary applet.

To view universal summary contact information

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Universal Summary view tab.

Refreshing Summary Information

Use the following procedure to refresh summary information.

To refresh the summary information

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Universal Summary view tab, and then click the Refresh button.

Viewing Oracle FLEXCUBE Universal Banking Contact Mandates

Users can view the list of mandates associated with a contact using the Contact - Mandates view.

To view universal banking contact mandates

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Mandates view tab.

Viewing Oracle FLEXCUBE Universal Banking Limits

Users can view the Limit and Line items associated with the contact using the Contact Limits view.

The following limit related tasks can be performed:

- View Contact Limit information

- View Contact Limit Line Items information
- Obtain the latest Contact Limit information
- Obtain the latest Contact line items information

To view contact limit information

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Limits view tab.

Viewing Contact Limit Line Items

Use the following procedure to view contact limit line items.

To view contact limit line items

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Limits view tab.

Refreshing Contact Limit Information

Use the following procedure to refresh contact limit information.

To refresh contact limit information

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Universal More Info view tab, and then click the Refresh button.

Refreshing Contact Limit Line Details

Use the following procedure to refresh contact limit line details.

To refresh contact limit line details

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Select the Limits view tab, and then select a line item.
4. Click the Get Details button.

Viewing Oracle FLEXCUBE Universal Banking Contracts

You can view multiple contracts associated with a contact.

To view universal banking contracts

1. Navigate to the Contacts screen, then Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Universal Contracts view tab.

8 Managing Call Reports

Managing Call Reports

This chapter describes how to manage call reports. It includes the following topics:

- *About Managing Call Reports*
- *Scenario for Managing Call Reports*
- *Process of Managing Call Reports*
- *Viewing Call Report Charts*
- *Activating the New Call Report Workflow*
- *Managing Call Report Templates*
- *Adding Call Reports (End User)*
- *Creating Call Report Distribution Lists (End User)*
- *Associating Action Items, Notes, and Attachments with Call Reports (End User)*
- *Setting the Call Report Privacy Flag (End User)*
- *Emailing and Printing Call Reports (End User)*

About Managing Call Reports

Call reports are records of meetings and other conversations with clients, organizations, and individuals. Call reports are often required of employees because they:

- Are a means for new relationship managers to learn about the client and its history with the organization.
- Allow senior managers and product specialists associated with a certain client to keep up with the developments in the client relationship, even if they do not meet with the client on a regular basis.
- Provide a record of important and informal agreements. In the event that a failed financing transaction results in legal proceedings, these reports are an important component of the legal process.

Administrators use these procedures to view a chart of call reports and manage call report templates. End users use the Call Reports screen to add a new call report, create a call report distribution list, designate a report as private, and email or print call reports.

Siebel Finance can provide notification of new call reports to designated individuals. For more information, see *Siebel Business Process Framework: Workflow Guide* .

You can generate reports that are specific to Siebel Finance. While you are in a view, click Reports in the toolbar to see a list of the available preconfigured reports for the data in that view. From the list you can access individual reports. For more information about reports, including how to customize, enhance, and create Siebel reports, see *Siebel Reports Guide* .

Scenario for Managing Call Reports

This scenario features sample tasks performed by an investment banker or commercial lending officer and their manager. The scenario outlined in this topic is based on the business requirements of the banking industry. Your company might follow a different workflow according to its business requirements.

The investment banker spends approximately 35 percent to 50 percent of his time calling his companies and prospects. Most company meetings revolve around discussing the company's financial plans, understanding the company's business strategies, and presenting his bank's investment banking or lending experience and capabilities.

The investment banker usesSiebel Finance integrated calendar and activity management functionality to plan his day and maintain his to-do list. Today, he reviews his calendar and sees that he has a meeting scheduled with a client to discuss a $10 million private investment that the company is considering. The investment banker will be making the call with a commercial lending officer, his counterpart from the bank's Commercial Lending group. He uses Siebel Finance to review his bank's relationship with the client. He uses the Company Summary view to review the client's financial and business profile. The investment banker attends the meeting with an understanding of the client and its needs.

After returning to the office following a successful meeting with the client, the investment banker loads Siebel Finance to complete his call report. His bank encourages its bankers to maintain call reports so other professionals working with the client can understand recent events in the relationship. The investment banker navigates back to his calendar and marks the meeting as Done. He navigates to the Call Reports screen and enters a new call report to document the conversation. In the Report Detail view, he types a brief log of the meeting and adds the names of contacts and employees who participated.

Upon completing his report, the investment banker turns to the action items that resulted from the meeting. First, he must send an email to a fellow employee in the firm's Private Investments group to alert her about the deal. He uses the Email Report button on the Call Report form to accomplish this task.

Next, he remembers that he promised to include the client on the invitation list for the upcoming Charity Ball, so he adds an action item on the Call Reports Action Items view tab. He does this by clicking Add Action Items on the Call Report form. After he enters his action item, along with several others, he assigns them to members of his team for follow-up. Finally, he attaches several of the financial spreadsheets that his analyst prepared for the meeting so that the call report record is complete.

When the commercial lending officer arrives at the office the next day, he sees that there is a new call report from his joint meeting with the investment banker. Upon reviewing the report in his My Call Reports view, he adds several comments based on his knowledge of the company. He does this by clicking Add Notes on the Call Report form and adding his comments in the Notes list. Due to regulatory requirements, he also prints a copy of the report for the credit file by clicking the toolbar Reports icon.

The commercial lending officer's manager is also a member of the client team. When she arrives in the office the next day and loads Siebel Finance, she reviews the new call reports on the Call Reports screen, by reading about the meeting details and notes. While the manager is on the Call Reports screen, she views the Call Report Charts view tab to see an analysis of her team's call volume and call types by employee and by customer, in order to determine which clients are receiving the most service.

In this scenario, managers or Siebel administrators can use Siebel Finance to view graphical representations of their call reports, and perform volume analysis of their own calls, their team's calls, or all call reports.

The end users are the investment bankers and commercial lending officers who create call reports to record their meetings and activities. They enter information to:

- Create new call reports
- Create call report distribution lists
- Create call report action items
- Attach related documents
- Specify a call report as private
- Review and add additional notes or comments
- Email or print call reports

Process of Managing Call Reports

This topic details sample tasks often performed by administrators and end-users when managing call reports. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage call reports:

- *Viewing Call Report Charts*
- *Activating the New Call Report Workflow*
- *Managing Call Report Templates*

End-User Procedures

The following list shows tasks end users typically perform when managing call reports:

- *Adding Call Reports (End User)*
- *Creating Call Report Distribution Lists (End User)*
- *Associating Action Items, Notes, and Attachments with Call Reports (End User)*
- *Setting the Call Report Privacy Flag (End User)*
- *Emailing and Printing Call Reports (End User)*

Viewing Call Report Charts

As a manager or Siebel administrator, you can use the Call Report Charts view for call volume analysis of your own calls, your team's calls, or all call reports in Siebel Finance. Use this view to analyze call volume and call types by employee and by customer, in order to determine which clients are receiving the most service.

To view a chart for your call reports

1. Navigate to the Call Reports screen, then the Call Report List view.
2. From the visibility filter, select one of the following:
   - My Call Reports
   - My Team's Call Reports
   - All Call Reports

   The view selected returns an appropriate set of call report records to be analyzed.
3. Click the Charts link on the link bar.

   The chart reflects only those call report records in the current query; that is, those records listed in the Call Reports list preceding the chart.
4. From the lower Show drop-down list, select one of the following chart types described in the following table.

Chart	Comments
Call Type Analysis	A breakdown of all selected call reports by Call Type.
Call Volume Analysis	Charts the number of calls each month, quarter, or year.
Call Volume by Employee	Charts the number of calls each month, quarter, or year, employee.
Company Calling Analysis	Charts the number of calls for each company.
Employee Calling Analysis	Charts the number of calls for each company, by employee.

Note: Place your cursor over any chart segment to reveal additional information about that segment. Click a segment to drill down and refocus on just the call reports in that segment.

Activating the New Call Report Workflow

In order to enable Call Reports for end users, you must activate the New Call Report Workflow. For more information about activating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).

After the administrator activates the New Call Report Workflow, the New Call Report icon appears in the upper portion of those screens for end users. When activated, the New Call Report Workflow allows end users to create call report records automatically from the Contacts, Companies, Activities, and Opportunities screens.

To use the New Call Report feature after it is activated, end users can do one of the following:

- Click the icon
- Choose File, Auto, and then the Call Report from the application-level menu
- Use the short cut key Alt+P

> **Note:** The New Call Report Workflow uses the Data Transfer Utility business service to transfer fields from one view to another. For information on the Data Transfer Utilities business service, see Siebel Order Management Infrastructure Guide. The current Data Map Objects used for the New Call Report in the Data Transfer Utility business service include: New Call Report - Account, New Call Report - Activity, New Call Report - Contact, and New Call Report - Opportunity.

Managing Call Report Templates

You can email call reports. Emailed call reports, like other communications in Siebel Business Applications, use templates to automatically format information in a message sent as an email. When you email a call report,Siebel Finance uses the Call Report Email template to populate the email message. For more information on configuring communication templates, see *Siebel CTI Administration Guide* .

To view or change the call report email template

1. Navigate to the Administration - Communications screen, then the All Templates view.
2. In the Templates list, query for the template named Call Report Email.
3. Review or change the call report in the Call Report Email form.

Siebel Finance provides additional syntax for customizing message templates, offering a way to embed multi-value fields within the body of the message templates. As an example of this syntax, examine the template text for the Call Report Email template.

Adding Call Reports (End User)

End users add call reports to create a record of meetings and other conversations with clients, organizations, and individuals.

To add a call report

1. Navigate to the Call Reports screen, then the Call Report List view.
2. In the Call Report form, add a record and complete the necessary fields described in the following table.

Field	Comments
Associated Activity	The activity that is the subject of the call report; each call report can have only one associated activity. Selection of the associated activity is governed by the following constraints if those fields are populated:

Field	Comments
	◦ Same Company ID ◦ Same Primary Opportunity ID ◦ Same Primary Contact ID
Contacts	Enter the participating contacts who were at the meeting. Designate a primary contact if desired, otherwise the first contact selected becomes the default primary contact. Entries appear in the Report Detail view and on the printed Call Report.
Description	A summary description of the call report; enter a more detailed report in the Report Detail view.
Distribution	List additional employees from your organization who must receive the Call Report, but must not appear on the list of participants. The call report creator and all Employee Participants are automatically placed on the distribution list.
Employees	List employees from your organization who participated in the call. Entries appear in the Report Detail view and on the printed Call Report. The call report creator is automatically listed as a participant.
Opportunity	Associate an opportunity with the call report. You can view all call reports associated with any given opportunity from the Opportunities screen.
Type	The LOV type for this field is FINCORP_CALLRPT_CONTACT_TYPE.

Note: In the Call Reports list, the New flag is a calculated field and appears checked for five days after the creation of a call report. Your systems administrator can change this setting.

3. In the Call Reports list, drill down on the Description link to navigate to the Report Detail view.
4. In the Employees and Contact lists, enter detailed information about the call.
   Information you enter here appears in emailed or printed call reports.

Creating Call Report Distribution Lists (End User)

A distribution list is the list of contacts who need to know what is happening with a particular client. Usually, it is the coverage team for the client, plus any additional employee participants. The application automatically places the call report creator and each employee participant on the distribution list, provided the employee is saved in the Primary field of a position. For other employees, such as the coverage team, to receive a call report, end users must manually add them to the distribution list.

When end users use the call report Email Report feature, the distribution list controls who receives the report. The call report Print Report function and the Send Email function, both available through the application-level File menu (F9),

are not affected by the distribution list. For more information on the Email Report feature, see *Emailing or Printing a Call Report*.

To create a distribution list

1. Navigate to the Call Reports screen, then the Call Report List view.
2. In the Call Reports list, drill down on the call report for which you want to create a distribution list.
3. In the Distribution field, select one or more employees to add to the distribution list.

   The selected name or names are added to the distribution list.

Associating Action Items, Notes, and Attachments with Call Reports (End User)

After an end user has added a call report, an end user can associate the call report with action items, notes, and attachments.

Note: Call report attachments, like the attachments for other activities, are stored in the S_ACTIVITY_ATT table.

To associate action items, notes, and attachments

1. Navigate to the Call Reports screen, then the Call Report List view.
2. In the Call Reports list, drill down on the desired call report.
3. To add notes or action items to the call report, in the Call Report form click the appropriate view tab:
   - **Notes**. Adds notes or comments.
   - **Action Items**. Adds an action item.
4. To attach external documents to a call report, click the Attachments view tab, and choose a file or select a URL.

Setting the Call Report Privacy Flag (End User)

Certain call reports might contain sensitive or confidential information about a given company or opportunity. Users can designate certain calls as private by clicking the Private check box in the call report form or list. After a call report is marked as private, only those employees on the employees list can access it.

To set a privacy flag

1. Navigate to the Call Reports screen, then the Call Report List view.
2. In the Call Reports list, select the desired call report, and click the Private field.

   The call report is now categorized as private. Only the employees on the employees list can access it.

Emailing and Printing Call Reports (End User)

You can email or print call reports for distribution and record keeping. First, submit a call report and then email or print the report.

To submit a call report

1. Navigate to the Call Reports screen, then the Call Report List view.
2. In the Call Reports list, select the call report to submit.
3. In the Call Report form, select Submitted from the drop-down list.

Emailing or Printing a Call Report

Use the following procedure to email or print a call report.

To email or print a call report

1. Navigate to the Call Reports screen, then the Call Report List view.
2. In the Call Reports list, drill down on the call report to email or print.
3. In the Call Report form, select one of the options described in the following table.

To...	Click...
Email the report.	Email Report. The report is automatically emailed to everyone on the distribution list.
Print the report.	The toolbar Reports icon. In the Reports dialog box, select Summary or Detail and click Run.

9 Managing Activities

Managing Activities

This chapter describes the management of activities. It includes the following topics:

- *About Managing Activities*
- *Scenarios for Managing Activities*
- *Process of Managing Activities*
- *Making Appointments with Customers*
- *Managing the My To Do List*
- *Assigning Activities to Coworkers*
- *Viewing Company Coverage Team Activities*
- *Creating Call Lists*
- *Providing Literature Fulfillment by Email*

About Managing Activities

Activities are the duties, tasks, and actions performed to maintain relationships with customers. These customers are companies or individuals with which your company conducts business.

End users use these procedures to make appointments with customers, manage their My To Do List, assign an activity to a coworker, create a call list, and provide literature fulfillment by email.

This chapter describes the activity procedures and functionality that are specific to Siebel Finance. For more information about the Activities screen and about administrative tasks associated with the Activities screen, see *Siebel Applications Administration Guide* .

Note: Only team members of the secured opportunity can view the activities that belong to secured opportunities.

In addition to sharing activity information with members of a hierarchical organization such as My Team, users can also share such information with members of associated product groups in a matrix organization. For more information on establishing and using product group visibility, see *Managing Product Group Visibility*.

Scenarios for Managing Activities

These scenarios feature sample tasks performed by end users. Your organization might follow different workflows according to its business requirements.

In these scenarios, end users are the account representatives and agents who manage day-to-day interactions with customers. They enter information to:

- Make an appointment with a customer
- Manage their My To Do Lists
- Assign activities to coworkers
- Create call lists
- Provide literature fulfillment by email

Institutional Finance Account Rep Creates a Call List

While reviewing her accounts, an account representative realizes that she must catch up with one of her contacts at a client investor company. The representative decides to send her contact some literature regarding new investment opportunities. To do so, the account representative goes to the My Call List view, creates a new call list, drafts an email to one of the contacts listed in the call list, and attaches the respective literature item.

Retail Finance Agent Creates an Activity for Customer Follow Up

An agent at a retail financial service institution receives a call from a customer inquiring about investment products with respect to his 401(k) plan. The call center agent creates a new activity to follow up with the customer and assigns it to an investment specialist.

Process of Managing Activities

This topic details sample tasks often performed by end-users when managing contacts. Your company might follow a different process according to its business requirements.

- *Making Appointments with Customers*
- *Managing the My To Do List*
- *Assigning Activities to Coworkers*
- *Viewing Company Coverage Team Activities*
- *Creating Call Lists*
- *Providing Literature Fulfillment by Email*

Making Appointments with Customers

Typically, end users use the Appointment feature to schedule meetings with their customers. From the Activities view, end users can create appointment activities, which can be automatically added to their calendars.

To make an appointment with a customer

1. Navigate to the Contacts screen, then the Contacts List view.

2. In the Contacts list, drill down on the contact.
3. Click the Activities view tab.
4. In the Activities list, add a record, and complete the necessary fields.
5. In the Type field, select Appointment.

Note: You can view all activities associated with your contacts by navigating to the Activities screen and selecting All Activities for My Contacts from the Show drop-down list.

Managing the My To Do List

In Siebel Finance, an end user's My To Do List view shows all To Do items assigned to the end user. End users can create these To Do items using any one of the views from the Activities screen. Typically, end users can use their To Do Lists to help manage their daily activities.

To manage the My To Do List

1. Navigate to the Activities screen, then the Activity List view.
2. From the Show drop-down list, select My To Do List.
3. In the Activities list, drill down on the Type link.
4. In the To Do form, complete the necessary fields:
    - Status field. Select an appropriate value from the drop-down list, or check the Done box to indicate the activity is complete.
    - Comments field. Explain the change to the activity information.
5. To add an attachment, click the Attachments view tab, add a record, and complete the necessary fields.

Assigning Activities to Coworkers

End users with the appropriate responsibilities can assign activities to coworkers. This provides a communication mechanism among coworkers to coordinate tasks. End users can create new activities and then assign them to others, or they can assign existing activities to one another.

To assign an activity to a coworker

1. Navigate to the Activities screen, then the Activity List view.
2. In the Activities list, select an activity to assign.
3. In the form, for the Employees field, select one or more employees.

Viewing Company Coverage Team Activities

A coverage team is the group of employees that are assigned to manage the relationship with a given company. The coverage team for a company is defined as all users who have access to the company in the My Companies view. For more information on adding coverage team members see *Managing Company Coverage Teams (End User)*.

To view coverage team activities involving a company

1. Navigate to the Activities screen, then the Activity List view.
2. In the Show drop-down list, select All Activities for My Companies.

   The All My Companies' Activities list appears, displaying all activities for the companies for which you are on the coverage team. This list displays all activities for these companies, including your activities and other users' activities.

Note: You can view the user associated with each activity in the Users field. However, this field does not display by default. Use the Columns Displayed dialog box to reveal the Users field.

Creating Call Lists

A call list is a tool to help end users manage customer calls related to a specific security. End users can create call lists in the Activities and Holdings and Interests screens.

To create a call list

1. Navigate to the Activities screen, then the Activities List view.
2. In the Show drop-down list, select My Call List.
3. Create a new record, and complete the necessary fields.
4. In the Last Name field, select contacts to add to the call list.
5. In the Security Symbol field, select the securities to associate with the call list.

Providing Literature Fulfillment by Email

End users can distribute literature directly to activity participants or contacts. For example, emailing meeting minutes to everyone who attended a specific meeting.

By following this procedure, the application creates a new Activity record with Type of Literature Distribution, and associates the same list of participants or contacts with this new activity.

To provide a literature fulfillment by email

1. Navigate to the Activities screen, then the Activity List view.

2. In the Activities list, select the Activity record for which you want to send follow-up literature.
3. From the application-level menu, choose File, then the Send Email.

> **Tip:** Press F9 instead of choosing the option from the File menu.

4. In the Pick Recipient dialog box, select one of the following values:
    - **Activity Contacts**. Sends an email to the external contacts associated with the activity.
    - **Activity Employees**. Sends an email to the employees who participated in the activity.
    - **None**. Chooses a specific recipient.

   A new email message appears.
5. In the From field, select a profile.

> **Note:** If a default profile has been set up for the user, the From field is automatically populated with the user's information.

6. Click the Add Literature button, preceding the Check Spelling button.

10 Managing Financial Accounts

Managing Financial Accounts

This chapter describes the management of financial accounts. It includes the following topics:

- *About Managing Financial Accounts*
- *Scenarios for Managing Financial Accounts*
- *Process of Managing Financial Accounts*
- *Financial Account Administration*
- *Working with Financial Accounts*
- *Managing Oracle FLEXCUBE Universal Banking Financial Accounts*
- *Setting Up Household Financial Accounts Virtual Business Components*
- *Reviewing Financial Accounts (End User)*
- *Creating Service Requests Using the GO Button (End User)*
- *Placing Trades (End User)*

About Managing Financial Accounts

Siebel Finance provides financial institutions with a graphical interface that allows qualified employees to access financial account information. The Financial Accounts screen provides users with a way to view loan and deposit accounts, which includes the related contacts, balance history, investment holdings, and investment transaction details.

The Financial Accounts screen allows companies to service the needs of retail or institutional customers, in either a high-transaction environment, such as a consumer call center, or a higher touch environment, such as corporate banking. Call center agents can use the Financial Accounts screen to handle common service requests, such as inquiries about current account balances, past transactions, or investment holdings. Corporate bankers can use the Financial Accounts screen to answer detailed questions about complex corporate accounts and advise their clients. By monitoring their clients' financial accounts through this format, relationship managers are better equipped to recognize changes in their clients' portfolios and to identify new cross-selling opportunities.

Administrators use these procedures to create a financial account, add a new authorized user to a financial account, and associate holdings information with a contact's financial account.

End users use the Financial Accounts screen to:

- Create and maintain financial accounts for multiple product types, which includes loans, direct deposits (checking and savings), market interest deposits (or money market accounts, MMA), time deposits (or Certificates of Deposit), and more. Financial Accounts tracks the unique set of information to describe and manage each of these account types.
- Associate additional products and services affiliated with an account. (For example, a checking account might have lock box service, account reconciliation service, and online bank reporting.)

- Create and maintain hierarchical account relationships, which includes relationships with accounts held by other clients.
- Automatically generate service requests based on the type of account and associate those requests with the primary contact and financial account.

In addition to sharing account information with members of a hierarchical organization such as My Team, end users can also share such information with members of associated product groups in a matrix organization. For more information on establishing and using product group visibility, see *Managing Product Group Visibility*.

Scenarios for Managing Financial Accounts

These scenarios feature sample tasks performed by a financial institution's relationship managers and call center agents. Your organization might follow a different workflow according to its business requirements.

In these scenarios, the Siebel administrator is responsible for administering Siebel Finance and requires administrative responsibilities to:

- Add a financial account or a new authorized user to a financial account
- Associate holdings information with a contact's financial account

The end users are the call center agents and relationship managers who answer customer calls. They enter information and create service requests:

- Review financial account information
- Create service requests using the Go button or place a trade
- Create a call list based on account holdings/balances
- Generate account reports
- Place a trade

Call Center Agent Provides Account Information to Customer

An agent receives a call from a customer with both brokerage and banking accounts at the financial institution. The customer first wants to know the current balance on her checking account. After identifying and authenticating the customer, the call center agent views each of the customer's accounts and locates the customer's checking account. The call center agent reads the current balance to the customer, who then wants to know whether a recent deposit has been posted to her account. The call center agent confirms that the deposit was posted yesterday. Finally, the caller wants to know the exact time and purchase price of two recent transactions in her brokerage account. Using Financial Accounts, the call center agent locates the trades and provides the time and value of the transactions to the customer.

Relationship Manager Resolves Customer Service Charge Inquiry

A corporate relationship manager receives a call from a contact at one of the companies she handles. The contact wants more details about a service charge that appeared on her company's last financial statement. After authenticating the contact, the relationship manager determines the type of authority that the contact has over the account. The relationship manager sees that this contact can sign a check, send a wire transfer, or request a loan advance. The relationship manager also sees that the company the caller works for has significant deposit balances with the firm.

After locating the service charge the customer is calling about, the relationship manager is able to reverse the charge based on the overall value the caller's company contributes to the financial institution.

Wealth Management or a Brokerage Relationship Manager Creates Call List

A wealth manager reviews the morning research and news and relates it to client account balances and holdings information. After reviewing his clients' portfolio and account balances, the wealth manager creates a list of clients to call that might be interested in a particular security discussed in that morning's research. After contacting the client, the wealth manager sends the client a copy of a news and research article. After receiving the customer's consent, he conducts a trade. While on the phone, the wealth manager schedules a portfolio review meeting, and in preparation for the meeting, produces account summary/portfolio reports.

Process of Managing Financial Accounts

This topic details sample tasks often performed by administrators and end-users when managing financial account. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage financial accounts:

- *Financial Account Administration*
- *Working with Financial Accounts*
- *Setting Up Household Financial Accounts Virtual Business Components*

End-User Procedures

The following list shows tasks end users typically perform when managing financial accounts:

- *Reviewing Financial Accounts (End User)*
- *Creating Service Requests Using the GO Button (End User)*
- *Placing Trades (End User)*

Financial Account Administration

This topic provides those with the required administrative responsibilities, such as Siebel administrators, with background information about financial accounts. This information is helpful for understanding the administrative tasks described in subsequent topics.

A financial account is an instance of a financial product. For example, a checking account is an instance of a checking product. Therefore, you must first establish a library of products in Siebel Finance. These products must correspond to the financial account types that are being retrieved from the back-end system. For more information about setting up products, see *Managing Products and Pricing*.

Siebel Finance provides users with information about the financial accounts in their portfolios. There are two broad categories of financial accounts: assets and liabilities. For each of these categories, there are also multiple account types.Siebel Finance dynamically modifies certain applets to provide information that is specific to certain financial account products. This modification increases the relevance of the data provided for each individual account.

For example, for Certificates of Deposit (CDs),Siebel Finance presents the user with the maturity date and the withdrawal penalty; for loan accounts, risk-rating and payoff amounts are also displayed. It is the Type attribute that determines the set of detailed information displayed for financial accounts associated with the product. Types include:

- Analysis Accounts
- Certificates of Deposit
- Credit Cards
- Demand Deposit Accounts
- Facility
- Investments
- Loans
- None
- Retirement
- Savings and Money Market Accounts
- Trust Accounts

Financial institutions can also expand the account types supported by Siebel Finance through the use of Siebel Tools. For more information about Siebel Tools, see *Using Siebel Tools* .

Examples of financial account products include business checking accounts, 180-day certificates of deposit, market interest accounts, and revolving lines of credit. An account held by a client is considered an instance of one of these products. For example, a $1,000,000 loan can be an instance of the revolving line of credit product.

Note: Many of the products offered by a financial institution will *not* be related to either Assets or Liabilities.

The ATM Card Administration view provides information about cards associated with an account. The Siebel Finance data model allows establishing many-to-many relationships between Financial Accounts and ATM Card records. Although the preconfigured ATM Card Administration view allows users to add ATM Cards to Financial Account records, typically such transactions are accomplished through the initiation of a Service Request to a back-end system.

Account Categories and Types

For the Financial Accounts screen to function properly, Siebel administrators must establish the Account Category and Account Type attributes of each product. For more information about defining products, see *Siebel Product Administration Guide* .

Working with Financial Accounts

In Siebel Finance, administrators can add financial accounts from the Financial Accounts screen. In many companies,Siebel Finance is not an organization's primary system of record for financial accounts. Typically a system administrator loads financial account information from another system into Siebel Finance. For more information on uploading financial account information into Siebel Finance, see *Siebel Enterprise Integration Manager Administration Guide* .

To add a financial account

1. Navigate to the Financial Accounts screen, then Financial Account List view.
2. In the Financial Accounts list, add a record and complete the necessary fields described in the following table.

Field	Comments
Status	If specified as Open, then allows the financial account to appear in Siebel eBanking.
Account #	User-assigned number.
Product	Indicates the product associated with the account. This selection populates the Type field.

3. (Optional) In the Financial Account form, enter at least one contact for the account.
4. In the Team field, add users at the financial institution responsible for maintaining the account.

Note: Business system administrators must determine which views and types of views their users need.

After a financial account is created, you add authorized users for the account. For each authorized user, you define the authorization actions that he or she can take for different categories of account use. For example, one authorized user might be allowed to sign checks and make withdrawals and another is only able to request wire transfers.

To add a new authorized user to a financial account

1. Navigate to the Financial Accounts screen, then Financial Account List view.
2. In the Financial Account List, drill down on the account to which you want to add an authorized user.
3. Click the Authorized Users view tab.
4. In the Authorized Users list, add a record, and in the Last Name field, select the contact.

   Scroll down to the Authorization list, add a record and complete the necessary fields, some of which are described in the following table.

Field	Comments
Category	The category of account use for which the authorization is granted, such as wire transfer, check signing, or withdrawal.

Field	Comments
Action	The specific activity that is authorized for the category of authorization, such as confirm, sign, or request.
Limit	The dollar value limit for the specificied authorization.

Note: You cannot add contacts to the system in the Authorized Users view tab. Create contacts in the Contacts screen or the Contacts Administration screen. For more information, see *Adding Contacts*. After a contact has been added to a financial account, you can specify that contact's authorization level as described in this procedure.

After adding authorized users to a financial account, administrators can associate holdings information. Holdings information is usually only relevant to certain types of accounts, such as Investment Accounts.

To associate holdings information with a financial account

1. Navigate to the Financial Accounts screen, then Financial Account List view.
2. In the Financial Account List, drill down on the account with which you want to associate holdings.
3. Click the Investment Holdings view tab.
4. In the Investment Holdings list, add a record, and complete the necessary fields.
5. In the Security Name field, select a security name you want to associate with the financial account.

Managing Oracle FLEXCUBE Universal Banking Financial Accounts

The Financial Accounts screen allows you to view the details of a financial account and its related contacts and accounts.

The following are the types of Oracle FLEXCUBE Universal Banking-specific financial accounts that are created in Oracle FLEXCUBE Universal Banking:

- CASA
- Retail Deposit
- Corporate Deposit
- Loan

Each type of account has related entities such as standing instructions, authorized signatories, and so on, which are maintained in Siebel Finance as VBCs.

The following operations can be performed to synchronize financial account data between Siebel Finance and Oracle FLEXCUBE Universal Banking:

- When a new financial account is created in Oracle FLEXCUBE Universal Banking, data is sent to Siebel Finance and the financial account is created.
- The financial account record is updated in Siebel Finance when an individual customer is updated in Oracle FLEXCUBE Universal Banking.
- You can obtain the latest information for a financial account from Oracle FLEXCUBE Universal Banking, by selecting the Refresh button, located on the More Info view for each category.

Viewing CASA Financial Account Information

The CASA-More Info View is used to display additional information for Oracle FLEXCUBE Universal Banking-specific financial accounts. This information is read-only in Siebel Finance. Financial accounts can be updated in Oracle FLEXCUBE Universal Banking only and updated record will be sent to Siebel Finance.

CASA account information is not stored in Siebel Finance. The following information is displayed using VBCs:

- Standing instructions
- Payment and collections
- Authorized signatories
- Account transactions

To view CASA financial account information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the More Info link.

Refreshing CASA Financial Account Information

Use the following procedure to refresh CASA financial account information.

To refresh CASA financial account information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the More Info link.
4. Click the Refresh button.

Viewing CASA Standing Instructions

The CASA standing instructions are not stored in Siebel Finance. CASA data is displayed using VBCs. One account can have multiple standing instructions. The list applet is used to display standing instruction information in Siebel Finance.

To view CASA standing instructions

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Select the CASA view tab, then click the Standing Instructions link.

Refreshing CASA Standing Instructions

Use the following procedure to refresh CASA standing instructions.

To refresh CASA standing instructions

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Select the CASA view tab, then the More Info view, and then click the Refresh button.
4. Select the Standing Instructions link.

Viewing CASA Payment and Collection Information

The CASA Payment and Collection information is not be stored in Siebel Finance. CASA payment and collection data is displayed using VBCs. One account can have multiple payment and collections; the list applet is used to display payment and collection information in Siebel Finance.

To view CASA payment and collection information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the Payment and Collection link.

Refreshing CASA Payment and Collection Information

Use the following procedure to refresh CASA payment and collection information.

To refresh CASA payment and collection information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the More Info view.
4. Click on Refresh button, and then the Payment and Collection link.

Viewing CASA Authorized Signatories Information

CASA Authorized Signatories information is not stored in Siebel Finance. CASA authorized signatories information is displayed using VBCs. One account can have multiple authorized signatories; the list applet is used to display authorized signatories information in Siebel Finance.

To view CASA authorized signatories information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the Authorized Signatories link.

Refreshing CASA Authorized Signatories Information

Use the following procedure to refresh CASA authorized signatories information.

To refresh CASA authorized signatories information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the More Info view.
4. Click on Refresh button, and then the Authorized Signatories link.

Viewing CASA Account Transaction Information

The CASA Account Transactions are not stored in Siebel Finance. CASA account transactions data is displayed using VBCs. One account can have multiple account transactions; the list applet is used to display account transactions information in Siebel Finance.

To view CASA account transaction information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the Account Transactions link.

Refreshing CASA Account Transaction

Use the following procedure to refresh CASA account transactions.

To refresh CASA account transactions

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as CASA.
3. Click the CASA view tab and then the More Info view.
4. Click the Refresh button, then the Account Transactions link.

Viewing Retail Deposit Information

The Retail Deposit-More Info view is used to display additional information for Oracle FLEXCUBE Universal Banking-specific financial accounts. This information is read-only in Siebel Finance. Financial accounts can be updated in Oracle FLEXCUBE Universal Banking only and updated records are sent to Siebel Finance.

Retail deposit accounts are not stored in Siebel Finance. The following retail deposit account information is displayed using VBCs:

- Authorized signatories
- Redemption details

To view retail deposit information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Retail Deposit.
3. Click the Retail Deposit view tab and then the More Info link.

Refreshing Retail Deposit Information

Use the following procedure to refresh retail deposit information.

To refresh retail deposit information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Retail Deposit.
3. Click the Retail Deposit view tab and then the More Info link.
4. Click the Refresh button.

Viewing Retail Deposit Authorized Signatories Information

Retail Deposit Authorized Signatories are not stored in Siebel Finance. Retail deposit authorized signatories information is displayed using VBCs. One account can have multiple authorized signatories; the list applet is used to display authorized signatories information in Siebel Finance.

To view retail deposit authorized signatories information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Retail Deposit.
3. Click the Retail Deposit view tab and then click the Authorized Signatories link.

Refreshing Retail Deposit Authorized Signatories Information

Use the following procedure to refresh retail deposit authorized signatories information.

To refresh retail deposit authorized signatories information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Retail Deposit.
3. Click the Retail Deposit view tab and then the More Info view.
4. Click on the Refresh button and then click the Authorized Signatories link.

Viewing Retail Deposit Redemption Details Information

The Retail Deposit Redemption Details are not stored in Siebel Finance. Retail deposit redemption data is displayed using VBCs. One account can have multiple redemption details; the list applet is used to display Redemption Details information in Siebel Finance.

To view retail deposit redemption details information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Retail Deposit.
3. Click the Retail Deposit view tab and then the Redemption Details link.

Refreshing Retail Deposit Redemption Details Information

Use the following procedure to refresh retail deposit redemption details information.

To refresh retail deposit redemption details information:

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Retail Deposit.
3. Click the Retail Deposit view tab and then the More Info view.
4. Click the Refresh button and then click the Redemption Details link.

Viewing Corporate Deposit Information

The Corporate Deposit-More Info view is used to display additional information for Oracle FLEXCUBE Universal Banking-specific financial accounts. This information is read-only in Siebel Finance. Financial accounts can be updated in Oracle FLEXCUBE Universal Banking only and the updated record is sent to Siebel Finance.

Corporate Deposit account Schedules are maintained as VBCs, the data is not be stored in Siebel Finance.

To view corporate deposit information

1. Navigate to the Financial Accounts screen, then Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Corporate Deposit.
3. Click the Corporate Deposit view tab and then click the More Info link.

Refreshing Corporate Deposit Information

Use the following procedure to refresh corporate deposit information.

To refresh corporate deposit information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Corporate Deposit.
3. Click the Corporate Deposit view tab and then click the More Info link.
4. Click the Refresh button.

Viewing Corporate Deposit Schedules

Corporate deposit schedules are not stored in Siebel Finance. Corporate deposit schedules data is displayed using VBCs. One account can have multiple schedules; the list applet is used to display schedules information in Siebel Finance.

To view corporate deposit schedules information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Corporate Deposit.
3. Click the Corporate Deposit view tab and then click the Schedules link.

Refreshing Corporate Deposit Schedules Information

Use the following procedure to refresh corporate deposit schedules information.

To refresh corporate deposit schedules information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.

2. In the Financial Accounts list, drill down on the financial account with Type as Corporate Deposit.
3. Click the Corporate Deposit view tab and then click the More Info view.
4. Click the Refresh button and then click the Schedules link.

Viewing Loan Account Information

The Loan Account-More Info view is used to display additional information for Oracle FLEXCUBE Universal Banking-specific financial account. This information is read only in Siebel Finance. Financial accounts can be updated in Oracle FLEXCUBE Universal Banking only and updated records are sent to Siebel Finance.

Loan Account Components and Schedules are maintained as VBCs, the data is not stored in Siebel Finance.

To view loan account information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Loan Account.
3. Click the Loan Account view tab and then click the More Info link.

Refreshing Loan Account Information

Use the following procedure to refresh loan account information.

To refresh loan account information

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Loan Account.
3. Click the Loan Account view tab and then click the More Info link.
4. Click the Refresh button.

Viewing Loan Account Components and Schedules

The Loan Account Components and Schedules are stored in Siebel Finance. Loan account components and schedules data is displayed using VBCs. One account can have multiple components and schedules; the list applet is used to display Components and Schedules information in Siebel Finance.

To view loan account components and schedules

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Loan Account.
3. Click the Loan Account view tab and then click the Components and Schedules link.

Refreshing Loan Account Components and Schedules

Use the following procedure to refresh loan account components and schedules.

To refresh loan account components and schedules

1. Navigate to the Financial Accounts screen, then the Financial Accounts List view.
2. In the Financial Accounts list, drill down on the financial account with Type as Loan Account.
3. Click the Loan Account view tab and then click the More Info view.

4. Click the Refresh button and then click the Components and Schedules link.

Setting Up Household Financial Accounts Virtual Business Components

Siebel Finance includes virtual business components. Use these virtual business components to display financial account related data sourced from a back office or a third party system for specific financial accounts views within the Households screen. These views include FINS IBD Holdings Model Value - Asset Class, FINS IBD Holdings Model Value - Asset Sector, FINS IBD Household Cash Flow, FINS IBD Household Performance, and FINS IBD Holding External. For more information on using these views, see *Viewing and Evaluating Household Portfolios*.

In Siebel Finance, the term *virtual business components* refers to external data obtained from a location other than a database table in a Siebel database, and presented in a standard Siebel user interface. Typically, information is pulled real-time from an external database, such as a Hogan or ALLTEL system.

These virtual business components are driven by the Siebel XML Gateway business service, which communicates between Siebel Finance and an external data source using XML. You can configure the XML Gateway business service using the EAI HTTP Transport.

For more information on virtual business components, see *Using Siebel Tools* . For more information on XML Gateway business service, see *Integration Platform Technologies: Siebel Enterprise Application Integration* .

Configuring Virtual Business Components User Properties

For each of the virtual business components driven by XML Gateway business service, you must configure these user properties in Siebel Tools:

- **Service Name.** The name of the business service.
- **Service Parameters.** Any parameters required by the business service (Optional). The Siebel application passes this user property, as an input argument, to the business service only when the application is attempting to load or initialize the business service.

To configure virtual business components user properties

1. In Siebel Tools, lock the appropriate project.
2. In the Object Explorer, click the Business Component folder to expand the hierarchical tree.
3. Select each of the following business components and define its user properties:
    - FINS IBD Holdings Model Value - Asset Class
    - FINS IBD Holdings Model Value - Asset Sector
    - FINS IBD Household Cash Flow
    - FINS IBD Household Performance
    - FINS IBD Holding External VBC
4. In the Object Explorer, click the Business Component User Prop folder.

   The Business Component User Properties list appears.
5. Choose Edit New Record to create a new blank user property record.

6. In the Service Name field, enter XML Gateway.
7. In the Service Parameters field, enter the following:

```
Transport=EAI HTTP Transport; HTTPRequestMethod=POST; XMLCharEncoding=UTF-16;
HTTPRequestURLTemplate=http://machine name/virtual directory name/active server
page file
```

Note: Business component user properties are case sensitive.

For more information on XML Gateway business service, see *Integration Platform Technologies: Siebel Enterprise Application Integration* .

Setting Up a Test ASP and Testing the Local Database

You can use an Active Server Page (ASP) to retrieve data from a test database and return an XML file in Siebel format to the Siebel XML Gateway business service.

To set up an ASP and local test database

1. Install Microsoft Internet Information Server (IIS) 4.0 on a local Windows computer (for example Windows NT or Windows 2000).
2. Create a virtual directory with the name you specify. Make sure the property for the virtual directory has write permission.
3. Create the following files in the folder to which the virtual directory points:
   - cashflow.asp
   - Perfomance.asp
   - ModelValueByClass.asp
   - ModelValueBySector.asp
   - holdings.asp

   Note: For information on viewing these sample ASPs, see *Sample ASPs for Household Financial Accounts Virtual Business Components*.
4. In the same virtual folder, create a test database for all the fields in a Microsoft Access database titled mdb.mdb.

Virtual Business Components Testing

The following table describes how to verify that your virtual business components are working.

Virtual Business Component	Description
FINS IBD Holdings Model Value - Asset Class	View the model types for these virtual business components in the drop-down list in the Financial Accounts, Class Allocation, and Sector Allocation subviews in the Households screen.

Virtual Business Component	Description
FINS IBD Holdings Model Value - Asset Sector	After clicking Go, the application recalculates the model value at each subview and displays the percentage for each model weight. You can compare this with data in mdb.mdb database.
FINS IBD Household Cash Flow FINS IBD Household Performance	View the Financial Accounts, Cash Flow, and Performance subviews in the Households screen.
FINS IBD Holding External	This virtual business component replaces FINS Holding. In Buscomp FINS IBD Aggregated Holdings, specify which business component your aggregation is based at. The business component User Property Name is Aggregate Business Component.

Reviewing Financial Accounts (End User)

Aside from executing securities trades in the Trades view, end users typically have read-only access to the Financial Accounts screen; therefore, most end-user tasks involve using the Financial Accounts screen to gather information as opposed to entering data.

To review a financial account

1. Navigate to the Financial Accounts screen, and then the Financial Account List view.
2. In the Financial Accounts list, drill down on the account.
3. Click a view tab to review specific financial information.

Users can view detailed information on a specific account, which includes minimum balance, statement date, and current changes in the Account Analysis view tab.

Viewing Account Analysis

Use the following procedure to view an account analysis.

To view an account analysis

1. Navigate to the Financial Accounts screen, and then the Financial Account List view.
2. In the Financial Accounts list, drill down on the account.
3. Click the Account Analysis view tab.

As users review financial accounts, they can create activities for use as a call list. You can base the selection of financial account records on a number of different criteria, such as account holdings and balances.

Creating a Call List Based on Account Criteria

Use the following procedure to create a call list based on account criteria.

To create a call list based on account criteria

1. Navigate to the Financial Accounts screen, and then the Financial Account List view.
2. In the Financial Accounts list, drill down on the account.
3. Click the Activities view tab.
4. In the Activities list, add a record, and complete the necessary fields described in the following table.

Field	Comments
New	Indicates a new activity.
Type	Default value is Other. Select alternate value to categorize the type of activity.

Creating Service Requests Using the GO Button (End User)

Call center agents and relationship managers often review the Financial Accounts screen to answer customers' questions about their accounts. During these conversations, customers frequently request changes to their accounts. Enter a change, such as a fee reversal or statement copy, by clicking the GO button from the Financial Accounts screen.

The GO button allows end users to choose from a predefined list of service requests for a given account type. After selecting the GO button, a user is automatically navigated to the view in the Service Requests Screen to handle that type of request. The contact and account are automatically associated with the new service request.

To create a service request using the GO button

1. Navigate to the Financial Accounts screen, and then the Financial Account List view.
2. In the Financial Accounts list, drill down on the account, and click the More Info view tab.
3. In the New Service Request drop-down list, select the type of service request to create, and click GO.
4. In the resulting Service Request view, complete the necessary fields.

Placing Trades (End User)

End users can place securities trades using the Trades view in the Financial Accounts screen.

To place a trade

1. Navigate to the Financial Accounts screen, and then the Financial Account List view.
2. In the Financial Accounts list, drill down on the account.
3. Click the Trades view tab.

4. In the Trades list, add a record, and complete the necessary fields.
5. In the Action field, select a type of trade.

> **Note:** Based on the action that is selected, another trade information form appears at the end of the screen. For example, if the transaction is a stock trade, a Stock Trade form appears and some fields are automatically filled in as you complete the fields in the Trades list.

6. Complete the fields in the Trades list and the related form beneath it.

11 Managing Financial Contracts

Managing Financial Contracts

This chapter describes the management of financial contracts. It includes the following topics:

- *About Managing Financial Contracts*
- *Viewing Contracts*
- *Viewing Contracts Bills and Collection Information*
- *Viewing Contracts Bills and Collections Details*
- *Viewing Contracts Letters of Credit and Guarantees Information*
- *Viewing Contracts Letters of Credit and Guarantees Details*

About Managing Financial Contracts

Siebel Finance Contracts are displayed in the Universal Contracts view. Contracts are one of the following three types:

- **Bills and Collections (BC)** - A BC contract is an instruction, wherein, a customer (drawer) approaches your bank to purchase, negotiate, discount, or send for collection, a financial instrument called a bill. This written instrument is an instruction instructing the drawee of the bill to pay a certain sum of money in favor of your bank or at the order of your bank.
- **Letter of Credit (LC)** - An LC contract is an instruction wherein a customer requests the bank to issue, advise or confirm a letter of credit, for a trade transaction. An LC substitutes a bank's name and credit for that of the parties involved. The bank thus undertakes to pay the seller or beneficiary even if the remitter fails to pay.
- **Guarantee** - If the LC that you are processing is a guarantee, then you specify the type. They include:
  - Bid
  - Performance
  - Retention

A contract can be associated with one or more contacts. However, contracts can be associated with only one account, but an account can have multiple contracts. There is 1:M relationship between a Contract and an Account.

Contracts are read-only in Siebel Finance. Records can be updated only in Oracle FLEXCUBE Universal Banking and updated records are sent to Siebel Finance.

From Siebel Finance, you can query Oracle FLEXCUBE Universal Banking to obtain the latest data.

The following operations can be performed to synchronize contract data between Siebel Finance and Oracle FLEXCUBE Universal Banking:

- For newly created contracts in Oracle FLEXCUBE Universal Banking, a batch process executes to create contracts in Siebel Finance.
- To update contract data in Siebel Finance, a batch process executes to update the contract in Siebel Finance.

- Siebel Finance users can query the latest contract data in Oracle FLEXCUBE Universal Banking using the Refresh button available on the Contract More Info view.

Viewing Contracts

The Contracts - Contracts List view displays all the available contracts in a list. It consists of the following views:

- Contracts List view
- Contracts Form view

To view a list of available contracts

1. Navigate to the Universal Contracts Screen, then Contracts List View.
2. In the Contracts list, drill down on the Contract.

Viewing Contracts Bills and Collection Information

The Contracts - Contracts List - Bills and Collections - More Info View contains additional information for contracts of type BC. This information is read-only in Siebel Finance. Records can be updated in Oracle FLEXCUBE Universal Banking and updates are sent to Siebel Finance.

Contract's related entities information is displayed using the Virtual Business Component (VBC). The following are the related entities for Bills and Collections:

- Parties
- Interest Details
- Discrepancies

To view contract additional information

1. Navigate to the Universal Contracts Screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract with a BC Type.

Refreshing Contract Information

Use the following procedure to refresh contact information.

To refresh contract information

1. Navigate to the Universal Contracts Screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract with a BC Type.
3. In the Bills and Collection More Info view, click the Get Details button.

Obtaining Contract Parties Information

Use the following procedure to obtain contract parties information.

To obtain contract parties information

1. Navigate to the Universal Contracts Screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract with a BC Type.
3. In the Bills and Collection More Info view, scroll to view the Parties List Applet.
4. Click the Get Details button.

Viewing Contracts Bills and Collections Details

The Contracts - Contracts List - Bills and Collections - Details view displays Discrepancies information in the list Applet.

To view contract bills and collection details

1. Navigate to the Universal Contracts screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract with a BC Type.
3. In the Bills and Collection More Info view, click the Details link.

Refreshing Contract Bills and Collection Details

Use the following procedure to refresh contract bills and collection details.

To refresh contract bills and collection details

1. Navigate to the Universal Contracts screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract with a BC Type.
3. In the Bills and Collection More Info view, click the Details Link.
4. Click the Get Details button, then click the Details link.

Viewing Contracts Letters of Credit and Guarantees Information

The Bills and Collections Contracts - Contracts List - Letters of Credit and Guarantees - More Info view is same as the Bills and Collections More Info view. This view contains following views:

- More Info Form view
- Parties List view

This information is read-only in Siebel. Records can be updated in Oracle FLEXCUBE Universal Banking and updated records are sent to Siebel Finance.

LC Contract's related entities are displayed using VBCs and data is not stored in Siebel Finance. The following are the related entities:

- Parties
- Commissions
- BC linkages

To view contract letters of credit and guarantee information

1. Navigate to the Universal Contracts screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract of Type LC or Guarantee.

Refreshing Contract Letters of Credit and Guarantee Information

Use the following procedure to refresh contract letters of credit and guarantee information.

To refresh contract letters of credit and guarantee information

1. Navigate to the Universal Contracts screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract of Type LC or Guarantee.
3. In the Letters of Credit and Guarantees More Info view, click the Get Details button.

Obtaining Contract Parties Information

Use the following procedure to obtain contract parties information.

To obtain contract parties information

1. Navigate to the Universal Contracts screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract of Type LC or Guarantee.
3. In the Letters of Credit and Guarantees More Info view, scroll to the Parties List.
4. Click the Get Details button.

Viewing Contracts Letters of Credit and Guarantees Details

The Contracts - Contracts List - Letters of Credit and Guarantees - Details view displays Commissions and Bills and Collection linkage information.

To view contracts letters of credit guarantees information

1. Navigate to the Universal Contracts screen, then the Contracts List view.

2. In the Contracts list, drill down on a contract of Type BC.
3. In the Bills and Collection More Info view tab, click the Details link.

Refreshing Contract Letters of Credit Guarantees Information

Use the following procedure to refresh contracts letters of credit guarantees information.

To refresh contracts letters of credit guarantees information

1. Navigate to the Universal Contracts screen, then the Contracts List view.
2. In the Contracts list, drill down on a contract of Type BC.
3. In the Bills and Collection More Info view, click the Details link.
4. Click the Get Details button.

12 Managing Service Requests

Managing Service Requests

This chapter describes the management of service requests. It includes the following topics:

- *About Managing Service Requests*
- *Scenarios for Managing Service Requests*
- *Process of Managing Service Requests*
- *Changing a Company Address or Name*
- *Changing a Customer Address or Name*
- *Creating Service Requests (End User)*
- *Requesting Account Service in Service Requests (End User)*
- *Changing Company Address or Name Information (End User)*
- *Changing Customer Address or Personal Information (End User)*
- *Recording Customer Appeals or Grievances (End User)*

About Managing Service Requests

A *service request* in Siebel Finance acts as a container for a customer request or an account service. Entering a service request in Siebel Finance can create an extract file. You can use the extract file to transmit data to legacy systems.

> **CAUTION:** This chapter assumes you have renamed Siebel Account objects to *Companies*. By default,Siebel Finance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see *Siebel Database Upgrade Guide* .

Administrators use these procedures to change a company address, contact address, or contact name. End users use the Service Requests screen to view and update existing requests and create new requests. Based on the requirements of the individual making a request, users can create service requests for companies or customers. After identifying the caller and understanding the nature of the request, the agent takes action to complete the request. Service Requests provide status and substatus information about the request, which closes the loop of the customer service process.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For example, you can use a workflow to handle all exception processing at a financial institution. If an exception is generated by a call center or a relationship manager, you can route this exception automatically to the administrator for handling. For more information, see *Siebel Business Process Framework: Workflow Guide* .

Scenarios for Managing Service Requests

These scenarios feature sample tasks performed by a financial institution's call center agents, relationship managers, and application administrators. Your organization might follow a different workflow according to its business requirements.

Call Center Agent Creates a Service Request

A customer calls a financial institution's call center and is routed to a call center agent. As the call center agent is talking with the customer, she finds out that the customer wants to get a copy of a specific account statement for one of his accounts. The call center agent talks with the customer and gets his first name and last name. The agent also authenticates the customer with information such as his social security number or his mother's maiden name. After authenticating the caller, the call center agent creates the appropriate service request.

Relationship Manager Creates a Service Request

Siebel Finance allows financial institutions' relationship managers to have an overall view of every aspect of their relationship with the customer. This scenario illustrates how a relationship manager can assist a customer to address any type of customer concern.

A customer calls his relationship manager regarding some issues with his account. The relationship manager gets his first and last name. The customer has indicated that he has a number of issues that must be resolved with the account. The customer requests that the relationship manager review the status of each request and enter a new request. After authenticating the customer, the relationship manager reviews the existing service requests with the customer and updates the necessary information in the service requests.

Application Administrator Changes a Company Name

A client notifies her bank that her company name is changing. The organization allows only Siebel administrators to make name changes in Siebel Finance. The organization's policy states that the representative taking the request must submit a service request for a name change. In addition, the appropriate person might need to get permissions or signatures from the client's company to send to the Siebel administrator in order to confirm this change. The submitted service request could be automatically sent to the Siebel administrator using a business service set up by the institution. The administrator then determines whether the name change is approved and updates either Siebel Finance or another computer system that feeds data to Siebel Finance.

Process of Managing Service Requests

This topic details sample tasks often performed by administrators and end-users when managing service requests. Your company might follow a different process according to its business requirements.

CAUTION: All Siebel Finance calculators described in this guide provide results intended for comparison purposes only; the accuracy of the results is not guaranteed. Differences from the expected results might be due to rounding or the mathematical formula used. Modifying the formula can only be done by someone with the appropriate responsibilities, such as the Siebel administrator.

Administrator Procedures

The following list shows tasks administrators typically perform to manage service requests:

- *Changing a Company Address or Name*
- *Changing a Customer Address or Name*

End-User Procedures

The following list shows tasks end users typically perform when managing service requests:

- *Creating Service Requests (End User)*
- *Requesting Account Service in Service Requests (End User)*
- *Changing Company Address or Name Information (End User)*
- *Changing Customer Address or Personal Information (End User)*
- *Recording Customer Appeals or Grievances (End User)*

Changing a Company Address or Name

The following procedure describes how to change a company address or name.

To change a company address or name

1. Navigate to the Companies screen, and then the Companies List view.
2. In the Companies list, select a company.
3. In the Company form, update the company information as needed.

Changing a Customer Address or Name

The following procedure describes how to change a customer address or name.

To change a customer address or name

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, select a contact.
3. In the Contacts form, update the contact's information as needed.

Creating Service Requests (End User)

There are several ways to create a new service request. Typically, service requests are created from the Service screen, Contacts screen, Companies screen, or Financial Accounts screen.

One of the easiest ways to create a service request is within the Financial Accounts screen using the GO button. Using the GO button, end users can choose from a predefined list of service requests for a given account type. After selecting the GO button, a user is automatically navigated to the view in the Service screen to handle that type of request. The contact and account are automatically associated with the new service request. For more information on creating a service request using the GO button, see *Managing Financial Accounts*.

The Service screen allows end users to initiate a service request to change customer address and name information so that this information can be updated in their organization's database.

To create a service request from the Contacts screen

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, drill down on the contact for which you want to create a service request.
3. Click the Service Requests view tab.
4. In the Service Requests list, add a record and complete the necessary fields.

For more information about service requests, see *Siebel Applications Administration Guide* .

Requesting Account Service in Service Requests (End User)

The Account Services view tab in the Service screen allows end users to create service requests that are related to an organization's service. Available account services are described in the following table.

Account Service	Description
Add Payment Schedule	Creates a customer's payment schedule.
Auto Payment / Saver	Associates an auto payment request with a service request.
Bank Check	Requests a replace credit card or an additional card.
Bill Pay Sign Up	Creates or changes a customer's bill pay service with a service request.
Card Services	Requests issuance of a bank check to a specified payee and his/her address.
Check Copy Request	Requests a copy of a check.

Account Service	Description
Check Order	Orders additional checks.
Close Account	Closes the specified account.
Extension	Records a one-time short extension under an existing contract. Typically, extensions are granted for up to six-months and no new paperwork is required.
Extra Payment	Changes a customer's monthly payment schedule or amount. You can use the Service Request Extra Payment view to record the new monthly payment and provide the customer with updated loan information, such as the new term and interest saved.
Funds Transfer	Requests a funds transfer.
Interest/Fee Reversal	Reverses an interest payment or fee.
Line Increases	Increases a customer's credit line or cash limit.
Lost/Stolen Information	Records information regarding lost or stolen items, such as credit cards.
Lump Sum	Records a lump sum transaction and provides a customer with new monthly terms. This feature allows customers to: • Reduce the amount of their monthly payment, while maintaining the same terms, or • Continue paying the same monthly payment while reducing their terms
Modify Payment Schedule	Modifies a customer's payment schedule.
New Assumption	Records a new assumption if a lease gets traded to a new party, and this party assumes the future payments of the lease.
Payment Inquiry	Records information for customers who claim to have made a credit card payment, but the payment has not shown up on their statement.
Payment Promise	Records customer payment promises during a collection call or campaign.
Payoff	Records a payoff of the lease.
Payoff Status	Records a payoff transaction and provides customers with their payoff amounts.
POS Support	Handles merchant requests related to credit card point of sales (POS) equipment such as terminal repairs, paper orders, and order signage.

Account Service	Description
Quick Pay	Records check transactions as if the customer had sent the check in as a payment. Customers can provide check information, such as the ABA number, check number, and amount, to expedite a monthly payment.
Re-lease	Records the re-lease of the vehicle to the customer.
Redeem Points	Records information for customers who want to redeem points.
Refinance	Records the refinance request.
Statement Copy	Orders a statement copy for customers.
Stop Payment	Stops a payment.
Title Move	Records moving the title from one party to another.
Transaction Dispute	Creates a record of a customer dispute. End users can associate disputes with notes and attachments.
Wire Transfer	Provides wire transfer information if applicable.

To request an account service using a service request

1. Navigate to the Service screen, and then the Service Request List view.
2. Create a new record and drill down on the SR #.
3. In the Service Request Detail form complete the necessary fields.
4. Click the Account Services view tab.
5. From the view link bar, select an account service.

   For a description of the service types, see the previous table.

   > **Note:** In the Account Services list, the following views have additional drop-down lists: Check Copy Request, Extra Payment, Fee Reversal, Payoff Status, Quick Pay, Statement Copy, and Stop Payment. From the values in these drop-down lists, end users can choose to display the list or the more detailed form in which they can enter an account service request.

Changing Company Address or Name Information (End User)

If users are:

- Allowed to change company-wide address and name information, they can update the appropriate information in the Service screen. After the information is captured in Siebel Finance, users can use this information to

update existing host systems. For more information about updating company information, see *Managing Companies*.

- Not allowed to change company-wide address and name information, they can use the Company Address Maintenance view and the Company Name Information Change view to send service requests to administrators responsible for updating the information.

To submit a service request to change a company's name or address

1. Navigate to the Service screen, and then the Service Request List view.
2. In the Service Requests list, add a record, and drill down on the SR #.
3. In the Service Request form, complete the necessary fields.
4. Select one of the following options described in the following table.

To...	Click...
Update the company name.	The Company Name Information Change view tab.
Update the company address.	The Company Address Maintenance view tab.

Changing Customer Address or Personal Information (End User)

If end users are:

- Allowed to change company-wide address and name information, they can update the appropriate information in the Service screen. After the information is captured in Siebel Finance, users can use this information to update their company's host systems.
- Not allowed to change company-wide address and name information, they can use the Customer Address Maintenance and Personal Information Change views to send service requests to administrators responsible for updating the information.

To submit a service request to change a customer's address or personal information

1. Navigate to the Service screen, and then the Service Request List view.
2. In the Service Requests list, add a record and drill down on the SR #.
3. In the Service Request form, complete the necessary fields.
4. Select one of the following options described in the following table.

To...	Click...
Update the customer's address.	The Customer Address Maintenance view tab.

To...	Click...
Update the customer's personal information.	The Personal Information Change view tab.

Recording Customer Appeals or Grievances (End User)

End users can record customer complaints.

To record a new customer complaint

1. Navigate to the Service screen, and then the Service Request List view.
2. In the Service Requests list, add a record and drill down on the SR #.
3. In the Service Request form, complete the necessary fields.
4. Click the Appeals & Grievances view tab.
5. In the Complaint Detail form, complete the necessary fields.

13 Managing Financial Needs Analyses

Managing Financial Needs Analyses

This chapter describes the procedures necessary to administer and perform a needs analysis session using Siebel Finance and includes the following topics:

- *About Managing Financial Needs Analysis*
- *Scenarios for Managing Financial Needs Analysis*
- *Administrator Financial Needs Analysis Procedures*
- *End-User Financial Needs Analysis Procedures*
- *Needs Analysis Script Creation*
- *Setting Up Product Scores*
- *Creating Investment Objectives and the Portfolio Mix*
- *Performing General Needs Analysis for Companies or Contacts*
- *Performing Investment Needs Analysis for Contacts*
- *Generating Recommendations from a Needs Analysis Session*

About Managing Financial Needs Analysis

Needs analysis is the process sales agents use to gather information about their customers and recommend the best products to them. In a needs analysis, an agent asks questions and selects answers with preassigned scores. The scores for each product are aggregated, and by clicking on the Recommend button, an agent can recommend and cross-sell a package of products or a single product to customers. In addition, a relationship manager can use the investment needs analysis to recommend model fund and asset distributions for an investment portfolio.

Following the procedures in this chapter, administrators will be able to:

- Develop needs analysis scripts, which are specifically worded sets of questions. Call center agents use these scripts in a needs-based selling process to gather information from customers interested in learning about or purchasing a specific product. The scripts can also include pick list values for the customer answers.
- Set up product scoring, which assigns number values to needs analysis script answers. Based on the script answers, a needs analysis recommendation lists the products for the agent to recommend to the customer; recommended products having higher scores more closely meet the customer's needs than those with lower scores.
- Create investment objectives.
- Create an optimal portfolio mix for asset and fund types for each investment objective.

Following the procedures in this chapter, end users will be able to:

- Perform a needs analysis.
- Recommend products that best match customer needs.
- Recommend model fund and asset distributions for an investment portfolio.

Scenarios for Managing Financial Needs Analysis

These scenarios feature sample tasks performed by a financial institution's applications administrator, a call center agent, and a relationship manager. Your organization might follow different workflows according to its business requirements.

The Needs Analysis views within Siebel Finance allow financial institutions to capture customer requirements in a needs-based selling process for multiple products including checking, convenience, investment, credit, mortgage, savings, and retirement products. The views specifically support both the individual customer as well as the business customer.

Application Administrator Creates a New Needs Analysis Script

An applications administrator is given the business requirements to create a new needs analysis script. The administrator supports the requirements by defining the product scores for each needs analysis question. The product scores are used to calculate and define the product recommendations. The administrator also sets up the optimal portfolio mix and investment objectives for the Investment Needs Analysis view.

Agent Uses Needs Analysis Script to Determine Product Requirements

A call center sales agent receives a call from a prospective new customer who is interested in opening a checking account. The agent uses the Siebel Finance Needs Analysis script to walk the customer through a series of questions to gather her product requirements, and to record the answers used to calculate the best financial products for her. The agent provides the customer with key information about the recommended checking accounts with the highest scores. The call center agent tells the customer that she can apply for more than one product if she chooses; however, the customer decides to go with the first product on the list, and the sales agent begins the application process using the Auto Application feature.

Relationship Manager Uses Investments Needs Analysis Script

A relationship manager receives a call from a customer who has an investment account with the financial institution. The customer is interested in finding out about a general investment strategy. The relationship manager uses the Investments Needs Analysis script to walk the customer through a series of portfolio interest, risk tolerance, investment horizon, and profile information questions to recommend a model portfolio of assets and fund types.

Administrator Financial Needs Analysis Procedures

The following administrator procedures are included in this chapter:

- *Needs Analysis Script Creation*

- *Setting Up Product Scores*
- *Creating Investment Objectives and the Portfolio Mix*

End-User Financial Needs Analysis Procedures

The following list of end-user procedures are included in this chapter:

- *Performing General Needs Analysis for Companies or Contacts*
- *Performing General Needs Analysis for Companies or Contacts*
- *Performing Investment Needs Analysis for Contacts*
- *Generating Recommendations from a Needs Analysis Session*

Needs Analysis Script Creation

Those with the required administrative responsibilities, such as Siebel administrators, can set up and modify needs analysis questions and the related scripts.

Before creating a script, define each question that the script will use. If you add questions to a script, you must add score values to the Product Scores for the questions. You also must add the questions to the appropriate Business Component. For example, if you are modifying a checking account needs analysis script for a contact, then you would want to add questions to the FIN NA RET Checking Business Component. When the user clicks the Recommend button in the script wizard to calculate the score, changes to the script are taken into account. For additional information about creating SmartScripts, see *Siebel SmartScript Administration Guide* .

Setting Up Product Scores

Administrators use the Product Scores Administration subview in the Administration - Product screen to define the product scores associated with each of an organization's products. You can include each product in one or more needs analysis view.

To associate questions and scores with products

1. Navigate to the Administration - Product screen, and then the Products view.
2. In the Products list, drill down on the product for which you want to define questions and scores.

   > **Note:** If the product does not exist, add it. For more information about adding products, see *Siebel Product Administration Guide* .

3. Click the More Info view tab.
4. On the More Info link bar, click the Product Scores view link.
   The Product Scores list displays the questions and corresponding answers that are currently associated with a selected product.
5. In the Product Scores list, add a record and complete the necessary fields described in the following table.

Field	Description
Answer	The answer given by the customer. For each possible answer the customer can give, you can assign a score.
Question	The asked question.
Score	The score associated with the answer. You assign this value according to the importance you attach to the customer's response.
Script Name	The script used for this question. You are not limited to a single script for a product; you can use any number of the scripts listed.

Note: During a needs analysis session, if the sum of the product scores appears incorrect after you click the Recommend button to select a product, check for duplicate product score questions.

Correcting a Script Problem with a Product Score

It might be necessary to correct a script problem with a product score. Use the following procedure to correct a script problem with a product score.

To correct a script problem with a product score

1. Navigate to the Administration - Product screen, and then the Products view.
2. In the Products list, drill down on the product with the script to correct.
3. Click the Product Scores view link.

   The Product Score displays the questions and corresponding answers that are currently associated with the selected product.
4. Edit the Score list.

   For example, if the same question-and-answer pair appears more than one time, delete the extra question and answer.

Creating Investment Objectives and the Portfolio Mix

Administrators can add or modify investment objectives as well as create asset and fund portfolio distributions in the Securities views in the Finance Administration screen.

Several Portfolio Objectives are provided in the standard Siebel Finance application. If you must make changes to the assets or funds used to score the investment objectives in the Investments subview of the Needs Analysis view in the

Contacts screen, you can change the score calculations in the FINS Investment NA Action business component by making changes to the applicable fields, such as these:

- The Computed INV NA Score Calc field is used to calculate the average score of the first 13 questions.
- The fields Score1 to Score5 are used to convert the average score to a number divisible by 4.
- The field Computed INV NA Score is used to calculate the final score.

You can even apply a different algorithm to compute the scores if, for example, you want to add more questions or convert the average score to a number divisible by 3 or 5 instead of 4.

To create an investment objective

1. Navigate to the Administration - Finance screen, and then the Investment Objectives view.
2. In the Portfolio Investment Objectives list, add a record, and complete the necessary fields.

Performing Portfolio Mix Administration

After you create a new investment objective, you can set up the portfolio mix for the investment objective.

To perform portfolio mix administration

1. Navigate to the Administration - Finance screen, and then the Investment Objectives view.
2. In the Portfolio Investment Objectives list, select a portfolio investment objective to administer as described in the following table.

To...	Add...
Add a new asset.	A record in the Asset Recommendation list and complete the necessary fields.
Add a new fund.	A record in the Fund Recommendation list and complete the necessary fields.

Performing General Needs Analysis for Companies or Contacts

The following table shows the needs analysis sessions that can be performed by product type.

Product	Available For
Checking	• Companies • Contacts
Convenience	• Companies

Product	Available For
	• Contacts
Credit	• Companies • Contacts
Investments	• Contacts
Mortgage	• Contacts
Retirement	• Companies • Contacts
Savings	• Companies • Contacts

After entering specific details in the selected Needs Analysis view, end users can prompt Siebel Finance to recommend the best product or service for the company or contact.

To perform a general needs analysis for a company or contact

1. Navigate to the one of the following views depending on the type of needs analysis to perform:
    - Companies screen, and then the Companies List view.
    - Contacts screen, and then the Contacts List view.
2. In the list, drill down on a company or contact for which you want to perform a needs analysis.
3. Click the Needs Analysis view tab.
4. On the Needs Analysis link bar, select the type of needs analysis you want to perform.
5. In the Needs Analysis form, add a record and complete the necessary fields.
6. To use a script to help determine values to enter, click Script.
7. In the SmartScript list, drill down on the Name link.
8. Complete the questions as prompted, and click Finish.
9. (Optional) Click the Recommend button to generate a recommendation.

    See *Generating Recommendations from a Needs Analysis Session* for more information on recommendations.

Performing Investment Needs Analysis for Contacts

An investment needs analysis is similar to a general needs analysis. The results, however, are different. After completing an investment needs analysis, a recommended mix of assets and funds appears, based on the customer's needs.

The Investment Needs Analysis view provides an approach to understanding the customer's needs and recommending an investment strategy. A script is used to guide the customer through a series of questions. The average score from the set of answers, in conjunction with the time that the customer might need his or her money invested, drives the model and determines the asset and fund allocation.

To perform an investment needs analysis for a contact

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, drill down on the contact for which you want to perform a needs analysis.

   Note: If the contact does not exist, add it. For more information about adding contacts, see *Adding Contacts*.

3. Click the Needs Analysis view tab.
4. Select the Investments link on the Needs Analysis form.
5. In the Needs Analysis form, add a record and complete the necessary fields.
6. To use a script to help determine values to enter, click Script.
7. In the SmartScript list, drill down on the Name link for the script you want.
8. Complete the questions as prompted, and click Finish.
9. (Optional) Click the Recommend button to generate a recommendation.

Generating Recommendations from a Needs Analysis Session

After performing a needs analysis, end users can generate a list of recommended products or a proposed mix of investments.

For more information on performing a needs analysis, see *Performing General Needs Analysis for Companies or Contacts* and *Performing Investment Needs Analysis for Contacts*.

To generate a recommendation from a needs analysis session

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the contact for which you want to generate a recommendation.

   Note: If the contact does not exist, add it. For more information about adding contacts, see *Adding Contacts*.

3. Click the Needs Analysis view tab.
4. In the Needs Analysis form, select the link for the needs analysis type, and click Recommend.
5. Scroll down to see the generated recommendations.

   For an Investment Needs Analysis, the application generates a recommended asset and fund distribution. The Asset Distribution and Fund Distribution display information in either lists or charts.

   For other types of needs analysis, the recommendation list displays a score (a relative ranking), a product name, and a description.
6. In the Recommendation list, drill down on the Product Name field to view further information about the product.

After customers have determined the product or products they are interested in, the end user can select the Apply field for those specific products. If the Auto Application feature has been set up, the end user can then use the Auto Application feature to automatically create a new application for the customer. The Application is prepopulated with the company and product-related information already captured in this screen. For more information about creating an application, see *Managing Siebel Finance Applications*.

You select products recommended in all Needs Analysis views in the Contacts screen, except the Investments view.

Selecting a Recommended Product Using the Apply Field

Use the following procedure to select a recommended product using the Apply field.

To select a recommended product using the Apply field

1. If necessary, return to the generated Recommendation list based on the needs analysis.
2. Click to place a check mark in the Apply field next to each product for which the customer wants to apply.

   There is no limit to the number of products that can be selected.

   > **Note:** If the customer wants to apply for more than one product (for example, a checking account and a mortgage loan), you can go to a different Needs Analysis view for each product type, perform the needs analysis, and apply for additional products. When you select Auto Application, you are taken to the Application screen, where you can fill out applications for all the selected products.

3. Leave the record containing the checked Apply field.
4. Select Auto Application by doing one of the following:
   - Click the Auto Application icon in the corner.
   - From the application-level menu, choose File, Auto, and then Application.
5. In the first Application view, click the select button in the Product Name field.

   The recommended products appear in the Applications view.
6. In the Products dialog box, select the Primary field for the product whose name appears in the Product Name field.

For more information about filling out applications, see *Managing Siebel Finance Applications*.

14 Managing Siebel Finance Applications

Managing Siebel Finance Applications

This topic describes navigating through the Siebel Finance application and defining a sequence of views required to capture application data elements, creating sales methodologies to match business processes, creating activity plans, and setting up correspondence and application form templates.

This topic covers the following topics:

- *About Managing Siebel Finance Applications*
- *Scenario for Managing Siebel Finance Applications*
- *Process of Managing Siebel Finance Applications*
- *Setting Up Application View Navigation*
- *About Auto Application*
- *Verifying the Run-Time Event Data for Auto Application*
- *Upgrade Notes to Continue Using Customized Version of Auto Application Workflow*
- *Viewing and Creating Applications (End User)*
- *Managing Application Information (End User)*
- *Creating Small Business Loan Applications (End User)*
- *Processing Applications (End User)*

About Managing Siebel Finance Applications

In Siebel Finance the application process is conducted by navigating through a series of screens to capture information for a product application. Sales representatives can create applications for different types of banking products, such as depository, checking, savings, auto loans, mortgages, and home equity loans. Sales representatives, customer service representatives, small business managers, and underwriters are the primary users.

End users are sales representatives, customer service representatives, small business managers, and underwriters within your organization. Sales representatives use the procedures in this chapter to create new applications, enter application information for different types of products, generate prefilled application forms, and submit applications to the back office. Customer service representatives or small business managers use the Applications screen to check the status of an application, update application information, and follow up on trailing documentation.

> **Note:** Small business manager activities are similar to the sales representative activities, except that the small business manager completes the applications for small business companies instead of individual customers.

If the application is a loan, underwriters use the procedures in this chapter to check and review the application data, update third-party data in applications, such as credit bureau information, and make decisions on applications.

Scenario for Managing Siebel Finance Applications

This scenario features sample tasks performed by a financial institution's applications administrator and branch agents. Your company might follow different workflows according to its business requirements.

Application Administrator Creates a New Financial Product and Application

An application administrator receives a list of business requirements from the Product department for a new checking product. The requirement list includes:

- The fields necessary to capture the application
- The new sales methods and their stages
- The activities to complete after the application is submitted
- The form template for the application and the correspondence templates for this product to complete this application

With these requirements, the application administrator determines which views have the required fields for this product. He then defines the sequence of views in the Application Workflow view of the Administration - Product screen.

After setting the view sequence, the administrator creates new application stages for the product. Because it is a new product, the application stages differ from those of other products. The administrator then sets up an activities plan to associate with the product. The activities plan allows agents to accomplish and coordinate complex tasks by automatically creating and assigning the appropriate follow-up activities to support the review and processing of the application. It also provides a way to monitor the progress of these activities after the application is submitted.

The administrator then sets up the application form template in a Microsoft Word document and associates the template with fields in the application screen. Finally, the administrator works on the correspondence views to set up new correspondence templates for the product.

Branch Agent Prepares a Customer Application for the New Product

A branch agent assists a customer who wants to open the new checking account product. The agent creates a new checking application by using the Next button to navigate through the application screens and views. He also generates the activities plan for this application in order to create activities to follow up on trailing documents, set up the review process, and call back the customer.

Process of Managing Siebel Finance Applications

This topic details sample tasks often performed by administrators and end-users when managing applications. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage applications:

- *Setting Up Application View Navigation*
- *About Auto Application*
- *Verifying the Run-Time Event Data for Auto Application*
- *Upgrade Notes to Continue Using Customized Version of Auto Application Workflow*

End-User Procedures

End users can create applications in a variety of ways, using various screens and views. Typically, they create applications using the Auto Application feature, or they navigate to the Applications screen to create a new application record and then fill in the required information.

The following list shows tasks end users typically perform when managing applications:

- *Viewing and Creating Applications (End User)*
- *Managing Application Information (End User)*
- *Creating Small Business Loan Applications (End User)*
- *Processing Applications (End User)*

Setting Up Application View Navigation

Setting up an application view navigation allows end users to use the Next button to navigate through the screens required to complete an application in Siebel Finance. This view navigation can include views from screens other than just the Applications screen, although navigation is restricted to the current screen. The Next button is supported by the FINS Application View Navigation Service business service. For more information on this business service, see *FINS Application View Navigation*.

The application view order varies from product to product; therefore, set up the view order for every product for which your agents will fill out applications. As an administrator, you set up the view order using the Application Workflow view in the Administration - Product screen.

The view order determines the next view the agent sees when filling out one or more applications for a customer in a single session. For instance, the view order of a basic checking application might use the following views in the following order: Applicant, Income Sources, Check Order, and Funding. If the end user manually starts in the Income Sources view, then clicks the Next button, the next view to appear is the Applicant view. The Application view sequence for the checking application process then follows the sequence for basic checking that was set in the Application Workflow Administration view.

> **Note:** If the product does not exist, add it. For more information about adding products, see *Siebel Product Administration Guide* .

To set up an application view navigation

1. Navigate to the Administration - Product screen, and then the Products view.
2. In the Products list, drill down on the product for which you want to set up an application workflow.
3. In the More Info form, from the Show drop-down list, select Application Workflow.
4. In the Application Workflow list, add a record.
5. In the Add View Order dialog box, select a view to add to the workflow.
6. To change the view order of a view, change the Sequence Number in the Application Workflow list.
7. Continue adding views an end user must complete for an application.

Sales Method Creation and Modification

Sales methods consist of various stages from start to finish. Depending on the specific sales method, the stages can differ. The sales method must map to the product type. Each product type can have a different set of stages for review and approval. For example, depository products do not have an underwriting stage that credit products might. For information on creating a sales method and setting up sales stages, see *Siebel Applications Administration Guide* .

Activity Plans Set Up

For information about creating an activity plan, see *Siebel Applications Administration Guide* .

Correspondence Set Up

For information on setting up correspondence, see the chapter on correspondence in *Siebel Correspondence, Proposals, and Presentations Guide* .

Application Form Template Creation

For information on creating application form templates, see the topic on creating proposal templates in *Siebel Applications Administration Guide* .

About Auto Application

Auto Application allows end users to create application records automatically from the Contact, Companies, and Products screens. End users access the Auto Application icon on the toolbar in those three screens.

Auto Application uses the Data Transfer Utility (DTU) business service to transfer fields from one view to another view. For more information on DTU, see *Siebel Order Management Infrastructure Guide* .

Note: Previous versions of Siebel Financial Services used a workflow to automatically place three run-time events associated with Contact, Internal Products, and Account. The Auto Application Workflow has been retired and removed from the seed data. Instead of using workflow, the invocation is defined by seed data run-time events and action sets. See *Verifying the Run-Time Event Data for Auto Application* to learn how to set this up.

Verifying the Run-Time Event Data for Auto Application

For new Siebel Finance 7.7 and higher installations, Auto Application is configured to automatically invoke the DTU business service through seed data run-time events and action sets. There are no additional steps you must take to activate the function.

However, if you have upgraded from a previous version before 7.7 and you want to use the DTU invocation method, you must:

1. Verify the seed data run-time events and action sets.
2. Remove the Auto Application workflow.

To confirm you have the Siebel Finance 7.7 and higher seed data

1. Navigate to the Administration - Runtime Events, and then the Action Sets.
2. Query for Action Sets named:

   FINS DTU Auto
3. Select each record returned, and verify in the Actions list that only one action named DTU is listed.

   If any additional actions are listed, deactivate them by deselecting the Active checkbox.
4. Select the Events view link.
5. In the Events list, query for Subevents named:

   EventMethodAutoApplication
6. Check that the Action Set Name for each record returned is as shown in the following table, and make any changes if necessary.

Sequence	Object Type	Object Name	Event	Subevent	Action Set Name
–1	BusComp	Account	InvokeMethod	EventMethodAutoApplication	FINS DTU Auto Application – Account Action Set
–1	BusComp	Contact	InvokeMethod	EventMethodAutoApplication	FINS DTU Auto Application – Contact Action Set
–1	BusComp	Internal Product	InvokeMethod	EventMethodAutoApplication	FINS DTU Auto Application – Internal Product Action Set

7. Refresh the run-time event by selecting Reload Runtime Events from the Events menu.

Deactivating the Auto Application Workflow

Once you have confirmed you have the Siebel Finance 7.7 and higher seed data, you must deactivate the workflow named: Auto Application Workflow. For more information about deactivating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).

When deactivated, the definition is removed from the run-time tables without further action needed.

Upgrade Notes to Continue Using Customized Version of Auto Application Workflow

If you wish to continue to use your customized version of Auto Application workflow, you must modify the actions in the actions sets to route the actions to the workflow.

To route actions to the Auto Application workflow

1. Navigate to the Administration - Runtime Events screen, and then the Events List view.
2. In the Events list, query for Subevents named:

   EventMethodAutoApplication
3. Delete the three run-time event records as shown in Step 6 in *Verifying the Run-Time Event Data for Auto Application*.
4. Upgrade the workflow and activate it.

   See *Siebel Business Process Framework: Workflow Guide* for details.
5. Check the run-time events by following Step 4 through Step 6 in *Verifying the Run-Time Event Data for Auto Application*.

   The action set names are not necessarily the same as described. They might be called something like Workflow XXX. Drill down into each action set.
6. For each action set, there must be one action item that invokes the Auto Application workflow you just activated. Define the action as shown in the following table.

Field	Value
Action Type	BusService
Business Service Name	Workflow Process Manager
Business Service Method	RunProcess
Context	"ProcessId", "42-4PVA1"

Field	Value
	The actual workflow process ID might be different.

7. If there are other items in the action list, deactivate them.
8. Refresh the run-time events by selecting Reload Runtime Events from the Events menu.

Viewing and Creating Applications (End User)

The Siebel Finance Applications screen provides access to consumer and small-business applications. The Applications list displays information about applications, such as applicant address, phone number, and application stages. End users can use the Applications screen to locate, view, and update applications.

To access the Applications view from the Contacts screen

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, drill down on the contact.
3. Click the Applications view tab.
4. To view more detailed information about an application, in the Applications list, drill down on the application Name link.

Accessing the Applications View from the Companies Screen

You can also access the Applications view from the Company screen.

To access the Applications view from the Companies screen

1. Navigate to the Companies screen, and then the Companies List view.
2. In the Companies list, drill down on the company.
3. Click the Applications view tab.

   The Applications list displays applications associated with the selected company.
4. To view more detailed information about an application, in the Applications list, drill down on the application Name link.

Creating an Application

Once you have viewed the list of applications you can add an application and specify the details and current status.

To create an application

1. Navigate to the Applications screen, and then the Application List view.

2. In the More Info form, add a record, and complete the necessary fields described in the following table.

Field	Comments
Product Name	Indicates the product or products for this application.
Stage	Indicates the application status. This value changes according to the Method selection.

> **Note:** Only those with the required administrative responsibilities, such as Siebel administrators, can set the Sales Stage and Sales Method values in the Siebel Assistant Administration screen, Sales Method view. For more information, see *Siebel Applications Administration Guide* .

Navigating Applications Using the Next Button

Siebel Finance allows end users to create an application with multiple products. When filling out an application with multiple products, end users can move from one view to the next view by clicking the Next button instead of selecting a view tab. Based on the views that have been set up for each specific application (for example, a savings account application or a mortgage loan application), Siebel Finance automatically navigates users to the views they must fill in.

With the Next button functionality, users do not have to fill out the same view more than one time, even if the same view appears in several product applications. For more information on creating multiple applications from performing needs analyses, see *Managing Financial Needs Analyses*.

> **Note:** Only Siebel administrators can set up a Next Button Application Workflow. For more information, see *Setting Up Application View Navigation*.

To complete an application using the Next button

1. Navigate to the Applications screen, and then the Application List view.
2. In the Applications list or form, create a new record, and complete the appropriate fields.

   > **Note:** A product must be selected in the Product field in the Application form to use the Next button to navigate to another view.

3. Click the Next button in the Applications form.

   The next application view appears with the uncompleted fields required for the customer's application.
4. Continue filling in application views and clicking the Next button in the Applications form.

Creating Applications Using the Auto Application Feature

The Auto Application feature is available in the following screens in Siebel Finance:

- Contacts

- Companies
- Products

End users can use the Auto Application feature to automatically create an application using information from the selected record. For example, in the Companies screen, end users can select the Auto Application option from the application-level menu (File, Auto, and then Application) to automatically create and populate the application using the information from the selected company.

To create an application using the Auto Application feature

1. Navigate to the Companies screen, and then Companies List view.
2. Select the company for which you want to create an application.

   Note: If the company does not exist, add it. For more information on adding companies, see *Adding Companies and Investors (End User)*.

3. Select Auto Application by doing one of the following:
   - Click the Auto Application icon in the corner
   - From the application-level menu, choose File, Auto, and then Application

   The first required Application view appears.
4. In the Product Name field in the Application form, click the select button, and then select a product for which you want to apply.
5. Complete the remaining Application fields using the Next button.

Note: You can also use the Auto Application feature from the Contacts and Products views.

Assigning Applications to Coworkers

After an application has been saved, an end user can assign an application to a coworker. The assignment can be done from the Applications screen by:

- Implementing an assignment button and using Siebel Assignment Manager. For more information on Assignment Manager, see *Siebel Assignment Manager Administration Guide* .
- Using the Approval business service. See *Automating Approval Processing*.

Note: The application does not have to be complete to assign it.

Managing Application Information (End User)

In Siebel Finance, end users can capture the following types of applicant information:

- Details about the products in the application
- Details about the applicant

- Reference information
- Collateral information
- Mortgage information
- Documents submitted by applicants

> **Note:** Typically, end users would click the Next button to move between views and capture this detail information. For more information, see *Navigating Applications Using the Next Button* and *Setting Up Application View Navigation*.

Adding Product Detail Information

End users use Product Detail subviews to capture information about the products in the application. Siebel Finance supports multiple products under one application.

To add product detail information

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click the Account Setup view tab.
3. On the Account Setup list, select one of the following view links:
    - Account Funding
    - Account Services
    - Check Order
    - Credit Card
    - Debit card & CD
    - Loan Servicing
    - Loan Terms
    - Mortgage Detail
4. In the Product Detail list, select a product.
5. In the subviews, complete the necessary fields.

Adding Applicant and Guarantor Information

End users use the Applicant view to record the name and address information specific to the primary, secondary, and guarantor applicants.

The Applicant view has additional subviews to add other information about:

- Co-applicant
- Applicant and Co-applicant security
- Employment

> **Note:** The Applicant Info and Applicant Security Info views show information on the primary applicant only. The Co-applicant Info and Co-applicant Security Info views show information on the rest of the applicants.

To add applicant information

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click the Applicant view tab.
3. In the Applicant Details list, add a record for all applicants.
4. In the Applicant Type field, select the appropriate applicant type:
    - Primary
    - Secondary
    - Guarantor
    - Joint
    - Authorized Signer
5. Complete the necessary fields for each applicant.

Creating an Updated Statement

Once you add the applicant information you can create an updated statement.

To create an updated statement

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click the Applicant view tab.
3. In the Applicant list, click Create Statements.

   If the applicant has an existing financial statement, then the Siebel application copies the latest financial statement into the Consumer Detail view.

   Financial statements are automatically created for the applicant and co-applicant. These statements are used in the Consumer Detail view, as described in *Adding Consumer Detail Information*.

   > **Note:** The Create Statements button only performs this function if the applicant has an existing financial statement.

Adding Consumer Detail Information

From the Consumer Detail view in the Applications screen, end users can create or view one of many financial statements for a customer. In Siebel Finance, the Financial Statement is used to manage consumer detail information. A financial statement is a snapshot of the customer condition at a certain point in time.

For example, a customer applies for a product today; the end user creates a financial statement with all customer detail, such as income sources, assets, and liabilities. If the customer applies for another product in three months, the end user can pull the same financial statement, and Siebel Finance will prefill all customer details. The end user can then ask the customer if that information has changed since the last time. If the information has changed, the end user can make a copy of the old Financial Statement and modify it. Using the copied financial statement, the end user does not need to type the consumer information again.

To add consumer detail information

1. Navigate to the Applications screen, then the Applications List view.

2. Drill down on an application, and click the Consumer Detail view tab.
3. From the Consumer Detail link list, select the following subviews:
    - **Credit Information.** Records credit information for all applicants.
    - **Income & Expenses.** Records income and expense information about the primary and secondary applicants.
    - **Assets & Liabilities.** Records the current asset holding and liabilities of all applicants.
    - **Real Estate.** Records applicant real estate holdings.
    - **Residence Information.** Records residency information for all applicants.
4. In the Financial Statements list, select an existing statement or add a new one.
5. In each subview list or form, add records and add additional details as necessary.

Adding Reference Information

Some product applications require reference information from the applicant. Users can use the Reference view to capture this information.

To add reference information

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click the Reference view tab.
3. In the Reference list, complete the necessary fields.

Adding Collateral Information

End users can use the Real Estate Collateral, Vehicle Collateral, and Other Collateral views to track collateral information. For consumer loans, collateral typically consists of real estate, automobiles, bonds, and cash.

To add collateral information

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click one of the following view tabs:
    - Real Estate Collateral
    - Vehicle Collateral
    - Other Collateral
3. In the collateral list, add a record and complete the necessary fields.

> **Note:** To select collateral to add to the application, the collateral must first be defined as an asset in the Financial Position view. For more information about adding assets, see *Adding Consumer Detail Information*.

Reviewing Product Disclosure Information

As part of the application process, an agent is required to read general and product disclosure to customers, and record whether or not customers have read and understood them. Using the Compliance view, end users can record this information.

To capture a product-specific disclosure, please see *Automating the Display of Disclosure Documents*.

To capture general disclosure information

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click the Compliance view tab.
3. In the disclosure form, complete the necessary fields.

Reviewing Closing Requirements

The agent must review closing requirements before submitting the application. The closing requirement lists all requirements that the customer must provide, or agents must do, before the further processing and closing the product application. For more information, see *Requirements Manager* to set up the Closing Requirements view.

Managing Documents

After the agent captures all information on the application, he can then generate a custom application form with application data already prefilled by Siebel Finance. He can also attach any additional documents related to the application, and send any required correspondence to the customer.

End users might use the following subviews under the Application Document view to manage documentation related to applications:

- **Attachment.** Attach additional documents related to an application.
- **Correspondence.** Capture correspondence information, which includes template, recipients, and enclosures. For more information on setting up and generating correspondence, see *Siebel Correspondence, Proposals, and Presentations Guide* .
- **Documents.** Produce custom application form with data prefilled from the Siebel database. For more information on setting up and generating proposals, see *Siebel Correspondence, Proposals, and Presentations Guide* .

Creating Small Business Loan Applications (End User)

To create a small business loan application, end users must record the following customer information:

- **Business Details.** Records the business name, address, and contact information as well as asset information, liabilities, income statements, and cash flow. For more information, see *Adding Business Details*.

- **Applicant Information.** Captures personal information about the primary, secondary, and principle loan applicants. For more information, see *Adding Applicant and Guarantor Information*.
- **Guarantor and Applicant Employment Details.** Captures loan guarantor information and applicant employment, income, assets, and liabilities information. For more information, see *Adding Consumer Detail Information*.
- **Unique Product Features and Terms.** Records unique loan features or terms. For more information, see *Recording Unique Features and Terms*.
- Business Services. Manages business service information for an application. For more information, see *Managing Business Services Information*.

> **Note:** Typically, users would click the Next button to move between views and enter this customer information. To create an application view navigation, a Siebel administrator would want to create a view workflow that follows the views described in this topic. For more information, see *Navigating Applications Using the Next Button* and *Setting Up Application View Navigation*.

Adding Business Details

End users use the Business Details view to track detailed information about a business applying for a small business loan.Siebel Finance automatically populates some of the information in this view from Companies Profile view tab. In addition to the business profile information, users use this view to capture financial information such as income statement, balance sheet and cash flow statement.

To add small business details

1. Navigate to the Applications screen, then the Applications List.
2. In the Applications list, drill down on an application.
3. Click the Business Detail view tab.
4. From the Business Detail link list, select the following subviews, and complete the necessary fields:
    - **Business Profile.** Records the business name, phone numbers, and addresses.
    - **Assets.** Captures company asset information, including cash, accounts receivable, inventory, fixed assets, and depreciation values.
    - **Liabilities.** Records company liabilities such as accounts payable, long term debt, noncurrent debt, capital stock, and retained earnings and treasury.
    - **Income Statement.** Captures income information such net sales, cost of goods sold, other income, expenses, interest, depreciation, taxes, dividends, and adjustments.
    - **Cash Flow.** Records cash flow statements based on customer balance sheet and income statement information.

Recording Unique Features and Terms

End users use the Loan Terms subview to record special features and terms about the small business loan.

To record loan features and terms

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click the Account Setup view tab.

3. From the link list, select Loan Terms.
4. In the Loan Terms list, select a product.
5. In the Loan Terms form, complete the necessary fields.

Managing Business Services Information

End users can use the Business Services views in the Applications screen to add, modify, copy, or delete business service application information.

To add business services

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, click the Business Services view tab.
3. In the Business Services list, from the link list, select one of the following subviews:
    - Business Payroll
    - Business Tax Service
    - Merchant Card Accepted
    - Merchant Card Location
    - Merchant Card Services
4. In the list for the associated subview, select a business service product.
5. Complete the necessary fields.

Processing Applications (End User)

After the application information is captured in *Managing Application Information (End User)* and *Creating Small Business Loan Applications (End User)* and submitted, the processing agent or underwriter might perform any of the tasks described in the following topics to process an application:

- *Viewing Assigned Applications*
- *Assessing Applications*
- *Ordering and Viewing Reports*
- *Viewing Decisions on Applications*
- *Capturing Regulation C Compliance Information*
- *Adding Closing Activities*
- *Creating and Modifying Trailing Documents*
- *Creating Notes About Applications*

> **Note:** Typically, end users would click the Next button to move between views, and process the application. To create an application view navigation, a Siebel administrator would want to create a view navigation for processing an application. For more information on setting up an application view workflow, see *Setting Up Application View Navigation*.

Viewing Assigned Applications

After users have been assigned an application for processing, they can view their applications in the My Applications list.

Use the Application screen for application assignment by:

- Implementing an assignment button and using Siebel Assignment Manager. For more information on Assignment Manager, see *Siebel Assignment Manager Administration Guide* .
- Using the Approval business service. See *Automating Approval Processing*.

To view assigned applications

1. Navigate to the Applications screen.
2. From the visibility filter, select My Applications.

   The Applications list appears displaying the applications that are assigned to the current user.

Assessing Applications

Application assessment is done by using:

- **Assessment view.** The processing agent or underwriter can use the Application Assessment view to make application assessments, as to whether or not the application can be approved. For more information on assessment templates, see *Siebel Applications Administration Guide* .
- **Integration to decisioning system using Siebel integration method.** You can configure integration to a legacy system or a decisioning system. For more information, see *Overview: Siebel Enterprise Application Integration* .

Ordering and Viewing Reports

During the processing of an application, the processing agent or underwriter might want to order reports such as appraisal or credit report. The agent can use the Report view to order such reports.

To enter report information

1. Navigate to the Applications screen, and then the Applications List view.
2. Drill down on an application, and click the Reports view tab.
3. In the Report list, create a new record and complete the necessary fields.
4. Scroll down to the Report Detail list, and enter detail information for the selected report.

> **Note:** For information on how to integrate Siebel Finance with third-party systems, such as a credit bureau system to automatically prepopulate the fields, see *Overview: Siebel Enterprise Application Integration* .

Viewing Decisions on Applications

The processing agent or underwriter uses the Decisioning views to see decisioning information from the back-end or decisioning system. End users see the financial and product information by accessing:

- Decisioned Financial view to view insurance, fees, and cost borrowing information.
- Decisioned Product view to view to see the approved product terms and conditions.

Note: These views are virtual business components and must be configured before they can be used. For more information, see *Setting Up Household Financial Accounts Virtual Business Components*.

Capturing Regulation C Compliance Information

If the loan is declined, the processing agent or underwriter must enter the reason of the decline for regulation C reporting. The agent uses the Regulation C view to capture the information.

To enter regulation C information

1. Navigate to the Applications screen, and then the Applications List view.
2. Drill down on an application, and click the Compliance view tab.
3. In the Compliance list, select the Regulation C Information view link.
4. In the Product list, select the product that is being declined.
5. In the Regulation C Information form, complete the necessary fields.

Adding Closing Activities

End users use the Closing Activities view to record all closing activities associated with the currently selected application.

For more information on activities and activity plans, see *Managing Activities*.

To add closing activities associated with an application

1. Navigate to the Applications screen, and then the Applications List view.
2. Drill down on an application, and click the Closing Activity view tab.
3. In the Activities list, add a record and complete the necessary fields.

Creating and Modifying Trailing Documents

Some applications, such as those for mortgages, require documentation from the applicants. End users can use the Trailing Documents view to track documents to be provided by the applicants. After users set the target date for a trailing document, Siebel Finance, with the help of business processes, creates activities to remind them to call the applicant to provide the necessary document, expediting the approval process.

Note: For more information on setting up a workflow, see *Siebel Business Process Framework: Workflow Guide* .

To add trailing documents

1. Navigate to the Applications screen, then the Applications List view.
2. Drill down on an application, and click the Closing Activity view tab.
3. Select the Trailing Documents view link.
4. In the list, add a record for each trailing document to track.

Viewing Outstanding Trailing Documents

Use the following procedure to view outstanding trailing documents.

To view outstanding trailing documents

- Navigate to Applications, then the My Outstanding Documents view.

Creating Notes About Applications

As the processing agent or underwriter works with an application, end users might want to enter notes about the application. End users can create notes that everyone with access to the application record can see, or they can create notes that only they can see.

To create a note regarding an application

1. Navigate to the Applications screen, then the Application List view.
2. Drill down on the application, and click the Notes view tab.
3. From the Notes link view bar, select one of the following:
    - Public Notes. Notes that others can see.
    - Private Notes. Notes that only their creators can see.
4. In the Notes list, add a record and complete the necessary fields.

    Tip: Click Check Spelling to check the spelling in your note.

15 Managing Commercial Loans

Managing Commercial Loans

This chapter describes the management of commercial loans. It includes the following topics:

- *About Managing Commercial Loans*
- *Scenarios for Managing Loan Requests*
- *Process of Managing Commercial Loans*
- *Activating Loan Request Workflows*
- *Assessment Templates for Loan Approvals*
- *Activities Plan for Loan Requests*
- *Document Template for Loan Requests*
- *Setting Up Approval Levels*
- *Setting Up Portfolio Types for Commercial Loans*
- *Associating Facilities with Financial Accounts*
- *Creating Commercial Loan Requests (End User)*
- *Setting Up Facilities (End User)*
- *Syndicating Facilities (End User)*
- *Setting Pricing and Fees for Facilities (End User)*
- *Adding Guarantors to Loan Facilities (End User)*
- *Adding Covenants to Facilities (End User)*
- *Adding Collateral to Loan Facilities (End User)*
- *Creating Policy Exceptions (End User)*
- *Reviewing Underwriting Standards for Loan Requests (End User)*
- *Reviewing Group Exposure (End User)*
- *Entering Credit Decisions for Commercial Loans (End User)*
- *Assigning Loan Requests (End User)*

About Managing Commercial Loans

This chapter presents the procedures necessary to create, maintain, and process a commercial loan request in Siebel Finance. The commercial loan request process involves navigating through a series of screens used to capture client and facility information. Loan officers, credit committee team officers, and administrators are the primary users.

Use these procedures to perform the administrator tasks of defining assessment templates, activities plans, documents templates, commercial loan approval stages, the contacts required to approve a commercial loan, portfolio types for a commercial loan, and underwriting standards.

End users are commercial loan and credit committee officers. Commercial loan officers will use the procedures in this chapter to:

- Create new commercial loan requests
- Create additional borrowers for a loan
- Create a facility
- Associate facilities with borrowers
- Create bank syndication for a facility
- Set the pricing and fees for a facility
- Capture the guarantors for a facility
- Create covenants for a facility
- Copy covenants to a facility
- Set up collateral for a facility
- Create and review policy exceptions for borrowers and facilities
- Review group lending exposure
- Review underwriting standards
- Submit a loan request to a credit committee

Credit committee officers will use the procedures in this chapter to:

- Check and review the data in a loan request
- Make decisions on a loan request
- Assign a loan request to the next person on the credit committee

Scenarios for Managing Loan Requests

These scenarios feature sample tasks performed by a financial institution's applications administrator and commercial bankers. Your company might follow different workflows according to its business requirements.

In these scenarios, the applications administrator is responsible for setting up approval stages and underwriting standards. He requires administrative responsibilities to:

- Set up an assessment template and activities plan
- Create a document template
- Set up an approval level
- Define portfolio types and underwriting standards

End users are loan officers and credit administrators. They enter information to:

- Create a loan request
- Create a facility for borrowers
- Attach a company and financial needs analysis to the loan request
- Choose a loan approval level
- Assign the loan request to a credit committee

Administrator Sets Up Approval Stages and Underwriting Standards

An administrator receives a request to set up two new loan approval stages and add a new underwriting standard for a chemical portfolio. The request specifies that a loan smaller than one million dollars requires two approval stages, whereas a loan larger than one million dollars requires three approval stages. The administrator sets up the following two approval levels:

- Level A for a loan less than one million
- Level B for loans greater than one million

He also sets up the individuals who are responsible for approving each stage of the loan. Finally, the administrator sets up the new underwriting standard.

Loan Officer Creates New Loan Request

A loan officer receives a call from a chemical company that wants to borrow 1.25 million dollars for working capital. She creates a new loan request and then sets up a working capital facility. The officer determines the price and fees, collateral, covenants, and policy exceptions for this facility. She then attaches the company analysis and financial statement to the loan request.

When the loan officer chooses the chemical portfolio, the underwriting standard that is set by the administrator automatically appears. The loan officer chooses approval level B for the loan and selects the credit committee name for each stage.

Credit Committee Officer Reviews Loan Request

A credit committee officer reviewing her loan requests sees that there is a loan request in the queue waiting for her approval. She reviews the loan request details and the attachments that contain company and financial analysis. She decides to approve the credit. After adding her decision and comments to the loan request, the credit committee officer sends the request to the next credit committee officer for the officer's approval.

Credit Administrator Sets Up Capital Facility

A credit administrator looks at his queue and sees that one request has been approved. The administrator prints the credit summary with the decision and adds it to the company's credit file. The administrator then sets up the working capital facility that has been approved.

Process of Managing Commercial Loans

This topic details sample tasks often performed by administrators and end-users when managing commercial loans. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage commercial loans:

- *Activating Loan Request Workflows*
- *Assessment Templates for Loan Approvals*
- *Activities Plan for Loan Requests*
- *Document Template for Loan Requests*
- *Setting Up Approval Levels*
- *Setting Up Portfolio Types for Commercial Loans*
- *Associating Facilities with Financial Accounts*

End-User Procedures

The following list shows tasks end users typically perform when managing commercial loans:

- *Creating Commercial Loan Requests (End User)*
- *Setting Up Facilities (End User)*
- *Syndicating Facilities (End User)*
- *Setting Pricing and Fees for Facilities (End User)*
- *Adding Guarantors to Loan Facilities (End User)*
- *Adding Covenants to Facilities (End User)*
- *Adding Collateral to Loan Facilities (End User)*
- *Creating Policy Exceptions (End User)*
- *Reviewing Underwriting Standards for Loan Requests (End User)*
- *Reviewing Group Exposure (End User)*
- *Entering Credit Decisions for Commercial Loans (End User)*
- *Assigning Loan Requests (End User)*

Activating Loan Request Workflows

Siebel Finance includes two workflows that you must activate for commercial loan processes to work correctly. The following table describes each of these workflows.

Workflow Process	Comments
FINS Commercial Loan - Populate Company Group Name	This workflow makes sure that the Parent Account value is kept up to date as the Account value is modified.

Workflow Process	Comments
FINS Commercial Loan - Refresh Company Group Name	This workflow is called to refresh the user interface as the Parent Account value is changed.

For more information about activating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).

Reloading Runtime Events

When you activate the commercial loan request workflows, your runtime events automatically reload. However, you can manually reload them if necessary.

To reload runtime events

1. Navigate to the Administration - Runtime Events screen, and then the Events view.
2. From the menu, select Reload Runtime Events.

Assessment Templates for Loan Approvals

The assessment template must be set up so that end users can assess loan requests to determine whether they must go through the approval process. Some loan requests, with adequate assessment scores, might not be required to go through the approval stages. After an administrator sets up the assessment templates, end users can select the appropriate one and enter the answer for each attribute. Based on the answers, the final score is calculated.

For more information on setting up an assessment template, see *Siebel Applications Administration Guide* .

Activities Plan for Loan Requests

You must set up the activities plan so that end users can accomplish and coordinate complex tasks. The activities plan creates a set of activities for the loan request. The end user can select a particular activities plan template, and let the Siebel application execute or prompt the user for those activities. For more information about creating an activity plan, see *Siebel Applications Administration Guide* .

Document Template for Loan Requests

You must set up the document template so that end users can print a prefilled document. After the administrator sets up the document templates, end users can select the appropriate template, which is automatically populated with information from the Siebel Finance database.

For more information on creating document form templates, see the topic on creating proposal templates in *Siebel Applications Administration Guide* .

Setting Up Approval Levels

Siebel Finance supports an automated commercial loan approval process. The administrator is responsible for setting up a financial institution's approval levels and the corresponding approval stages. For example, an administrator might set two approval levels: one for commercial loans under one million dollars, the other for commercial loans over one million dollars. The approval level assigned to a loan request depends on the details of the loan.

To set up the approval level for a commercial loan

1. Navigate to the Administration - Finance screen, and then the Commercial Loan view.
2. Click the Approval Administration view tab.
3. To create a new approval level, add a record in the Approval Level list, and complete the necessary fields as described in the following table.

Field	Comments
Approval Level	Name for the approval level.
Description	Describes which loans to use with the approval level.

4. To add an approval stage, add a record in the Approval Administration list, and complete the necessary fields as described in the following table.

Field	Comments
Executive	Indicates the contacts to add to the approval stage.
Stage #	Shows the stage number.

> **Note:** Modify an existing approval level by selecting a record in the Approval Level list, and updating the associated records in the Approval Administration list.

Setting Up Portfolio Types for Commercial Loans

Using the Portfolio Administration view, administrators can set up the commercial loan portfolios that are used to group similar types of commercial loans. For example, an administrator might set up Automobile, Manufacturing, and Chemical portfolio types.

In this view the administrator can also set the limit and utilization of each portfolio type. For example, an administrator might set the limit for an automobile portfolio at 100 million dollars. As a result, the organization's combined loan total

for the automobile industry must not exceed 100 million. The utilization captures how much the bank already lends to the automobile industry.

After the appropriate portfolios are set up, end users can then review the portfolios in the Request Summary view to see the financial institution's exposure in each industry.

To set up a commercial loan portfolio

1. Navigate to the Administration - Finance screen, and then the Commercial Loan view.
2. Click the Portfolio Administration view tab.
3. To create a new portfolio type, add a record in the Loan Portfolio Type list, and complete the necessary fields as described in the following table.

> **Note:** Modify an existing portfolio by selecting a record in the Portfolio Administration list, and updating the record as needed.

Field	Comments
Limit	Financial organization's limit for combined commercial loans in this portfolio.
Portfolio Type	Name for the portfolio.
Utilization	Captures the current exposure of the financial organization within the portfolio.

After setting up the appropriate portfolios for commercial lending, administrators can add underwriting standards to the portfolios. These standards are used by the credit committee when determining whether to finance the loan. An example of a portfolio underwriting standard is a leverage of less than 30% for a software portfolio.

The values in this view are displayed in the Portfolio Administration view tab.

Setting Up a Commercial Loan Underwriting Standard

Use the following procedure to set up a commercial loan underwriting standard.

To set up a commercial loan underwriting standard

1. Navigate to the Administration - Finance screen, and then the Commercial Loan view.
2. Click the Portfolio Administration view tab.
3. In the Loan Portfolio Type list, select a portfolio for which you want to set up an underwriting standard.
4. In the Portfolio Administration list, add a record and complete the necessary fields as described in the following table.

Field	Description
Definition	Definition of the standard; for example, loan to value or collateral value.

Field	Description
Standard	Standard set by the bank.
Type	Type of underwriting standard used for the loan request; for example, Coverage, Leverage, or Team.

Associating Facilities with Financial Accounts

After a facility is approved, administrators can use Siebel Finance to create a facility in the Financial Account screen. After the financial account for the approved facility is created, the administrator must also associate the new financial account with the approved facility. This makes certain that the next time a user chooses the approved facility, the loan information is automatically populated from the financial account screen. The administrator can also set the status of the facility in this view. If the facility is closed, the administrator must change the status to Closed so that the facility is not available for end users to select.

To associate a facility with a financial account

1. Navigate to the Administration - Finance screen, and then the Commercial Loan view.
2. Click the Facility Financial Account Administration view tab.
3. In the Financial Account/Facility Association list, select the status for the facility in the Status field.

   > **Note:** If the financial account does not exist, add it. For more information about adding a financial account, see *Managing Financial Accounts*.

4. In the Account Number field, select the financial account number to associate with the facility.

Creating Commercial Loan Requests (End User)

End users can create a loan request using one of the following views:

- Companies screen, Loan Request view
- Commercial Loan screen, Requests view

TheSiebel Finance Commercial Loan screen provides access to commercial loan requests. The Requests list displays information about the request, such as company name, request stage, and lending information. End users can use the Commercial Loan screen to locate and update the requests that they create.

To create a commercial loan request

1. Navigate to the Commercial Loan screen.

2. In the Request list or form, add a record and complete the necessary fields as described in the following table.

Field	Description
Name	Descriptive name to identify the request.
Request Method	Indicates the loan request type, such as Business Loan Application or Credit Card Application.
Request Stage	The values displayed in the Request Stage field drop-down list depend on the request type chosen in the Request Method field.
Team	Organization's contacts that have access to the commercial loan request.

After creating a loan request, end users can begin adding the details that are used to make loan decisions. The Borrower Detail view is used to show the profile details of each borrower, such as business, location, and year established. The Borrower Detail information is automatically populated using the information in a company's profile. As a result, end users must first navigate to the Companies view and update the borrower's profile.

For more information about updating a company profile, see *Managing Companies*.

Adding Borrower Details to a Loan Request

Use the following procedure to add borrower details to a loan request.

To add borrower details to a loan request

1. Navigate to the Commercial Loan screen.
2. In the Requests list, drill down on a commercial loan request.
3. The Borrower Detail view appears.
4. In the Request Borrower list, select a borrower to which to add details.
5. Scroll down to the Public Rating list, add a record, and complete the necessary fields as described in the following table.

Field	Description
Source	Source of the ratings information such as Moodys.
Rating	The rating level, such as AAA.
Debt Type	Indicates whether long term or short term debt.

The Request Summary view is used to capture key credit decisions and approval stages for loan requests. This view is also used to capture decisions from credit committees.

Associating an Approval Level with a Loan Request

Use the following procedure to associate an approval level with a loan request.

To associate an approval level with a loan request

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. In the Request form, select the approval level to associate with the loan request in the Approval Level field.

   Note: For information on setting up an approval level, see *Setting Up Approval Levels*.

4. Click the Request Summary view tab.

   The Decision list at the end of the screen is populated with the stages associated with the approval level, as set up by the administrator.
5. In the Decision list, select officers for each stage, if necessary.
6. To start the loan approval process, select the record for the first approval stage in the Decision list, and click Assign.

   The Team field in the Request form displays the selected officer's name. This makes the record visible to that officer.

   Note: For more information about assigning a loan, see *Assigning Loan Requests (End User)*.

The Request Summary view is also used to manage credit issues associated with a loan request.

Creating or Modifying a Credit Issue for a Commercial Loan Request

Use the following procedure to create or modify a credit issue for a commercial loan request.

To create or modify a credit issue for a commercial loan request

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Request Summary view tab.
4. In the Key Credit Issues list, add a record and complete the necessary fields.

Setting Up Facilities (End User)

The Facility Set Up view allows end users to associate the borrowers of a commercial loan request with a corresponding facility.

To share one facility between two companies

1. Highlight the first company and create a new facility.
2. Highlight the second company and associate the same facility with this second company.

When end users create new records in the loan facility list, an Association dialog box displays all facilities under the company group name. The user can select an existing facility for a facility that is renewed or create a new one for a new facility.

Creating a New Facility and Associate a Borrower

Use the following procedure to create a new facility and associate a borrower.

To create a new facility and associate a borrower

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Facility Set Up view tab.
4. In the Borrower list, select a borrower.
5. To create a new facility for the borrower, scroll down to the Loan Facility list, add a record, and complete the necessary fields.

   > **Note:** When an existing facility is selected, some fields in the Facility Set Up views are automatically populated using information in the Financial Account screen. Additionally, when you select an existing facility, all other information related to this facility, such as prices, fees, and covenants, is copied over to the new request.

Syndicating Facilities (End User)

In some instances, the facility requested by a customer might exceed the maximum amount that an organization can handle. In these cases, end users can syndicate the loan to spread the loan facility among other organizations.

To syndicate a facility

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Facility Syndication view tab.
4. In the Borrower list, select a borrower.
5. In the Loan Facility list, select a facility for the borrower.
6. In the Bank Syndication list, add a record and complete the necessary fields.

Setting Pricing and Fees for Facilities (End User)

End users can use the Pricing and Fees view to set up the pricing and fees for facilities. For example, an organization might charge a setup fee for each facility created. The end user can use the Fees list to add a fee.

The prices and fees that appear in the Pricing and Fees view are populated automatically, with data from the products that the administrator has set up. For more information on creating new products, see *Managing Products and Pricing* or see *Siebel Product Administration Guide* .

To set the pricing and fees for a facility

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Pricing and Fees view tab.
4. In the Borrower list, select a borrower.
5. In the Loan Facility list, select a facility for the borrower.

   The Rates list and the Fees list are automatically updated.
6. To add a new rate, add a record in the Rates list, and complete the necessary fields.
7. To add a record in the Fees list, and complete the necessary fields.

Adding Guarantors to Loan Facilities (End User)

Some borrowers might use a guarantor to secure a commercial loan. Using the Guarantors view, end users can add guarantors to a loan facility.

To add a guarantor to a loan facility

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Guarantors view tab.
4. In the Borrower list, select a borrower.
5. In the Loan Facility list, select a facility for the borrower.
6. In the Guarantors list, add a record and complete the necessary fields.

Adding Covenants to Facilities (End User)

Using the Covenants view, end users can associate facilities with covenants. For example, an organization might require a borrower to submit a financial statement every quarter. This type of requirement can be created and managed in the Covenants view.

To add a covenant to a facility

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Covenants view tab.
4. In the Borrower list, select a borrower.
5. In the Loan Facility list, select a facility for the borrower.
6. In the Covenants list or Covenant Detail form, add a record and complete the necessary fields as described in the following table.

Field	Description
Covenants Type	Select Coverage or Leverage.
Current	The current value of the covenant.
Proposed	The proposed value for the client to comply with the covenant.
Definition	Brief description of the covenant.
Measurement	Measurement used to define the covenant, such as month or year.
Operand	Operand used to define the covenant conditions. For example, <, >, =.

Copying Existing Covenants from One Facility to Another

If necessary you can copy existing covenants from one facility to another.

To copy existing covenants from one facility to another

1. Select the facility that has the covenants to be copied.
2. In the Covenants list, click Apply To Facility.
3. In the Pick Loan Facility dialog box, select the facility to which the covenants are to be added, and click OK.

Adding Collateral to Loan Facilities (End User)

Some borrowers might use collateral to secure a commercial loan. Using the Collateral view, end users can add collateral to a loan facility.

To add collateral to a loan facility

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Collateral view tab.
4. In the Borrower list, select a borrower.
5. In the Loan Facility list, select a facility for the borrower.
6. In the Collateral list, add a record and complete the necessary fields.

Creating Policy Exceptions (End User)

After setting up the loan details and adding all the necessary information to make a decision, end users can review loans and determine whether the loan request conforms to all of the organization's standard policies. If the loan request does not conform, create a policy exception to explain the differences.

You can create policy exceptions at one of the following three levels:

- Loan request level
- Borrower level
- Facility level

To create a policy exception at the loan request level

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Request Detail view tab.
4. Scroll down to the Request Policy Exceptions list and add a record.
5. In the Type field, select a type of exception to add.
6. In the Comments field, type a detailed explanation for the policy exception.

Creating a Policy Exception at the Borrower Level

You can also create a policy exception at the borrower level.

To create a policy exception at the borrower level

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Policy Exception view tab.
4. In the Borrower list, select a borrower.
5. In the Borrower Policy Exception list, add a record and complete the necessary fields.
6. In the Comments field, type a detailed explanation for the policy exception.

Creating a Policy Exception at the Facility Level

You can also create a policy exception at the facility level.

To create a policy exception at the facility level

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Policy Exception view tab.
4. In the Borrower list, select a borrower.
5. In the Loan Facility list, select a facility for the borrower.
6. In the Loan Facility Policy Exception list, add a record and complete the necessary fields.

7. In the Comments field, type a detailed explanation for the policy exception.

Reviewing Underwriting Standards for Loan Requests (End User)

Before submitting a loan request, loan officers must determine whether the request conforms to the organization's underwriting standard.

To review an underwriting standard

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. In the Request form, select a portfolio to which the borrowers belong in the Portfolio field.
4. Click the Request Detail view tab.

   The Underwriting Standard list is populated with the standard for the selected portfolio.
5. Update the fields as needed.

Note: For information on entering the underwriting standard for a portfolio, see *Setting Up a Commercial Loan Underwriting Standard*.

Reviewing Group Exposure (End User)

End users can use the Exposure Summary view to display the combined loan total given to an organization and all its subsidiaries.

To review the group exposure

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Exposure Summary view tab.

   The Group Exposure list is populated with information from the Financial Account screen. If this list does not display any records, make sure that a financial account is associated with the company group name.

Entering Credit Decisions for Commercial Loans (End User)

After reviewing a loan, credit committee officers can use the Request Summary view to enter their decisions about the loan.

To enter a credit decision for a commercial loan

1. Navigate to the Commercial Loan screen.
2. In the Request list, drill down on a commercial loan request.
3. Click the Request Summary view tab.
4. Scroll down to the Decision list and select a record for the decision.
5. In the Decision field, select Approved, Counter Offer, or Decline.
6. In the Comments field, type a detailed description of the decision.

Assigning Loan Requests (End User)

After a credit committee officer enters a decision about a loan request, the end user can assign the request to the next credit committee officer.

To assign a loan request to the next credit committee officer

1. Navigate to the Commercial Loan screen.
2. From the Show drop-down list, select My Requests.
3. In the Request list, drill down on a commercial loan request.
4. Click the Request Summary view tab.
5. In the Decision list, select the next credit committee officer, and click Assign.

16 Managing Holdings and Interests

Managing Holdings and Interests

This chapter is about administering securities records in Siebel Finance and managing contacts' interests and holdings. It includes the following topics:

- *About Managing Holdings and Interests*
- *Scenario for Promoting a Market Opportunity to Targeted List of Clients*
- *Process of Administering Securities*
- *Setting Up Securities Lists of Values*
- *Creating and Modifying Stock, Bond, and Mutual Fund Records*
- *Process of Tracking Clients' Interests and Creating Interest-Based Call Lists*
- *Entering Interests and Holdings Information*
- *Creating and Using Targeted Call Lists*
- *Configuring Call List Generation*

About Managing Holdings and Interests

In Siebel Finance, there is a collection of screens and views that helps financial representatives track multidimensional information on client's investment interests, including:

- Products, such as stocks, bonds, mutual funds, options, and investment trust units
- Industries
- Sectors
- Analyst ratings

Use these procedures to perform the administrator tasks of modifying product information as well as adding industries, security product classes, security categories, security exchanges, and new securities.

End users use Siebel Finance to capture specific details about each investment, such as basic product information, issuer fundamentals, market data, literature, research, and news.

Securities information assists users in searching for a type of investment that would satisfy a customer's specific requirements and providing details on specific investments. Institutional salespeople can search to determine the contacts and investors who have either expressed an interest in a specific security or are currently holding that security in their portfolios. Also, sales agents and financial representatives can generate a call list, which is a list of targeted contacts that is associated with one or more securities.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Framework: Workflow Guide* .

Scenario for Promoting a Market Opportunity to Targeted List of Clients

This scenario features sample tasks performed by a financial institution's applications administrator and an investment representative. Your company might follow different workflows according to its business requirements.

An administrator is requested to add a new municipal bond issue to Siebel Finance. The administrator checks if all the required information to define the security exists in the application, and creates list of values entries as necessary. Then, the administrator adds the municipal bond by entering product information, which includes such details as the product name, symbol, industry, region, and sector.

In the morning sales meeting, they discuss the new bond product. After covering the details of the new product on the morning call, the sales team cross references the new bond's profile against the list of their clients' interested in purchasing the new bond. The firm anticipates the current bond market rally to continue and the firm takes a substantial position in NYC municipals. The fixed income desk is requested to promote the product heavily for the week.

At the conclusion of the call, the bond desk creates a targeted, prioritized call list to promote the product. They search for investors and contacts who have expressed interest in bonds. Further, they target investors and individuals who are holding or have expressed interest in Munis. The financial instrument held has a B rating. The salesperson first targets investors and individuals interested in B rating or better, and also customers with accounts registered in NY or managing NY mutual funds. Munis represent the highest values to these customers.

Process of Administering Securities

This process represents a portion of the tasks carried out in the *Scenario for Promoting a Market Opportunity to Targeted List of Clients*. This process includes:

1. *Setting Up Securities Lists of Values*
2. *Creating and Modifying Stock, Bond, and Mutual Fund Records*

Typically, securities information is imported into Siebel Finance using Siebel Enterprise Integration Manager (EIM). Your organization can import the data displayed in the Securities views from one or more other systems (such as a trading system).

You can also manually add or edit records of securities using administrative functions described in this topic.

For more information about Siebel Enterprise Integration Manager, see *Siebel Enterprise Integration Manager Administration Guide* .

Setting Up Securities Lists of Values

Before entering new securities into Siebel Finance, make sure that all the fields used to define a security are populated with the appropriate terms and classifications used by their organization. The following securities fields must be set up with the appropriate values:

- Industry
- Product Line
- Product Class
- Category
- Exchange

The task is part of *Process of Administering Securities*.

Defining Industry Values

When you enter a new security, the Industry field is used to indicate the industry or sector to which the security belongs. Populate the industry field with a list of values that are relevant to your organization. For example, if you are adding a new biotechnology stock as a security to Siebel Finance, you might want to add Biotechnology if the industry does not already exist. For details on how to modify the industry field values, see *Adding Industries*.

> **Note:** The Industries table is used throughout Siebel Finance. Be sure to add industries that represent your companies and clients.

The task is part of *Setting Up Securities Lists of Values*.

Defining Product Lines

When you enter a new security, the Product Line field is used to indicate the asset class of the security. For example, if your company is an investment firm you might want to add equity, fixed income, derivatives, and mutual fund product lines, if they do not already exist.

> **Note:** In Siebel Finance, the Product Line field and the Product Class field are used to indicate a security asset class in different modules of the application. The fields are used exclusively in different modules of the application. As a result, both fields must be populated with the same list of values to indicate the asset classes.

For more information about creating a product line, see *Managing Products and Pricing*

The task is part of *Setting Up Securities Lists of Values*.

Defining Product Classes

The Product Class field is used in addition to the Product Line field to indicate the asset classes of securities when they are added to Siebel Finance. Using Siebel Finance, you can add and modify the asset classes that appear in the Product Class field.

The task is part of *Setting Up Securities Lists of Values*.

To add a product class for a security

1. Navigate to the Administration - Data screen, and then the List of Values view.
2. Run a new query for Type = FINS_ASSET_CLASS.

   The current FINS_ASSET_CLASS records are returned with the existing list of values for the Product Class type.
3. In the List of Values list, add a record, and complete the necessary fields as described in the following table.

Field	Description
Active	Check box to determine whether or not the value is displayed to the end user in the Product Class dialog box.
Display Value	Value as displayed in the Product Class drop-down list.
Language-Independent Code	Code used internally by the Siebel application.
Language Name	Language used for the list of values Display Value field.
Order	Numerical order in which a value is displayed within the Product Class drop-down list.
Parent LIC	Language-independent code of a parent list of values. It is used in hierarchical lists of values.
Translate	When checked, indicates that the list of values is part of a multilingual list of values (MLOV).
Type	The type of list of values. Select FINS_ASSET_CLASS.

Note: Deleting LOV table entries is not recommended; instead, use the Active check box to deactivate an LOV entry and thereby remove it from the Product Class drop-down list.

Adding Categories

When you enter a new security, the Category field is used to indicate another level of classification in addition to the Product Class field. For example, a security with a Product Class value of Stock might be further classified as a Category of Preferred Stock. A security with a Product Class value of Bond might have a Category of Mortgage or Corporate Bond. Using Siebel Finance, you can add the categories that appear in the Category field.

The task is part of *Setting Up Securities Lists of Values*.

To add a security category

1. Navigate to the Administration - Data screen, and then the List of Values view.
2. Run a new query for Type = FINS_INVST_CATEGORY.

   The current FINS_INVST_CATEGORY records are returned with the existing list of values for the Category type.
3. In the List of Values list, add a record, and complete the necessary fields.

Adding Security Exchanges

In some instances, you must add new exchange information to Siebel Finance. The Exchange field is used to indicate the securities exchange systems. For example, a brokerage organization might populate the Exchange field with values, such as NASDAQ, FTSE, and Nikkei. Add all the exchanges that are relevant to your organization.

The task is part of *Setting Up Securities Lists of Values*.

To add a security exchange

1. Navigate to the Administration - Data screen, and then the List of Values view.
2. Run a new query for Type = SECURITY_EXCHANGE.

   The current SECURITY_EXCHANGE records are returned with the existing list of values for the Product Class type.
3. In the List of Values list, add a record, and complete the necessary fields.

Creating and Modifying Stock, Bond, and Mutual Fund Records

Once the securities lists of values are populated correctly, you can then add and modify individual securities records. You can also associate a literature item with a security.

Typically, securities information is imported into Siebel Finance using Siebel Enterprise Integration Manager (EIM). An organization can import the data displayed in the Securities views from one or more other systems (such as a trading system). Administrators can also add or modify securities for their organizations in the All Securities view in the Finance Administration screen.

For more information about Siebel Enterprise Integration Manager, see *Siebel Enterprise Integration Manager Administration Guide* .

This task is part of *Process of Administering Securities*.

To add a new securities record

1. Navigate to the Administration - Finance screen, and then the Securities view.
2. In the Securities list, add a record, and complete the necessary fields.

Editing Mutual Fund Information

You can also edit mutual fund information as needed.

To edit mutual fund information

1. Navigate to the Administration - Finance screen, and then the Mutual Funds view.
2. In the Mutual Fund form, locate the appropriate fund.
3. Click the Mutual Fund Holdings view tab.
4. In the Fund Holdings list, do one of the following:
    - Add a record and complete the necessary fields for each security that makes up the mutual fund
    - Modify or delete existing securities
5. From the Asset Allocation drop-down list, select Asset Allocation List.
6. In the Asset Allocation list, do one of the following:
    - Add an asset class and associate the percentage of holdings in each mutual fund
    - Modify or delete existing asset classes

Note: The Asset Allocation Chart provides a graphical representation of the asset allocation for the mutual fund.

Associating Literature Documents with a Security

You can also associate a literature document with a security.

To associate a literature document with a security

1. Navigate to the Administration - Finance screen, and then the Securities view.
2. In the Securities list, select a security.
3. Click the Literature view tab.
4. In the Literature list, add a record, and complete the necessary fields.

Process of Tracking Clients' Interests and Creating Interest-Based Call Lists

This process represents a portion of the tasks carried out in the *Scenario for Promoting a Market Opportunity to Targeted List of Clients*. This process includes:

1. *Entering Interests and Holdings Information*
2. *Creating and Using Targeted Call Lists*

From the Holdings and Interests views, end users can track a particular security. From the List Management Call List view, end users can review and manage their generated call lists.

Siebel Enterprise Integration Manager imports the market data displayed in the Securities views. An organization can import the data displayed in the Securities views from one or more other systems (such as a trading system). Also, those with the required administrative responsibilities, such as Siebel administrators, can manually add or edit records of securities using administrative functions described in *Process of Administering Securities*.

For more information about Siebel Enterprise Integration Manager, see *Siebel Enterprise Integration Manager Administration Guide* .

Entering Interests and Holdings Information

Tracking your clients' interests and holdings is an important first step towards building targeted call lists.

This task is a step in *Process of Tracking Clients' Interests and Creating Interest-Based Call Lists*.

To record an interest

1. Navigate to the Contacts screen, then Contacts List view.
2. Drill down on the contact for which you wish to add interests information.
3. Click the Interests view tab.
4. Create a new record and complete the necessary fields as described in the following table.

Field	Description
Description	Enter text to describe the contact's interest, or the system will automatically enter a string containing a compiled list of the interest attributes.
Ticker	Select any of the securities previously entered into your Siebel application.
Volume	Trading volume of the security.
Quantity	Number of shares the contact is interested in transacting.

Field	Description
Interest Type	Registers if the interest is in selling or buying.
Analyst	A particular research analyst.
Industry Group	The high-level industry interest, for example Technology. Also known as a sector.
Industry	Specific industry interest, for example Software.
Internal Rating	The research rank of the product, for example Strong Buy.

Note: You can record a contact's interests using either the Contacts or the Holdings and Interests screen.

Recording an Interest Based on a Holding

You can also record an interest based on a holding.

To record an interest based on a holding

1. Navigate to the Holdings and Interests screen, then the Interests view.
2. In the Interests list, create a new record and complete the necessary fields, some of which are described in Step 4 in the topic *Entering Interests and Holdings Information*.
3. In the Interests form, check the Holding box to signify this is an interest based on a holding.

Note: You cannot perform a search on a holding unless the holding has been saved as an interest with the Holding box checked.

Entering Holdings Information

You can add individual holdings information for Investors from the Holdings and Interests Holdings view. In addition, use the Financial Accounts Investment Holdings view to add holdings to financial accounts.

Note: These holdings are not searched in the Holdings and Interests Search view. Only interests based on holdings are searched. See *Recording an Interest Based on a Holding*.

To add a holding record

1. Navigate to the Holdings and Interests screen, then the Holdings view.
2. In the Holdings list, add a new record and complete the fields.
3. In the Holdings form, enter additional information about the holding.

Creating and Using Targeted Call Lists

Generate and execute call lists based upon your client's interests and holdings-based interests through a:

- Batch search to add multiple contacts
- Single selection to add an individual client

Note: If your organization chooses to use the call list functionality, coordinate with your IT department to run a regular batch process to remove dated lists.

This task is a step in *Process of Tracking Clients' Interests and Creating Interest-Based Call Lists*.

To search for contacts with particular interests

1. Navigate to the Holdings and Interests, then the Search view.
2. In the Criteria form, enter investment and classification criteria as described in the following table.

Field	Description
Ticker(s)	Select any of the securities previously entered into your Siebel application. Search for multiple tickers by listing them separated by a comma. For example: CSCO, SEBL, IBM.
Search	Select whether to search Interests only, Holdings only, or both Interests and Holdings. Interests only returns contacts with an active interest in the named security. If the Inactive checkbox is checked on the interest record, then it is ignored in the search. Holdings only returns contacts with an active holdings-based interest in the named security. For information on how these types of records are created, see *Recording an Interest Based on a Holding*. Holdings and Interests returns contacts with either an interest or holdings-based interest in the named security.
Market Cap	The market cap ranking of the issuing company, for example Small Cap.
Product	The security type in which the client is interested, for example Equities, Fixed Income, or Options.

3. Click Add Above Criteria to add the criteria to the search.

   Note: If multiple criteria are entered within a single criteria search record, the search includes an AND clause such that all field values must be met to return a contact. For example, within a single search record you enter an interest in ticker IBM and interest type Buy, then only contacts who have both an interest in IBM with an interest type of Buy will be returned in the search results.

4. Repeat Step 2 and Step 3 to add additional criteria, if needed.

   Note: The search aggregates multiple criteria search records into an OR clause, so if, for example, two criteria forms are added, one specifying an interest in ticker SEBL and another specifying an interest in ticker IBM, contacts with an interest in either or both tickers are returned.

5. Click Go to execute the search.

   Contacts that meet the search criteria appear in the Contacts list.

6. There are now three active buttons in the Contacts list, each providing a different way to proceed to an existing or new call list:

   - Add to Active Call List. Adds contacts to the user's most recently created call list from the current date, while remaining on the Holdings and Interests Search view. If no call list exists for the current date, a new call list is created.
   - Create New Call List. Adds contacts to a new call list identified by the user's ID and the current date and time, while remaining on the Holdings and Interests Search view.
   - Go to Call Lists. Navigates to the List Management Call List view where the user can see all of their own generated call lists.

Modifying the Contacts in a Targeted Call List

You can also modify the contacts in a targeted call list.

To modify the contacts in a targeted call list

1. Navigate to the List Management screen, then the Call List view.
2. Select a call list to modify.
3. In the Call List list, review the contacts, modifying as described in the following table.

To...	Then...
Remove a contact.	Select it in the list and click Remove.
Add a contact.	Click Add and select a contact in the Pick Contact dialog box. Contacts added in this way will have no criteria associated with them.

Using a Targeted Call List

The following instructions describe how to use a targeted call list.

To use a targeted call list

1. Navigate to the List Management screen, then the Call List view.
2. Select a call list to use and work through the call list, marking the contacts according to the action performed:
   - Ignore
   - Called
   - Emailed
3. Clarify the list of calls remaining by clicking Refresh List.

   If the Show drop-down list is set to Outstanding Items, an updated list containing only the contacts not yet marked as either Ignore, Called, or Emailed is displayed.
4. To return to the full call list, click the drop-down list and select All List Members.

Configuring Call List Generation

The call list generation functionality, which included the three Call List Buttons on the Holdings and Interests Search view, are supported by user properties definitions for predesigned behavior. You might wish to modify these user properties to fit your own business processes.

The following options are all configured through the FINS Contact Interest Search Result business component. The following table lists the user properties.

User Property	Value	Comment
Reset Called Flag	Y	Called flag is reset to N when a duplicate contact is added to the call list.
	N	Called flag is not updated when a duplicate contact is added to the call list.
Reset Emailed Flag	Y	Emailed flag is reset to N when a duplicate contact is added to the call list.
	N	Emailed flag is not updated when a duplicate contact is added to the call list.
Reset Ignore Flag	Y	Ignore flag is reset to N when a duplicate contact is added to the call list.
	N	Ignore flag is not updated when a duplicate contact is added to the call list.
Merge Criteria	Y	Criteria Matched field is merged when a duplicate contact is added to the call list.

User Property	Value	Comment
	N	Criteria Matched field is not updated when a duplicate contact is added to the call list.
Merge or Ignore Duplicate Contact	Merge	If a contact is already in the call list, other attributes of this contact record are merged.
	Ignore	If a contact is already in the call list, no action is taken with this record.
Popup When Add Call List	Y	A dialog box pops up when the user adds contacts to an active call list.
	N	No dialog box pops up when the user adds contacts to an active call list.
Popup When Create Call List	Y	A dialog box pops up when the user creates a new call list.
	N	No dialog box pops up when the user creates a new call list.
Reflect Holding	Holding (default)	The value of this property shows as prefix text on the Criteria Matched field to indicate that the matched criteria is associated with a holding.
Reflect Holding and Interest	Holding/ Interest (default)	The value of this property will show as prefix text on the Criteria Matched field to indicate that the matched criteria is associated with both holdings and interests.
Reflect Interest	Interest (default)	The value of this property shows as prefix text on the Criteria Matched field to indicate that the matched criteria is associated with an interest.

17 Managing Products and Pricing

Managing Products and Pricing

This chapter is about administering and working with products and pricing. It includes the following topics:

- *About Managing Products and Pricing*
- *Scenario for Managing Products and Pricing*
- *Process of Managing Products and Pricing*
- *Creating New Products*
- *Defining Fees and Rates*
- *Using Product Information (End User)*

About Managing Products and Pricing

In Siebel Finance, products are the physical goods and services that a financial institution offers to its customers. Only those with the required administrative responsibilities, such as Siebel administrators, can set up and create new products.

The Products screen provides a collection of views to supply service representatives, sales agents, and managers with product information in an organized format. Managing product information and pricing structures requires setting up and maintaining products, product lines, product features, and price lists.

Use these procedures to perform the administrator tasks of setting up product and pricing information in Siebel Finance. End users use the Products screen to view product information.

The Products screen and associated views that appear in Siebel Finance share much of the functionality found in Siebel Business Applications. This chapter focuses mainly on the products functionality that is unique to Siebel Finance. For more information on creating and administering products, see *Siebel Product Administration Guide* and *Siebel Applications Administration Guide* .

Scenario for Managing Products and Pricing

These scenarios feature sample tasks performed by a Siebel administrator and a customer service representative. Your company might follow a different workflow according to its business requirements.

In this scenario, end users are the customer service representatives who answer customer calls. They use the Products screen to:

- View lists of products
- Obtain information about each product, which includes the product line, products code, rates, fees, key features and benefits, and description

- Compare products by feature
- View literature about a product
- View and create news items associated with a product

The Siebel administrator is responsible for administering Siebel Finance and requires administrative responsibilities to:

- Create a new product line
- Define a new product
- Set product fees, rates, and conditions

Administrator Defines New Products

An administrator sets up a new product line in Siebel Finance by:

1. Creating the new product line and then defining products.
2. Creating regions and associating those regions with each product.
3. Defining application workflows, product scores, fees, rates and conditions, and financial attributes.

Customer Service Representative Views Product Information

A customer service representative receives a call from a customer inquiring about the company's products. He navigates to the Product Details view to review product information such as key features, a product image, and other product details.

As a customer service representative talks with the customer, he learns that she is interested in a Gold Visa credit card. The representative describes the product's features and benefits, such as an increased credit limit and free insurance on goods purchased with the card. The customer also expresses interest in features the service representative knows are available in another product. Immediately, he provides the customer a feature-by-feature comparison of the two products and quotes prices from the price list. He can check for the latest news updates on the product, such as an anticipated rate change, and convey this information to the customer. After the call ends, the service representative follows up with the customer by sending her more detailed information, such as the Consumer Disclosure Statement, through the mail.

Process of Managing Products and Pricing

This topic details sample tasks often performed by administrators and end-users when managing products and pricing. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage products and pricing:

- *Creating New Products*
- *Defining Fees and Rates*

End-User Procedures

- *Using Product Information (End User)*

Creating New Products

Before creating a new product in Siebel Finance, end users must first create a product line. Then they can designate the products to be included in the product line, and set up the scoring system a financial institution's agents will use to determine customers' needs.

Administrators have the job of creating new products. The Product Administration view is used to define the finance-related products that are recommended by the sales agents and used in customer needs analyses. For more details on defining products and product lines, see *Siebel Product Administration Guide* .

To create a new product line

1. Navigate to the Administration - Product screen, and then the Product Lines view.
2. In the Product Line list, add a record, and complete the necessary fields as described in the following table.

Field	Description
Contracting	Indicates whether the product line is offered on a contracting basis.
Licensing	Indicates whether the product line requires a license.
Product Line	Name of the product line.
Products	List of products associated with the product line.

Creating a Product

Once you have created a new product line you can create new products.

To create a product

1. Navigate to the Administration - Product screen, and then the Products view.
2. In the Products list, add a record, and complete the necessary fields as described in the following table.

Field	Description
Avg Profit	Average profit generated by product.

Field	Description
Sub Type	Product groupings by Pension, Asset, Liability, Life & Annuity, Personal Lines Insurance, Service, Transaction, Group Insurance, Individual Health Insurance, Derivative, Currency, Commodity, and Commercial Insurance.
Equivalent Product	Products to be used in comparisons.
Profit Rank	Ranking of product by profit generation.
Region	Geographic region using this product.
Status	Current availability of the product.

Note: Some of these fields might not be visible. You might want to reveal them using the Columns Displayed command from the Menu drop-down list.

Defining Fees and Rates

The Fees and Conditions view in the Product Administration screen allows administrators to set fees and rates and define conditions for products.

To set fees and conditions for a product

1. Navigate to the Administration - Product screen, and then the Products view.
2. Drill down on the product for which you want to set fees.
3. Click the More Info view tab.
4. On the More Info link bar, click the Fees and Conditions view link.
5. In the Fees and Conditions list, add a record, and complete the necessary fields.
6. Scroll down to the Conditions list, add a record, and complete the necessary fields as described in the following table.

Field	Description
Condition	Condition for the product.
Maximum Credit Line	Maximum amount allowed for the credit line.
Minimum Deposit Amount	Minimum amount required in the account for the condition to apply.

Field	Description

Setting a Rate for a Product

You can also use the Fees and Conditions view in the Product Administration screen set rates for a product.

To set a rate for a product

1. Navigate to the Administration - Product screen, and then the Products view.
2. Drill down on the product for which you want to set a rate.
3. Click the More Info view tab.
4. On the More Info link bar, click the Rates and Conditions view link.
5. In the Rates and Conditions list, add a record, and complete the necessary fields as described in the following table.

Field	Description
Annual % Rate	Annual Percentage Rate for credit products.
Annual % Yield	Annual Percentage Yield for deposit products.
Conditions	Description of the conditions under which the rates are calculated.
Index Name	Name of the index used.
Index Rate	Percentage rate of index.
Maximum Amount	Maximum amount for the product to qualify for the rate.
Maximum Rate	Maximum interest rate for a product.
Maximum Term	Maximum term for tiered rates.
Minimum Amount	Minimum amount for the product to qualify for the rate.
Minimum Rate	Minimum interest rate for a product.
Minimum Term	Minimum term for tiered rates.

Field	Description
Points	Fee equal to 1% of the principal.
Rate	Rate percentage, calculated by adding Index Rate to Margin/Spread.
Rate Type	Type of rate.
Spread	Increase over index rate to determine rate.

6. Scroll down to the Conditions list, add a record, and complete the necessary fields as described in the following table.

Field	Description
Condition	The condition for the product.
Maximum Credit Line	The maximum amount allowed for the credit line.
Minimum Deposit Amount	The minimum amount required in the account for the condition to apply.

Using Product Information (End User)

End users access the Products screen either to inform a customer of the details of a given product or to educate themselves on new products or changes to existing offerings.

To view product information

1. Navigate to the Products screen.
2. From the Show drop-down list, select All Products.
3. In the Products list, drill down on the Product link to display more information about the product.

   The Product form appears, along with the Features and Benefits list and the Product Image.

Another task that is commonly performed in the Products screen specifically for Siebel Finance, is to create an application using the Auto Application feature. For more information on using Auto Application, see *Creating Applications Using the Auto Application Feature*.

18 Managing Access Exceptions

Managing Access Exceptions

This chapter is about managing access exceptions for literature. It includes the following topics:

- *About Managing Access Exceptions*
- *Scenario for Analyzing Access Exceptions*
- *Administering Access Exceptions*
- *Setting Access Levels for Literature and Lists*
- *Activating Access Workflows for Distribution Exceptions*
- *Using Access Exceptions*
- *Adding Access Exceptions*
- *Setting Access Levels*
- *Viewing Access Exceptions Charts*
- *Viewing Access Exceptions Associated with Literature*
- *Viewing Access Exceptions Associated with a List*

About Managing Access Exceptions

This chapter describes the procedures necessary to set up and create access exceptions for literature in Siebel Finance. An access exception is an instance in which a contact, investor, or list that has purchased a basic level of service or research is provided with a premium level. Organizations generally provide different levels of service to their customers and therefore expect to generate different amounts of business based on the level of service purchased. For example, *Premium* customers receive higher levels of service for higher fees, and *Basic* customers receive lower levels of service for lower fees.

Premium levels of service could include access to premium pieces of research literature and invitations to premium events. On occasion, Basic customers are given Premium services to entice them to sign up for the Premium level. In these instances, executives do not want to stop relationship managers from sending premium pieces of literature to the basic customers or from inviting them to premium events. However, the managers want to record every instance as an access exception so that they can review all the premium services received by the basic level customers, and follow up with them to persuade those customers to sign up for the premium level of service.

Use these procedures to perform the administrator tasks of setting up:

- An access level for an existing piece of literature or a list, using the Administration - Business Process screen to monitor and generate access exceptions.
- A workflow policy for literature or distribution lists.

End users use these procedures to add an access exception, set access levels for contacts, investors, or distribution lists, and view access exception charts.

For more information about creating and managing literature, see *Siebel Applications Administration Guide* .

Scenario for Analyzing Access Exceptions

This scenario is an example of a workflow performed by a financial institution's investment bankers or sales representatives. Your company might follow a different workflow according to its business requirements.

A relationship manager at an institutional brokerage firm receives a phone call from a customer who is a nonpremium contact. The contact requests the latest piece of research, which happens to be premium research that has been published by the relationship manager's brokerage firm. The relationship manager uses Siebel Finance to email this piece of literature to the customer.

When the literature is sent, a workflow created by the Siebel administrator automatically creates an Access Exception, allowing the relationship manager to track every time that premium literature has been sent to this particular contact.

Account managers can analyze access exception information at regular intervals to determine which customers are causing the most access exceptions, and try to persuade these customers to sign up for a higher level of service. Because access exceptions are tracked by employee as well as by customer, account managers can also monitor which employees are generating the most access exceptions and make sure that premium research distribution is properly executed.

Administering Access Exceptions

The following administrator procedures are described in this topic:

- *Setting Access Levels for Literature and Lists*
- *Activating Access Workflows for Distribution Exceptions*

Setting Access Levels for Literature and Lists

Administrators can use the appropriate administrative screen to set an access level for a piece of literature or a list.

Note: Only those with the required administrative responsibilities, such as Siebel administrators, can set the access level for a piece of literature or a list.

To set an access level for an existing piece of literature

1. Navigate to the Administration - Document screen, and then the Literature view.
2. In the Literature list, select the piece of literature for which you want to set the access level.

   Note: If the piece of literature that you want does not exist, you can create it. For more information on creating a piece of literature, see *Siebel Applications Administration Guide* .

3. In the Access Level field, select a value.

Setting the Access Level for a List

You can also set the access level for a list.

To set the access level for a list

1. Navigate to the List Management screen, and then the Lists view.
2. In the Lists list, select the list for which you want to set an access level.
3. In the Access Level field, select the access level for the list.

Activating Access Workflows for Distribution Exceptions

To generate access exceptions, you must activate two workflows, as shown in the following table.

Workflow	Description
Literature Access Workflow	Use the Literature Access Workflow when distributing literature. If the access level of the literature is higher than that of the contact, the application generates an access exception record.
List Access Workflow	Use the List Access Workflow to generate access exceptions while adding contacts to a list. If the access level of the list is higher than the level of the contact, the application generates an access exception record.

For more information about activating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).

Reloading Runtime Events

When you activate the Access workflows, your runtime events automatically reload. However, you can manually reload them if necessary.

To reload runtime events

1. Navigate to the Administration - Runtime Events screen, and then the Events view.
2. From the menu, select Reload Runtime Events.

Using Access Exceptions

The following end-user procedures are described in this topic:

- *Adding Access Exceptions*
- *Setting Access Levels*

- *Viewing Access Exceptions Charts*
- *Viewing Access Exceptions Associated with Literature*
- *Viewing Access Exceptions Associated with a List*

The Access Exceptions screen and views allow end users to view or add information about access exceptions. End users can also view access exceptions associated with a piece of literature in the Literature screen or a list in the List Management screens.

Adding Access Exceptions

End users can add access exceptions for literature using the Access Exceptions screen.

To add an access exception

1. Navigate to the Access Exceptions screen, and then the Access Exceptions list view.
2. In the Access Exceptions list, add a record, and complete the fields that correspond to the type of access exception you want to record. These fields are described in the following table.

Field	Comments
Access Exception Type	Types include List and Literature.
Contact Name	The contact name for which the exception was made.
Employee Name	The employee who created the exception.
Investor	The investor for which the exception was made.
List Name	The list for which the exception was made.
Literature Name	The literature item for which the exception was made.

Note: If your Siebel administrator has set up a workflow, data automatically appears in the appropriate fields.

Setting Access Levels

Siebel Finance uses access levels to grant customers access to different levels of research and literature. Setting a contact's access to a specific level allows that contact access and visibility to items and services that have the same or a lesser access level.

To set a contact's access level

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, click the drop-down list in the Access Level field and set the level.

   Note: If the contact does not exist, add it. For more information about adding contacts, see *Adding Contacts*.

You can see access levels for companies and investors by navigating to the Companies screen and then the Companies List view, and setting the Access Level field as in Step 2.

Setting an Access Level for a List

You can also set an access level for a list.

To set an access level for a list

1. Navigate to the List Management and then the Lists view.
2. In the Lists list, select an access level in the Access Level field.

Viewing Access Exceptions Charts

End users can view access exceptions by employee or investor. They can also view a chart showing access exceptions by type (list or literature).

To view access exceptions by type

1. Navigate to the Access Exceptions screen.
2. Click the appropriate view tab:
   - Access Exceptions By Employee
   - Access Exception by Investor
   - Access Exception by Type

   The Access Exceptions view appears with a chart showing access exceptions broken down by employee, investor, and type.

Viewing Access Exceptions Associated with Literature

The following procedure shows how to view all the access exceptions for a piece of literature. You can view access exceptions associated with literature by contact, employee, investor, or date.

To view an access exception associated with a piece of literature

1. Navigate to the Literature screen.

2. From the Show drop-down list, select All Literature.
3. Select the literature for which you want to view access exceptions.
4. Navigate to Literature, List, and then the Access Exceptions.

   The Access Exceptions list shows all access exceptions associated with the piece of literature.

Viewing Access Exceptions Associated with a List

The following procedure shows how to view all the access exceptions associated with a list.

To view an access exception associated with a list

1. Navigate to the List Management screen, and then the Lists view.
2. In the Lists list, drill down on the list for which you want to view an access exception.
3. Click the Access Exceptions view tab.

   The Access Exceptions list appears, showing all access exceptions associated with the list.

19 Managing Group Pensions

Managing Group Pensions

This chapter describes how to manage group pensions. It includes the following topics:

- *About Managing Group Pensions*
- *Scenario for Creating a Company 401(k) Plan*
- *Group Pension Sample Tasks*
- *Process of Managing Group Pension Plans*
- *Defining Group Pension Products*
- *Defining Group Pension Plans*
- *Administering Group Pension Plans (End User)*

About Managing Group Pensions

Siebel Finance provides support for group pensions and is designed to meet the needs of sales and service professionals, managers, and pension administrators. End users can use the Group Pensions screen to manage private group pensions, which includes defined contribution plans, such as 401(k) plans and occupational group pensions, and defined benefit plans.

Use these procedures to define group pension plans, plan classes, plan eligibility rules, and plan funding vehicles. Once a group pension plan is defined, users can track eligible and enrolled participants, participant contribution and investment allocations, and participant beneficiary information.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Framework: Workflow Guide* .

Scenario for Creating a Company 401(k) Plan

The following business scenario features sample tasks performed by a pension administrator. Your company might follow a different workflow according to its business requirements.

Product Administration view to define a new group pension product and investment options for plan participants. She then creates a new 401(k) retirement plan and enters all the basic plan information. In this instance, she defines one class, enters the plan eligibility rules, and specifies the key contacts for the plan.

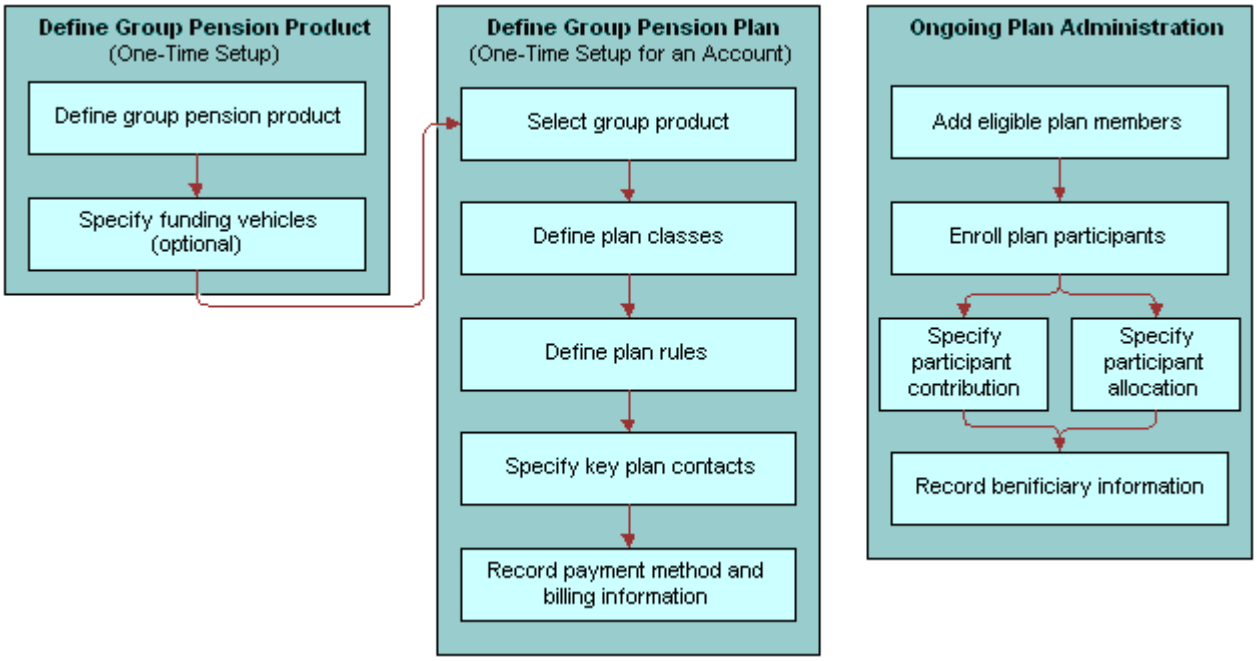
A week later, the administrator updates information for the 401(k) retirement plan participants. First, she imports a list of eligible participants. Then, she enrolls 10 new participants, specifying each employee's contribution amount, the employer match, and the selected fund allocations.

In this scenario, the end user is a pension administrator who uses the Group Pensions screen to:

- Define a group pension product and specify pension plan investment options
- Define a group pension plan, including participant classes, eligibility rules, and key group pension plan contacts
- Add eligible plan members
- Enroll group pension plan participants and record participant beneficiary information

Group Pension Sample Tasks

The following figure illustrates sample tasks that end users typically perform when managing group pensions.



Process of Managing Group Pension Plans

This topic details sample tasks often performed by administrators and end-users when managing group pension plans. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage group pension plans:

- *Defining Group Pension Products*
- *Defining Group Pension Plans*

End-User Procedures

The following list shows a task end users typically perform when managing group pension plans:

Administering Group Pension Plans (End User)

Defining Group Pension Products

Before end users create an actual group pension plan, the product administrator must first define a group pension product and specify investment options for plan participants.

To define a group pension product

1. Navigate to the Administration - Product screen, then the Products view.
2. Click the New and Release button and do the following:
    - In the Name field, enter a name for this group pension product.
    - In the Finance Product Type field, select Retirement from the drop down list.
    - In Products form, select Pension from the Sub Type drop down list.
3. Drill down on the name, and on the link bar, click the Group Pensions Product Administration.
4. In the Funding Vehicles list, create a new record and complete the fields.

Defining Funding Vehicles for a Group Pension Product

Use the following procedure to define funding vehicles for a group pension product.

To define funding vehicles for a group pension product

1. Navigate to the Group Pensions screen, then the Group Pensions Administration List view.
2. In the Product list, select a group pension product.
3. In the Funding Vehicles list, add a record, and complete the necessary fields.
4. In the Name field, select the funds and investments available on this plan.
5. In the Effective Date field, specify the date this plan will become available within the system.

Once users have defined a group pension product and funding vehicles, the next step is to create a group pension plan for an account (see *Defining Group Pension Plans*).

Defining Group Pension Plans

To define a group pension plan, end users must perform the following steps:

- **Define a group pension plan**.

- **Specify plan rules.** End users use the Rules view tab to define the types of rules that govern the selected group pension plan.
- **Define participant classes.** End users define different groups of plan participants in the Classes view tab.
- **Record key plan contacts.** End users use the Contacts view tab to define key contacts associated with the selected plan. These contacts are not plan participants, but consist of key individuals associated with the selected plan such as a plan administrator, trustee, or investment committee member.
- **Enter billing information.** End users use the Bill To view tab to specify high-level payment information, such as payment frequency and a billing address.

To define a group pension plan

1. Navigate to the Group Pensions screen, then the Group Pensions List view.
2. In the lower form, add a record and complete the necessary fields as described in the following table.

Field	Comments
Plan Sponsor	A company or account that has a group pension plan associated with it or a company or account that provides a group pension for a group of people. For more information on adding additional companies, see *Adding Companies and Investors (End User)*.
Name	The group pension product defined in the Group Pension Product Administration view.
Type	The type of group pension plan. Options include: o Defined Benefit. Group pension plan that defines the amount of the benefit a plan participant will receive upon retirement. o Defined Contribution. Group pension plan that describes the plan sponsor's annual contribution to the plan on behalf of each plan participant.
Sub Type	Further defines the type of group pension plan being created. Available values are based on the Type field selection. If the Type is: o Defined Benefit, available options include Final Salary and Average Salary. o Defined Contribution, available options include 401(k), 403(b), Group Occupational Pension, Group Personal Pension, and Group Stakeholder Pension (UK-specific).

Specifying Plan Rules

Use the following procedure to specify plan rules.

To specify plan rules

1. Navigate to the Group Pensions screen.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Rules view tab.
4. In the Rules form, complete the necessary fields.

Defining Participant Classes for Plan Participants

Use the following procedure to define participant classes for plan participants.

To define participant classes for plan participants

1. Navigate to the Group Pensions screen.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Classes view tab.
4. In the Classes list, add a record and complete the necessary fields.
5. If this is an employer-sponsored plan, enter the appropriate percentage in the Employer Match% field.

Recording Key Group Pension Plan Contacts

Use the following procedure to record key group pension plan contacts.

To record key group pension plan contacts

1. Navigate to the Group Pensions screen.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Contacts view tab.
4. In the Contact list, add a record and complete the necessary fields.
5. In the Contact Role field, select one of the following:
    - Administrator
    - Investment Committee
    - Trustee

Entering Billing Information

Use the following procedure to enter billing information.

To enter billing information

1. Navigate to the Group Pensions screen.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Bill To view tab.
4. In the Pay Plans list, create the appropriate number of pay plans by adding a record for each plan and completing the necessary fields.
5. Scroll down to the lower applet and enter the required information to complete the payment information.

Administering Group Pension Plans (End User)

End users administer group pension plans by performing the following tasks:

- **View available plan funds and investments.** End users view which funds and investments are available within a specific group pension plan in the Funding Vehicles view tab.
- **Add eligible plan members.** End users can track individuals who are eligible to participate in a group pension plan in the Eligible Members view tab.
- **Create service requests to track plan administration.** End users can use the Service Requests view tab to track general plan administration activities, which includes account value inquiries, changes in participant contributions, and updates to participant contact information. Users can also use this view to track changes to the features and benefits of a specific plan.
- **Enroll group pension plan participants.** End users enroll new group pension plan participants in the Participants view tab.
- **Record beneficiary information.** End users record beneficiary information for plan participants in the Beneficiary view tab.
- **Create activities and notes associated with a group pension plan.**

For more information on defining funding vehicles, see *Defining Group Pension Products*.

To view the funds and investments available within a group pension plan

1. Navigate to the Group Pensions screen, then the Group Pension List view.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Funding Vehicles view tab.

Adding Eligible Plan Members

Use the following procedure to add eligible plan members.

To add eligible plan members

1. Navigate to the Group Pensions screen, then the Group Pension List view.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Eligible Members view tab.
4. In the Participants list, add a record and complete the necessary fields.

Creating a Service Request Associated with a Group Pension Plan

Use the following procedure to create a service request associated with a group pension plan.

To create a service request associated with a group pension plan

1. Navigate to the Group Pensions screen, then the Group Pension List view.

2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Service Requests view tab.
4. In the Service Requests list, add a record and complete the necessary fields.
5. To add further information about the service request, drill down on the SR # link.

Enrolling New Participants in a Group Pension Plan

Use the following procedure to enroll new participants in a group pension plan.

To enroll new participants in a group pension plan

1. Navigate to the Group Pensions screen, then the Group Pension List view.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Participants view tab.
4. In the Participants list, add a record and complete the necessary fields.

   > **Note:** In order for Siebel Finance to automatically populate the Employer Match % field in the Participants view tab, you must enter a value in the Class field.

5. In the Allocations form, add a record for each fund or investment option. Select the appropriate funds and investments options from the Pick Funding Vehicle list.

Recording Participant Beneficiary Information

Use the following procedure to record participant beneficiary information.

To record participant beneficiary information

1. Navigate to the Group Pensions screen, then the Group Pension List view.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Beneficiary view tab.
4. In the Participants list, select a participant.
5. In the Beneficiary list, add a record and complete the necessary fields.

   > **Note:** Make sure all the values entered in the % field equal 100%.

For more information on adding participants, see *Defining Group Pension Plans*.

Creating an Activity Associated with a Group Pension Plan

Use the following procedure to create an activity associated with a group pension plan.

To create an activity associated with a group pension plan

1. Navigate to the Group Pensions screen, then the Group Pension List view.

2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Activities view tab.
4. In the Activities list, add a record and complete the necessary fields.

Creating a Note Associated with a Group Pension Plan

Use the following procedure to create a note associated with a group pension plan.

To create a note associated with a group pension plan

1. Navigate to the Group Pensions screen, then the Group Pension List view.
2. In the Group Pensions list, select a group pension plan, and drill down on the plan # link.
3. Click the Notes view tab.
4. In the Notes list, add a record and complete the necessary fields.

20 Business Services for Siebel Financial Services

Business Services for Siebel Financial Services

This chapter describes the business services for Siebel Financial Services. It includes the following topics:

- *About Siebel Business Services*
- *About Siebel Financial Services Business Services*
- *Disclosure Manager*
- *VBC Cache and Instance Manager*
- *Free Format Converter*
- *Data Validation Manager*
- *Business Rule Processor*
- *Process of Defining Business Rule Processes*
- *Creating and Managing Business Rule Processes*
- *Defining Properties for a Business Rule Process*
- *Defining Procedures for a Business Rule Process*
- *Fine-Tuning the Assignment Statement*
- *Handling Business Rules Processor Errors*
- *Using BRP Helper Business Services*
- *Invoking the Business Rule Processor*
- *Logging Business Rules Processor Debug Messages*
- *Requirements Manager*
- *Customer Authentication Manager*
- *Using the Calculation Manager*
- *Using the Customer Expectations Manager*
- *Automating Approval Processing*
- *Automating the Display of Disclosure Documents*
- *SmartScript Integration with Workflow*
- *Dynamic UI Business Service*
- *FINS Application View Navigation*

About Siebel Business Services

A business service is an object that simplifies the use of a specific set of functionality. Business services are not tied to specific objects, but rather operate or act upon objects to achieve a particular goal. You can use business services to execute predefined or custom actions in a workflow process.

For more information on:

- Business services, see *Overview: Siebel Enterprise Application Integration*
- Workflows, see *Siebel Business Process Framework: Workflow Guide*

About Siebel Financial Services Business Services

Siebel Financial Services introduces a number of business services that fulfill a specific need in an end-to-end business process. The overall goal with these business services is to reduce the custom scripting that customers do during implementation. These business services benefit Siebel Financial Services customers in the following ways:

- Increased efficiency and consistency with automation
- Rapid deployment of functionality—less programming, and immediately deployable to the runtime repository
- Better performance than scripting
- Ease of maintenance—ability for a business analyst to maintain rules

For example, the Data Validation business service allows customers to define data validation rules in an administration view that users trigger in run time. This significantly reduces the amount of custom scripting that would otherwise be required.

Other business services, such as the Disclosure and Approval business services, bring similar benefits to customers' disclosure and approval business processes.

The following table lists the business services available in Siebel Financial Services.

Business Service	Business Applications	Functionality
Disclosure Manager	Regulatory compliance, sales process compliance.	Present literature specific to products; logs presentation for compliance.
Approval Manager	Policy exception approvals, underwriting.	Determines necessary approval sources and routes to inbox.
VBC Cache and Instance Manager	Cache data from external applications in Siebel for display.	Cache VBC data throughout user's session and use Siebel Workflow to query external data sources.
Free Format Converter	Comma-delimited and other free-format message creation.	EAI Business Service to convert Siebel data to nonXML formats.

Business Service	Business Applications	Functionality
Workflow - SmartScript Integration	Embed Q&A style processes as part of a workflow process.	Launch SmartScript sessions within a workflow process. Pass information from SmartScript back into the workflow process for downstream processing.
Data Transfer Utilities (DTU)	Auto-creation, prefilling.	Copies data from one Siebel BO/BC/Field to another BO/BC/Field.
Data Validation Manager	Conditional logic, data integrity control.	Performs data validation across business component fields.
Requirements Manager	Application closings, service case resolution.	Determines requirements and next steps for transaction completion.
Customer Authentication Manager	Transaction level security, regulatory compliance.	Situation specific customer authentication data collection and logging.
Using the Calculation Manager	Lead scoring, payment calculations, prioritization.	Performs arithmetic functions and if/then/else calculations in background or through UI.
Using the Customer Expectations Manager	Customer services expectations, fulfillment expectations.	Calculates expected and promise dates, and sets priorities, based on item type and customer value.
Business Rule Processor	Definition and execution of complex, frequently changing business logic.	Higher performance and more scalable than scripting. Can change business logic without any changes to runtime repository. Flexible - supports procedure, loops, if then-else, switch-case constructs.
Dynamic UI Business Service	Create read-only view that can be changed without the need to recompile and redeploy a Siebel Runtime Repository.	Create and render views containing a single read-only applet in the Siebel Financial Services application.
FINS Application View Navigation	View navigation.	Guides users through a series of views based on administration data.

CAUTION: As with other specialized code, use only the specialized business services that are documented in Siebel documentation. The use of undocumented services is not supported and can lead to unwanted and unpredictable results.

Disclosure Manager

The Disclosure Manager business service is used to present literature specific to financial products, and to log the presentation of disclosure statements. Disclosure processing is implemented by invoking the FINS Disclosure workflow from Siebel Script or Siebel Workflow. Disclosure documents are associated with specific products by the administrator.

FINS Disclosure UI Service Methods

The FINS Disclosure UI Service business service provides the following two methods:

- SetupDisclosure. This method is used to save the current active view information for navigating back after displaying the disclosure(s).
- GotoView. This method is used to navigate to a view whose context was saved during the SetupDisclosure method call. This method does not take any parameters.

SetupDisclosure Input User Properties

The following table lists the input user properties for the SetupDisclosure method.

Parameter Name	Description	Predefault Value
ContactId	This is the Contact row ID.	N
DisclosureName	This is the disclosure name.	N
ProductId	This is the Product row ID.	N
ShowAlways	This is a Boolean flag. If the value is set to true then disclosures must be displayed.	False

SetupDisclosure Output User Properties

The following table lists the output user properties for the SetupDisclosure method.

Parameter Name	Description	Predefault Value
DisclosureId	This is the Disclosure row ID.	N
bDone	This is a Boolean flag. If the value is set to true, then it implies that the current active version of the disclosure has not been displayed. The value will be N if ShowAlways is set in the input property set.	N

VBC Cache and Instance Manager

Integrating external systems with Siebel data in real time is a common business requirement. A standard approach is to use Virtual Business Components (VBC) with a substantial amount of scripting. This approach, however, often has associated performance and scalability concerns. The Caching VBC was originally developed to address integration with external billing systems, and the design requires a minimal amount of scripting. These features, however, can be extended and applied to a broad set of integration challenges beyond billing.

Caching VBC Overview

The Caching VBC enhances the existing CSSBCVRec VBC class and works in conjunction with the SIA Billing Extern Service business service. Although the name of this business service implies that it is billing specific, it is a generic service without any industry specific functionality.

Features of the Caching VBC include:

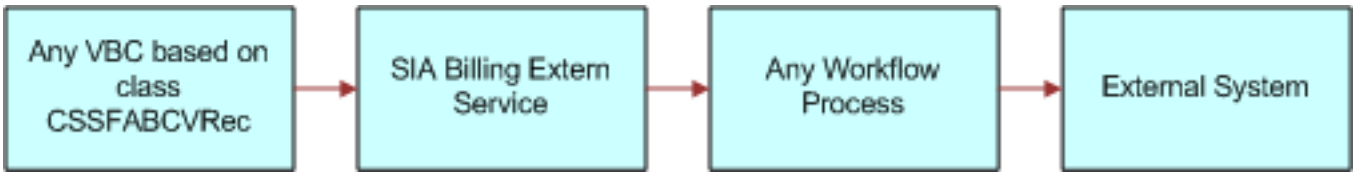
- Caching of response data, allowing navigation between records in a parent BC without generating duplicate requests in the child VBC
- Ability to have a VBC be the parent of another VBC child within a single business object
- Forced refresh of already cached data
- Ability to generate integration object instances without using the EAI Siebel Adapter business service
- Integration with workflow process that can take advantage of any existing integration flow that uses Application Service Interfaces (ASIs), Web Services, or connector technology

Possible limitations to consider:

- Read-only behavior
- Only available as part of the Siebel Industry Applications (SIA) product
- Queries are not supported.
- Only an active field of an active business component has its value prefilled properly by the request integration object.
- The business service references only the top-level from the top-level integration component when creating the request message to populate predefault fields.

Components

The following figure shows the components to implement the Caching VBC.



Stages of the Caching VBC Process

The caching VBC process uses the following process flow.

1. The Caching VBC invokes the named service when queried.
2. User properties on the VBC identify:
   - Whether or not to enable caching
   - The service name to invoke (SIA Billing Extern Service)
   - The integration object name to be passed to the service as an input parameter
   - The workflow process name to be passed to the service as an input parameter
3. When the VBC is executed, the VBC calls the business service and passes it the integration object name and workflow process name.
4. The business service instantiates the named integration object and populates it with values in the currently active business object without using the EAI Siebel Adapter.
5. The business service passes the integration object instance to the SiebelMessage workflow process property and invokes the workflow process.
6. The workflow process handles any integration tasks, including communicating with the external system. It receives data from the external system and populates a hierarchical process property that matches the field structure of the VBC.
7. The workflow process completes.
8. The business service reads the hierarchical output process property from the workflow process property named VBC Output and compares it with the fields in the VBC.
   Where matching field names are encountered, the value in the output process property is copied to the VBC. Field names that do not match are ignored and do not generate an error.

Caching VBC Configuration

Base the VBC on the CSSFABCVRec class. The following table lists the user properties VBC uses for its configuration.

User Property Name	Valid Names	Description
Enable Caching	Yes or No	Yes enables the caching of records retrieved by the VBC. No disables caching.
Outgoing Integration Object Name	An integration object name	Name of the integration object to be passed to the business service.
ProcessName	A workflow process	Name of the workflow process to be passed to the business service.
Service Name	A business service	Name of the business service to be invoked when the VBC is executed.

User Property Name	Valid Names	Description

You must also configure the fields for your business component. No other scripting is necessary to invoke the service or the workflow.

The VBC uses a special field called Vid. This field is an internally generated unique identifier. It is not necessary to create this field in your VBC. However, if you do create this field in your VBC, do not modify this value. Treat this field as a system field.

You can create link specifications between parent business components and this VBC, and between this VBC and any child VBC. Any field can be a link specification.

Purging the VBC Cache

Purge the VBC cache by configuring a button to invoke method RefreshVBCCache. The following table lists the consequences if Enable Caching is set to Yes or No.

If...	Then...
Enable Caching is set to Y.	The VBC purges cached values and forces a query of the external system.
Enable Caching is set to N.	The RefreshVBCCache method has no effect.

Business Service Configuration

Base the business services specified in the Service Name parameter of the VBC on the CSSFAExternalService class, and have a method named query defined. You do not need to specify any input arguments to this method or configure any user properties. In this way, you can reuse this business service.

Integration Object Configuration

Use the integration object specified as the Outgoing Integration Object Name user property of the VBC to communicate record data between the business service and the workflow process. This integration object is non standard because it does not need to have an integration component for all the parent business components in the business object hierarchy. For example, if your business object hierarchy consists of Contact and the VBC as a child of Contact, you do not need to include a Contact integration component as the parent integration component in your integration object.

The reason for this is that this integration object is never used by the EAI Siebel Adapter. Therefore, you do not need to include the complete business component hierarchy in the integration object.

The integration object uses the PREDEFAULT user property, as described in the following table, on integration component fields to identify those fields that must be prefilled with data from the active business components:

Integration Component Field User Property	Valid Values	Description
PREDEFAULT	[Business Component Name.Field Name] For example, [Contact.Primary Personal Postal Code]	Identifies the source business component field that the Business Services uses to prefill the integration component field.

After the workflow process completes, values in the integration component fields that have matching names in the VBC are copied back to the VBC. If the integration object has fields that do not match the VBC, then those fields are ignored and no error is produced.

Workflow Configuration

The workflow process specified as the ProcessName user property of the VBC is used to identify which workflow process the business service must invoke after instantiating the named integration object. The following table lists the two process properties that must be configured for this process to communicate with the business service.

Process Property Name	Type	Description
SiebelMessage	Integration Object	The input of the workflow process. This is passed in by the business service. Contains the integration object instance of the integration object identified with the Outgoing Integration Object Name user property on the VBC. This integration object instance contains data for integration component fields that have the PREDEFAULT user property set as described in the Integration Object Configuration section of this document.
VBC Output	Hierarchy	The output from the workflow process. This is returned to the business service. Contains the integration object instance of the result of querying the external system that is to be returned to the business service for inserting into the VBC.

The SiebelMessage process property contains the query parameter for the external system. The workflow process transforms this data to a format understood by the external system, then uses a transport to send the request and receive the response from the business service. Finally, it must transform the response data back to a format that matches the VBC fields. This transformed response data must be stored in the VBC Output process property so that the calling business service can map it back to the VBC.

Free Format Converter

This topic describes how to leverage the FINS EAI Free Format Hier Converter business service to convert a Siebel property set into a UTF-8 based text file structure for downloading.

Out of the box, the FINS EAI Free Format Hier Converter business service is used in the FINS eBanking Account Download Outbound workflow to enable the creation of flat file, tag-based data stream for download. The business service follows the same model as the EAI XML converter, but provides flexibility for manipulating the output data stream and header information.

If the output format that you want is XML-based, use EAI XML Converter, XML Hierarchy Converter, or other XML related converter Business Service that Oracle provides. If the file format is not XML-based, use FINS EAI Free Format Hier Converter.

FINS EAI Free Format Hier Converter Methods

The FINS EAI Free Format Hier Converter business service provides two methods for creating text data streams:

- PropSetToPlainText
- PropSetToRawText

The difference between these two methods is that the PropSetToRawText method has the DiffBeginEndTag, EscCharSupport, and NewLineAfterNode user properties predefaulted. And in the PropSetToPlainText method, the following parameters are preset:

- DiffBeginEndTag = N
- EscCharSupport = N
- NewLineAfterNode = Y

PropSetToPlainText and PropSetToRawText User Properties

The following table lists the user properties for the PropSetToPlainText and PropSetToRawText methods.

Parameter Name	Description	Predefault Value
BeginTagLeft	A text value for the first boundary of the begin tag.	<
BeginTagRight	A text value for the second boundary of the begin tag.	>
DiffBeginEndTag	Y or N If there are different tags for the begin and end tag, then for XML, they are the same. Use "," as the separator to set it differently. For example, if this is set to Y, and the XML tag of any component is A,B, then the begin tag is A and end tag is B.	N

Parameter Name	Description	Predefault Value
EndTagLeft	A text value for the first boundary of the end tag.	<
EndTagRight	A text value for the second boundary of the end tag.	>
EscCharSupport	Y or N Yes supports escape characters such as \n and \r.	Y
NewLineAfterNode	Y or N Yes prints a new-line character after each element.	N
PrintAggregateEndTag	Y or N Yes prints end tag for aggregate nodes.	Y
PrintElementEndTag	Y or N Yes prints end tag for element nodes (element that has no child).	Y
PrintEndTagBeforeChild	Y or N Yes prints the end tag before print out the first child.	N
PrintTagBound	Y or N Yes prints the tag boundaries.	Y
XMLHierarchy	The IntObj instance that is parsed into the BusSvc.	None.

Data Validation Manager

Many companies are governed by various regulatory agencies, as well as internal processes and procedures, to verify the quality and accuracy of their transactions. Data validation can involve many types of transactions, which includes orders, applications, claims, and various other service requests.

Data validation is a key component of almost every business process in Financial Services. The Data Validation Manager business service can validate business component data based on a set of rules.

In the case of a rule violation, a custom error message appears or a user-defined error code is returned. The validation rules are defined using the Siebel Query Language and can be conveniently constructed using the Personalization Business Rules Designer. The business service centralizes the creation and management of data validation rules without requiring Siebel Tools configuration, and does not require deployment to the Siebel Runtime Repository.

The Data Validation Manager business service significantly reduces the need for custom scripts, decreasing implementation costs and increasing application performance.

The Data Validation Manager features include:

- Search automatically for the proper rule set to execute based on active business objects and views.
- Write validation rules based on fields from multiple business components.
- Apply a validation rule to a set of child business component records to see if a violation occurs from one or more records.
- Invoke specific actions to be performed as a result of a validation.
- Write validation rules that operate on dynamic data supplied at run time without that data being from the business component field.
- Automatic logging of data validation events.

Some example business rules that can be enforced by the Data Validation Manager business service are:

- In an insurance company, claim adjusters are required to enter a closed date whenever they close a claim. If the adjuster tries to close a claim without a closed date, he is prompted with an appropriate error message and the claim record is not committed to the database.
- In a retail bank, different data validation rules are required for each of dozens of different service request types. When a customer service representative creates a new service request, the Data Validation manager identifies the appropriate validation rule set for the specific type of service request and executes the data validation rules of that rule set.
- At a health insurance company, customer service representatives use activity plans and activities to track service requests. All activities must be closed before the service request can be closed. When the CSR closes the SR, the DVM loops through all associated activities making sure the status of each activity is closed. If any are still open, the SR cannot be closed.

For more information about Data Validation Manager, see *Siebel Order Management Guide* .

Business Rule Processor

The Business Rule Processor (BRP) business service is a general-purpose, highly-scalable business logic execution engine. The business logic is defined from within the Siebel client administration user interface, reducing the need to hard-code the logic into the Siebel Runtime Repository. This supports scenarios in which there are constant changes to the business rules. The BRP can define and execute highly complex business logic.

You can invoke the BRP by a run-time event, workflow, or Siebel script. This is described in *Invoking the Business Rule Processor*.

The Business Rule Processor features include:

- Business logic administration through the application user interface.
- Appropriate for complex business logic; supports procedure, loops, if-then-else and switch-case constructs.
- Appropriate for business logic that changes frequently. You can modify business logic without deploying to the Siebel Runtime Repository.
- Query, read, and write access to business components.
- Error handling.
- Support logging at multiple levels for easy testing and debugging.
- Can potentially replace large amounts of custom scripts.

The BRP executes business rule processes. A business rule process is constructed much like a computer program or a Siebel workflow. A process consists of procedures. Procedures are made of steps. Steps, in turn, contain statements. A statement is a conceptual line of code.

BRP configuration and administration must only be done by expert users accustomed to working with business services.

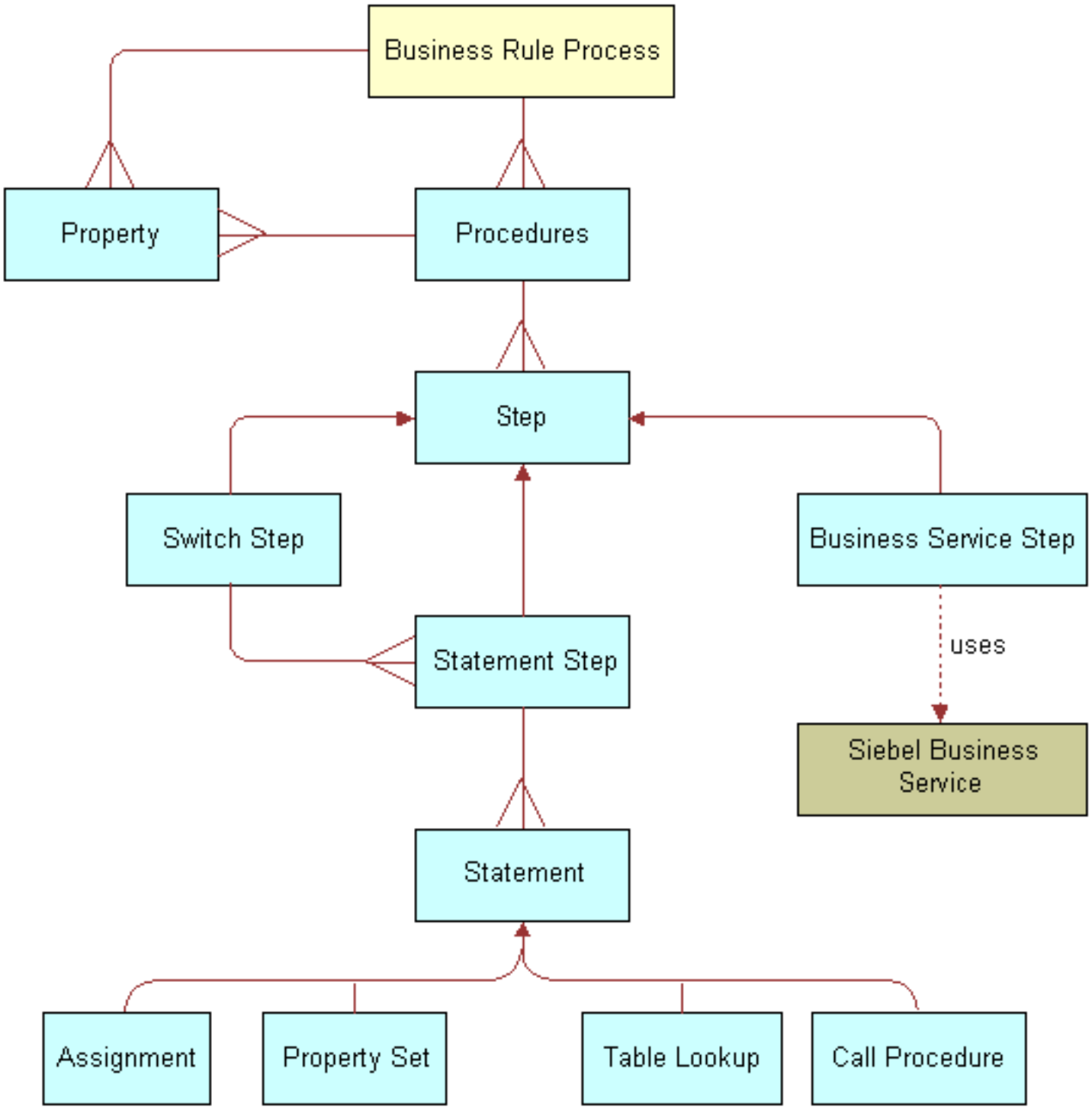
Tip: Before you begin to create a business rule process, carefully consider and plan the required steps for it.

Process of Defining Business Rule Processes

Defining business rules processes involves the following procedures:

1. *About Business Rule Process Property Types*
2. *Defining Procedures for a Business Rule Process*
3. *Using BRP Helper Business Services*

The following figure presents an overview of defining business rule processes.



Creating and Managing Business Rule Processes

This topic describes how to create and manage business rule processes.

About Business Rule Processes

A BRP process is uniquely identified by its name. A process name must begin with a letter. It can contain alphanumeric, space, underscore, and hyphen. The name cannot contain other special characters like @ or !.

Note: BRP names are case sensitive and limited to 75 characters.

Tip: It is important to establish a naming convention before you engage in the development of BRP processes.

About Defining Business Rule Processes

You define business rule processes from the Business Rule Processor screen. You can either revise an existing process or create a new one.

A business rule process is made up of procedures and properties.

A BRP process can have one of three statuses:

- In progress. You can modify only a process in the In-progress status
- Active. An Active status indicates that the process definition is released for execution
- Inactive. An Inactive process indicates that the process is in no longer in use and has been retired

Note: The process status indicates its edit disposition rather than its current run-time execution status.

Additionally, all BRP process definitions are cached in the object manager across all login sessions to improve scalability. Hence, if any modifications are made to the process definitions, then they are not available to the run-time sessions until the cache is refreshed.

It is recommended that you put in place procedures to promote BRP processes from development to production, and establish controls on how to refresh the cache.

You can import and export business rule processes. This makes migrating process definitions across development and production environments easier. The process is saved as an XML file for importing and exporting purposes.

This step is part of *Process of Defining Business Rule Processes*.

To create a business rule process

1. Navigate to the Business Rule Processor screen.
2. Create a new record.

Revising an Existing Business Rule Process

You can also revise an existing business rule process.

To revise an existing business rule process

1. Navigate to the Business Rule Processor screen.
2. In the Processes list, select a business rule process of status Active or Inactive and click Revise.

   Clicking Revise changes the status of the process to In Progress.
3. Make the appropriate changes to the process.

Activating a Business Rule Process

You can also activate a business rule process.

To activate a business rule process

1. Navigate to the Business Rule Processor screen.
2. In the Processes list, select the business rule process you wish to activate.
3. Click the Activate button.

   Clicking Activate changes the Status from In Progress to Active and makes the record read-only.
4. Click the Refresh Cache button.

   This clears the OM cache and creates a new copy of the process definitions.

   Any process that is executing when the cache is cleared is allowed to complete. However, the new process definition is available to all processes that start right after the button is clicked.

   > **Note:** Take care while using this feature. Refresh Cache clears the cache for all BRP process definitions. Hence, any processes that are In-progress or Inactive are lost from the cache.

Exporting a Business Rule Process

You can export an existing business rule process.

To export a business rule process

1. Navigate to the Business Rule Processor screen.
2. In the Processes list, select the process you wish to export and click the More Info view tab.
3. In the Processes form, click the Export Process button.
4. Follow the on-screen prompts to save the rule set as an XML file.

Importing a Business Rule Process

Once you follow the procedure to export a business rule process, follow this procedure to import the business rule process.

To import a business rule process

1. Navigate to the Business Rule Processor screen.
2. Click the More Info view tab.
3. In the Processes form, click the Import Process button.
4. In the Workflow Process Import dialog box, locate the file you wish to import and click Import.
   The imported process appears with a status of In Progress.
5. To activate the imported process, select it in the Processes list and click Activate.
   Clicking Activate changes the rule set Status to Active and makes the record read-only.

   Note: If the process already exists, the process status must be In progress to allow the import. View imported processes by performing a query/go operation to refresh the Processes list.

Defining Properties for a Business Rule Process

Properties are:

- Variables that are used either to facilitate flow of data in and out of a process or to store information temporarily for the life of the process.
- Either global process properties or local procedure properties. Global properties are available for all procedures that are associated with the business rule process.

The property name:

- Must begin with a letter.
- Can contain alphanumeric, spaces, underscore, and hyphen.
- Cannot contain other special characters such as an ampersand (@) or exclamation mark (!).
- Are case sensitive and limited to 75 characters.

Note: If a procedure defines a local property with the same name as a global property, the local property takes precedence over the global property within the scope of that procedure.

This step is part of *Process of Defining Business Rule Processes*.

About Business Rule Process Property Types

You can categorize properties into two classes:

- Simple property types. Scalar properties such as an integer, string, or date.
- Complex property types. Nonscalar properties such as property sets, vectors, and Siebel Business Component references. These are described in detail in the following table.

At run time, you can pass values for global properties to the BRP business service as an input argument. This run-time value overwrites the initial value definition, if any, on the property.

Tip: Use an appropriate prefix, such as global_, local_, or l_ to designate local and global properties.

Complex properties except PropertySet and Vector cannot be passed as inputs to a BRP process.

The following table describes the complex types in further detail.

Type	Description
BusComp	This data type stores a reference to a Siebel Business Component (BC) and is used in conjunction with the FINS CAP Buscomp Handler business service. See *Using BRP Helper Business Services*. BusComp is used within BRP process as a stand-alone BC, without the context of Business Object (BO). Hence, you have to explicitly query the BusComp with the correct key values to establish a context.
Property Set	Property sets are collections of properties used for storing data. They might have child property sets assigned to them to form a hierarchical data structure. See *Siebel Object Interfaces Reference* . The Property Set itself can contain child property sets. This is particularly convenient to store array-like data. For example, to store multiple contacts and their properties such as Name, Phone Number, and Date of Birth. Each contact is stored as a child property set of Contacts. At the leaf, the property map stores data as a name-value pair. A property set cannot be instantiated with an assignment. Property sets are always instantiated using a business service, such as FINS CAP Buscomp Data Loader Service. See *Using BRP Helper Business Services*.
Vector	Vectors are special-formatted Property Sets, where each nonleaf node stores a unique key as its value. **Note:** The vector root node type for a BRP process is always SEBLFACapVector. A vector cannot be instantiated with an assignment. Vectors are always instantiated using an business service, such as FINS CAP Buscomp Data Loader Service. See *Using BRP Helper Business Services*. The following diagram shows a ProductRate vector that has 2 levels - Region & Product name. At the leaf level the vector stores the rate and the balance as key value pairs.
Vector Reference	Vector Reference is a reference to a property set, vector or a child property set. Once defined, you can use Vector Reference as a vector or propertyset. When the referenced object is reset, the dependent reference is automatically set to NULL. This property set is particularly useful when accessing data on the child property sets. There are two ways to make a child Property Set reference: • childPropertySetRef = parentPropertySet[strkeyValue] • childPropertySetRef = parentPropertySet(nIndex) **About Using Parentheses** Parentheses ( ) are used to retrieve a child Property Set by index. **Note:** The index starts at 0. Brackets [ ] are used to get a child Property Set by value. **Note:** Accessing by value is only valid for Vectors.

Type	Description
	Only literals or property names can be used within brackets [ ] or parentheses ( ). Expressions cannot be used within. **Tip:** To use expressions within brackets [ ] or parentheses ( ), assign these to a simple property type and use the simple property within brackets [ ] or parentheses ( ). You can use brackets and parentheses in combination. Example: grandchildPropertySetRef = parentPropertySet(2)["California"] In the preceding notion, parentPropertySet itself can be a reference. In other words, a reference and a property set are used interchangeably for data access. Retrieve leaf properties by using brackets [ ]. Example: ProductRate = productRate[productId][domain]["Annual Fee"]

The following procedure describes how to define a property for use in a business rule process.

To define a property for a business rule process

1. Navigate to the Business Rule Processor screen and select a process for which you want to create global variables.
2. Click the Properties view tab and create a new property, completing the necessary fields as described in the following table.

Field	Comments
Sequence	Identifies the numeric sequence of this property. The application initializes properties in numerical order based on this number.
Data Type	The data type for the property. The value can be one of the following. Simple types: o **String** o **Integer** o **Number** o **Date** o Boolean Complex types: o Property Set o Vector

Field	Comments
	○ Vector Reference ○ BusComp
Value	Initial value of the property. Initial values can be set only for Simple property types.
Output	Select this check box to make property an output argument and is used to pass information out of the business service. which has no output arguments of its own. This flag does not apply to Complex property types except ProperySet and Vector.

Defining Procedures for a Business Rule Process

Procedures are collections of steps. When a procedure is executed, each step in the procedure is executed in sequence.

One of the procedures is designated at the process level as the entry procedure. This procedure is executed when the process is executed. Within the entry procedure, other procedures are invoked by additional procedure statements.

Each procedure is uniquely identified by its name. The name must begin with a letter. It can contain alphanumeric, spaces, underscores, and hyphens. It cannot contain other special characters such as an ampersand (@), exclamation mark (!), or percent sign (%). Procedure names are case sensitive.

A procedure can have its own local properties. These properties can only be accessed within the procedure where they are defined. If a local property has the same name as a global property, the local property takes precedence over the global property.

> **Note:** Business rule processes are not permitted to use recursion. If you define a recursion, then you will receive an error message that recursion is not allowed.

This step is part of *Process of Defining Business Rule Processes*.

To define a procedure for a business rule process procedure

1. Navigate to the Business Rule Processor screen and select a process.
2. Click the Procedures view tab, and create a new procedure.
3. In the Properties list, create new records to define local variables for the procedure.

   The fields for a local variable are equivalent to those of a global variable. The fields are described in *About Business Rule Process Property Types*.

> **Note:** Properties defined for a procedure are local variables accessible only to the parent procedure. You can define global variables in the Business Rule Processor Properties view. See *Using BRP Helper Business Services*.

Defining a Step for a Business Rule Process Procedure

You must define the steps that make up a business rule process procedure.

To define a step for a business rule process procedure

1. Navigate to the Business Rule Processor screen, select a process and a procedure.
2. Navigate to the Steps list and create a new record to define each step for the procedure, completing the necessary fields as described in the following table.

Field	Comments
Sequence	The numerical order in which the steps are executed.
Step Type	There are three types of steps: ○ **Statement Step.** Contains one or more child statements that are executed if and when the statement step is executed. ○ **Business Service Step.** Invokes a Siebel business service. Business Service Step provides a way to extend the capabilities of BRP beyond its out-of-box features. For instance, you could code custom functionality in an eScript and then wrapped as a Siebel Business Service. You could invoke this Business Service within the Business Service step and exchange arguments between the script and the BRP process. ○ **Switch Step.** Contains switch criterion and a switch block for each criteria. The switch block is like a statement step and contains one or more child statements. **Tip:** Use the switch step if a variable is a bounded variable. From a performance and maintenance standpoint, a switch step is better than multiple conditional statement steps.
Inactive	A check box to activate or inactivate a given step.
Comment	A free text field used to document the step. **Tip:** Make sure that each step has appropriate comments for ongoing maintenance of BRP process definitions.

3. Drill down on the Step Type and proceed to one of the following steps, depending on the step type.
   - Statement Step. See Statement Step in the following.
   - Business Service. See Business Service Step in the following .
   - Switch Step. See Switch Step in the following.

Statement Step

For a statement step:

1. Complete the fields in the Statement Steps form, some of which are described in the following table.

Field	Comments
Condition	A Siebel Query Language expression evaluated to be TRUE or FALSE. If the expression is evaluated to be TRUE, then the statement step is executed. If the field is not specified, then the statement step executes every time it is encountered. Example: [SomeIntegerVariable] < 0
Loop	If checked, the statement step iterates over and over as long as the Condition is evaluated to TRUE. If neither Condition nor Loop is asserted, then the statement step is executed one time, unconditionally. The looping is counted and compared with the maximum allowed Loop Count in order to avoid infinite looping. By default, this number is set to 1000, however, you can overwrite this value by defining the system preference FINS CAP Max Iteration. If the iteration number exceeds the maximum, an error is thrown. Refer to *Handling Business Rules Processor Errors* for more information on handling errors. **Tip:** Construct a For…next loop, by defining a local variable and then either incrementing or decrementing that variable in a statement. On the condition, check if the local variable has reached its limit.

2. Add one or more records to the Statements list, defining the statements of the statement step. Some of the fields are described in the following table.

Statement Type	Value	Expression	Example
Assignment. Evaluates the expression and assigns the resulting value to the property listed in the Value field.	Name of a local, global, and system properties previously defined for the business rule process.	A Siebel Query Language expression.	None.
Procedure. Invokes another procedure defined inside the BRP process.	Name of a defined procedure which is part of the business rule process.	Null and read-only.	None.

Statement Type	Value	Expression	Example
PropertySet Value. Retrieves a property value from a property set or child property set, as defined by Expression. This property value is placed into the variable defined by Value.	Name of a local, global, and system properties previously defined for the business rule process.	A property set value retrieve expression. The expression must begin with a variable of type property set, vector set reference, or vector. Each index can be either a variable of type integer or number, or numeric literal. No Siebel calculation expressions can be involved. EX: PropSet[AnInteger] ["SomeName"] PropSet(2) ["SomeName"] No Siebel calculation expressions can be involved.	Consider a Property Set called productRate that contains banking product information organized by Region and Product Name. Retrieve the Annual Fee property from the Property Set and assign this to a local property named l_Rate, by setting: Value = l_Rate Expression = productRate["West"] ["Checking"]["Annual Fee"]
PropertySet Set Value. Assigns a value to a property set property value.	A property set value retrieve expression. If the stated property name value does not exist, a new name/value pair is created.	Name of a local or global property. If the property is not a string, it is internally converted to a string first by BRP.	Set the Annual Fee property on the Property Set productRate, by setting: Value = productRate["West"] ["Checking"]["Annual Fee"] Expression = l_Rate
PropertySet Reference. Creates a reference to a vector or property set. If the referenced object is a vector, the reference acts as a vector. Otherwise, the reference acts as a property set. Creates an alias to a subset of a property set.	A local or global property of type Vector Reference.	The expression must begin with a variable of type property set, vector set reference, or vector. Each index can be either a scalar property or a string or numeric literal. No Siebel calculation expressions can be involved.	Create a new Property Set Reference to all the products in the "East" region from the productRate Property Set, and assign this to a local variable l_east_prod, by setting: Value = l_east_prod Expression = productRate["East"]

Statement Type	Value	Expression	Example
PropertySet Sum. Retrieves an aggregation value from a vector or property set.	A local, global property. The property must be of data type number or integer.	A property set value retrieve expression. This expression differs from other property set retrieval expressions in that one of the indexes must be a wild card, indicating summing of all indices of that node. This is done by using an empty set of parenthesis. If the child property set, or the property does not exist, the return value is set to null.	Calculate the sum of balances under the Savings product across all regions from the productRate Property Set, and assign this to a local variable l_savings_bal, by setting: Value = l_savings_bal Expression = producetrate[] ["Savings"]["Balance"]
PropertySet Childcount. Retrieves the number of child property sets.	A local, global property. Property must be of data type integer or number.	A property set reference retrieve expression. If the property set does not have a child property set, the return value is 0. If the property set does not exist, the return value is -1. The latter is a useful approach to determine if a property set, or a reference is null.	Calculate the number of products available in the west region from the productRate Property Set, and assign this to a local variable l_west_count, by setting: Value = l_west_count Expression = producetRate["West"]
Table Lookup. Look-up a value based on ranges. The look up table is stored as a specialized property set. The property set consists of child property sets, and the child property sets contain three properties corresponding to Lower Bound, Upper Bound, and Value. At run time, for any input value, BRP looks up the	A local, global scalar property.	The expression follows property set retrieval syntax, but in the following specialized format: PropertySet [Upper Bound Field Name] [Lower Bound Field Name][Return Value Field Name] [InputProperty]	Consider a TaxRateTable vector, where High, Low, and Rate fields define the Upper Bound, Lower Bound, and Return Value. Lookup the effective tax rate for a person given the Total Income and assign this to a local variable l_tax_rate, by setting: Value: l_tax_rate

Statement Type	Value	Expression	Example
child property set and locates the leaf whose lower Bound is smaller than the input value, but whose Upper Bound is bigger than the input value, and returns the Value property.		The Upper Bound Field Name, Lower Bound Field Name, and Return Value Field Name must be a string literal or a BRP string property. The InputPropety must be the name of a BRP numeric property used to do the lookup.	Expression: TaxRateTable["High"] ["Low"] ["Rate"] [dMyTotalIncome]

Business Service Step

For a business service step:

1. In the Business Service Step form, complete the fields as described in the following table.

Field	Comments
Business Service	The name of the business service to invoke. In particular for BRP, there are two helper business services that you are likely to use for data access: FINS CAP Buscomp Data Loader Service and FINS CAP Buscomp Handler. For more information on these two business services, see *Using BRP Helper Business Services*.
Method	The business service method to use.
BusComp	A reference to a Buscomp Property Type. This field is used only in conjunction with the two BRP helper business services, FINS CAP Buscomp Data Loader and FINS CAP Buscomp Handler. See *Using BRP Helper Business Services*.

2. In the Arguments list, define required input and output arguments for the business service invoked. Some of the fields required are described in the following table.

Field	Comments
Direction	Type of argument: Input, Output, or Input/Output.
Name	The argument name.

Field	Comments
	Use the pick list to select the name for registered business services. Picking the argument name automatically sets the direction.
Type	The mechanics of passing values to the Business Service. Select from one of three values: o Literal. For Input and Input/Output arguments, the literal string in the value field is passed as an input to the Business Service method. For output arguments, this selection is invalid. o Property. For Input and Input/Output arguments, the value of the local or global property is passed as an input to the Business Service method. For output arguments, the return value is populated into the local or global property. o **Expression**. For Input and Input/Output arguments, the expression in the Value field is evaluated and is passed as an input to the Business Service method. For output arguments, this selection is invalid.
Value	Contains different values depending on the argument type: o **Literal**. Contains the string value. o **Expression**. Contains the Siebel query expression. o **Property**. Disabled.
Property	Local or global property. This field is disabled for Literal or Expression type arguments.

Switch Step

For a switch step:

1. In the Switch Steps form, enter the switch criteria, a Siebel Query Language Expression that evaluates to be a string.
2. In the Switch Blocks list, create records and complete the fields as described in the following table.

Field	Comments
Value	A string value used to compare with the switch step criterion value. If they are the same, the switch block is executed, which, in turn, executes the child statements belonging to the switch block.
Default	**If checked, the switch block acts as the default switch block. It is executed if no match is found for the switch step criteria.** At any point, you can disengage only one Switch Block as the default block.

3. In the Statements list, enter one or more statements. See the information about Statement Step in *Defining a Step for a Business Rule Process Procedure* for details on creating statements.

Fine-Tuning the Assignment Statement

You can use two fields available at the statement level to fine-tune the performance of Assignment Statements:

- Cache Flag
- Light Parser Flag

For most cases, it is recommended to leave these fields at their default values. It is only necessary to consider changing these values if performance is deemed poor.

About the Light Parser Flag

Within your Siebel application, calculation expressions are evaluated using Siebel Query Language Parser. This parser could be performance and resource intensive if the expressions are simple numeric. However, to improve performance, BRP includes a high-performance light parser, which is used solely to evaluate numeric expressions. In most cases, the light parser works many times faster than the Siebel Query Language for simple numeric.

The following examples are numeric expressions that can be handled by the light parser:

- 12 + 8 + [A]* [B]
- 5 + (12 + [A]* ([B] + [C]))

The following examples are considered complex and cannot be handled by the light parser:

- IIf ([A] > [B], 0, 1)
- [A] IS NULL
- LN (10)

When the Light Parser flag is checked, BRP attempts to use the light parser to parse and evaluate the expression. If this fails, BRP resorts to Siebel Query Language engine to parse the expression. By default, Light Parser Flag is checked.

Tip: If the Light Parser flag is checked, but the expression is not a simple expression, the BRP logs an entry in the log file at run time if the Siebel log level is informational or higher. Use these log entries to help you fine-tune assignment statements. See *Logging Business Rules Processor Debug Messages* for more information.

About the Cache Flag

The following table shows the options if the Cache flag is checked or unchecked. It is recommended that you leave this flag at its default value, that is, checked.

Note: The Cache flag is only meaningful when the expression is not handled by a light parser.

If...	Then...
The Cache flag is checked.	Only one single parse tree is established for the expression within the object manager, irrespective of the number of open sessions. Therefore, when all sessions share the same parse tree, the memory footprint is reduced, however an overhead for context switch is assumed.
The flag is not checked.	Each session has its own parse tree for the expression. There will be no context switch, but the memory footprint is increased.

Handling Business Rules Processor Errors

BRP offers a mechanism to handle errors that includes two key features:

- *Throwing Errors Within a Business Rules Process*
- *Recovering from Errors Within a Business Rules Process*

Throwing Errors Within a Business Rules Process

The BRP process definition includes three global system properties, described in the following table, to throw errors and provide some meaningful information when a run-time error occurs.

Property Name	Type	Description
System_ErrorCode	String	Alphanumeric error code. This property contains an empty string when there is no error.
System_ErrorMessage	String	Descriptive error message.
System_ErrorSource	String	Current context of the error.

After each statement, step, or procedure is executed, the BRP processor checks if System_ErrorCode is an empty string. There are two ways to set System_ErrorCode:

- Manually (Expected Error Conditions). An explicit assignment statement sets a nonempty string to System_ErrorCode.
- Automatically (Unexpected System Error Conditions). The BRP Processor detects a system error such as failure to invoke a business service, or failure to evaluate a Siebel query language expression, and sets System_ErrorCode to a Siebel error code.

When System_ErrorCode is non empty, an error occurs and the BRP processor uses the following syntax to automatically set the error source to the full context of the current execution unit:

Statement Seq (Block Seq) Step Seq Procedure Name

where, Seq represents the sequence number of the Statement, Block, or Step.

Note: Block is optional and occurs only inside a switch step.

The three output global properties System_ErrorCode, System_ErrorMessage, and System_ErrorSource are returned back to the calling process.

Recovering from Errors Within a Business Rules Process

For every BRP process, a procedure can be nominated as the error procedure at the process level. If defined, when an error condition occurs, this procedure is automatically invoked to handle the error.

On completion of the error procedure, System_ErrorCode property is rechecked. If it is empty, the execution continues from the point where the error was originally thrown. If the error code is still populated, the process does not necessarily end, but rather follows an error bubbling process.

For example, if an error encounters in Statement 10 Step 5 Procedure Main, the error procedure is first executed with System_ErrorSource to be 'Statement 10 Step 5 Procedure Main'. If the error is not handled, the error bubbles one level higher, to Step 5 Procedure Main. The error procedure is then re-executed with System_ErrorSouce to be 'Step 5 Procedure Main'. If error is handled there, the next step following Step 5 is executed. Otherwise, the error bubbles to Procedure Main.

The whole bubbling process continues until it reaches the process level, with System_ErrorSource to be Process *myProcessName.* If the error is not handled at the process level, the process ends with an error.

It is important that the error procedure be thoroughly tested. If an execution error occurs within the error procedure, the error procedure will not be recursively invoked; the error procedure will end with an error.

Tip: Use a Switch block within the error procedure to check for known error codes.

Using BRP Helper Business Services

In Siebel Financial Services, there are two helper business services that are used as business service steps within the BRP. They are both used to facilitate data access with a business rule process. The two business services are:

- *FINS CAP Buscomp Data Loader Business Service*. The FINS Buscomp Data Loader is used to load data for prop sets.
- *FINS CAP Buscomp Handler Business Service*. This business service takes the results of calculations done within the BRP and then either creates new business component records, updates existing business component records, or queries on calculation results.

FINS CAP Buscomp Data Loader Business Service

Use this business service to load data from a Siebel business component into a Siebel property set. Additionally, once this data is loaded into a property set, it can be cached and shared across all login sessions.

This business service exposes three methods:

- LoadData
- ClearCache
- NewVector

About LoadData Method

Use the LoadData method to load business component data into a property set. The property set follows the vector format. The following table describes the input and output parameters for this method.

Note: Default the Search Spec, Sort Spec, Hierarchical Key, Key Field, Value Field, and Aggregate field arguments by defining these as user properties on the source business component. Pre-fix the BC user property with FINS Data Loader to identify these fields.

For example, define the default search spec as the Buscomp user property: FINS Data Loader Search Spec.

Parameter Name	Direction	Description
BusComp	Input	The name of a Siebel BC.
IsCachedData	Input	If true, the resulting vector is cached within the OM. Further requests to load data from the same business component are handled through the cache. Cached data is retrieved based on the business component name. If a second retrieval request uses different search spec, fields, format, and so on, release the original cached data first.
Search Spec	Input	The search spec applied to the business component when loading data. Since the FINS CAP Data Loader Service works outside the context of a business object, the search spec must include the appropriate user key fields.
Hierarchical Key [n]	Input	Hierarchical keys define the hierarchy within the vector. These keys identify the unique key at each level. Specify multiple hierarchical keys by defining [n] = 1, 2, 3 … n Refer to the ProductRate vector illustrated under *Defining Properties for a Business Rule Process*. In the ProductRate vector, Region and Product fields represent the hierarchical keys.
Sort Spec	Input	The sort specification applied to the business component when loading data. It is important to match the Sort Spec and the hierarchical keys when creating the vector. When a business component is accessed through the FINS CAP Buscomp Data Loader Service, sorting controls the shape of the parent/child tree structure. Records are processed sequentially and are aware of only the last parent node key. When children nodes are added to a parent node, they continue to be added until a new value is retrieved for the hierarchical key. When a new key value is discovered, a new parent node is immediate created, and children are assembled under that parent. This process continues until all records are collected.

Parameter Name	Direction	Description
		If a key equal to a previously processed node is retrieved after a different node key has been processed, a new node is produced rather than adding to the original.
Field [n]	Input	The name of Buscomp fields whose values are retrieved as the leaf propertyset properties. The property name is the field name, and the property value is the field value. [n]=1,2,... This represents one approach to how Buscomp fields can be retrieved. See *Example of LoadData Method Using Field [n]*.
Key Field & Value Field	Input	Used to retrieve data as Key/value pair and store as a property in the leaf propertyset. The field value of the Key Field is the name of the property and the value of Value Field is stored as the value of the property. This is an alternative approach to Field [n] to retrieve data. See *Example of LoadData Method Using Key Field and Value Field*. Duplicate Key/Value pairs are not allowed. If duplicates are found when the vector is created, the new entry replaces the old entry.
Aggregate Field[n]	Input	Fields that are aggregated if duplicates occur. Multiple aggregate fields can be specified by defining [n] = 1, 2, 3 ... n This parameter is useful with the Key Field/Value Field data retrieval approach. For example, a contact can have multiple income records with different types. If the Aggregate Field is defined, the data loader service automatically sums the income and stores this as a single income key/value pair.
Vector	Output	The resultant vector output.

Example of LoadData Method Using Field [n]

Golden Gate Bank defines its product rates in the Buscomp Financial Product. The following table shows fields in the Buscomp and some sample data.

Region	Product	Balance	Rate
West	Checking	10000	0.2
West	Saving	29000	2.1
West	N Market	87560	2.5
East	Checking	40000	0.24

The following table shows the arguments used to retrieve the data and store it in a format as defined by the ProductRate Vector sample diagram shown in the table in *About Business Rule Process Property Types*.

Input Argument Name	Value
Buscomp	Financial Product
IsCachedData	Y
Hierarchial 1	Region
Hierarchial 2	Product
Sort Spec	Region, Product
Field 1	Balance
Field 2	Rate

The data is stored into a vector named productRateVector. Then, the rate of the Checking product in the East region can be retrieved as:

```
productRateVector["East"]["Checking"]["Rate"]
```

using a PropertySet Value statement.

Example of LoadData Method Using Key Field and Value Field

Golden Gate Bank decides to implement its product rates using a different schema. Instead of one record for one product as shown in *Example of LoadData Method Using Field [n]*, they would like to store the data using name-value pairs for each product. The advantage of this approach is that they can add new attributes without schema changes. The following table shows the data that is stored in the Financial Product Attribute business component.

Region	Product	Attribute Name	Attribute Value
West	Checking	Balance	10000
West	Checking	Rate	0.2
West	Savings	Balance	29000
East	Savings	Rate	2.1

The following table shows the arguments used to retrieve the data and store it in a format as defined by the ProductRate Vector sample diagram shown in the table in *About Business Rule Process Property Types*.

Input Argument Name	Value
Buscomp	Financial Product Attribute
IsCachedData	Y
Hierarchical Key 1	Region
Hierarchical Key 2	Product
Sort Spec	Region, Product
Key Field	Attribute Name
Value Field	Attribute Value

About ClearCache Method

Use this method to create an empty Vector or PropertySet. There is one output argument, Vector. In BRP, PropertySets and Vectors are uninitialized before they are populated by a business service method, for example, the data loader LoadData method. You can use the NewVector method to generate an empty PropertySet/Vector.

FINS CAP Buscomp Handler Business Service

FINS CAP Buscomp Handler Business Service provides the ability perform data operations such as query, update, and insert within the context of a business rules process.

> **Note:** The business component is established without the context of the business object. Pay special care to identify the user keys for each record when inserting and setting values. Additionally, the normal Siebel error handling resulting from the business object context is not enforced.

FINS CAP Buscomp Handler Business Service provides the following five methods:

- Query
- NextRecord
- GetFieldValue
- SetFieldValue
- InsertRecord

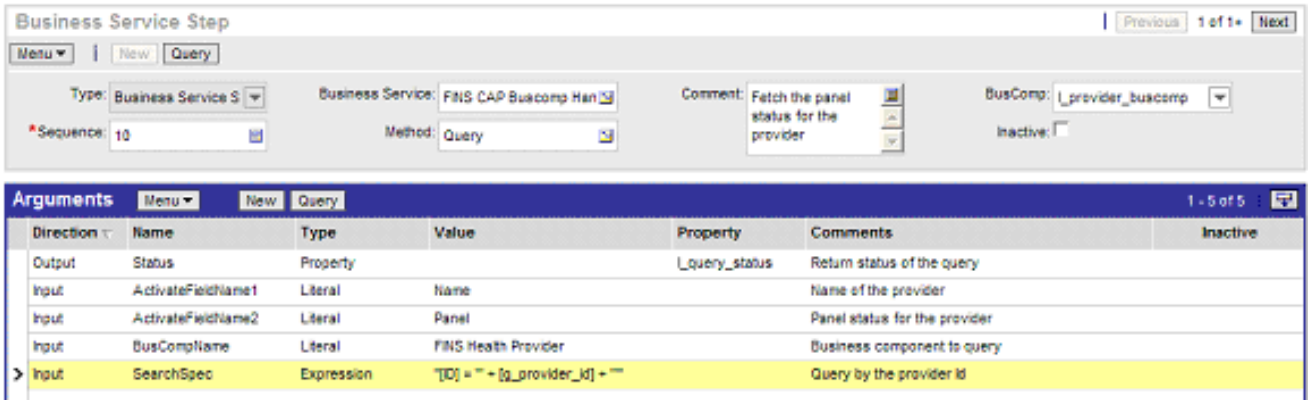
All of these methods need a BusComp variable to be defined under the business service step definition. See Business Service Step in *Defining a Step for a Business Rule Process Procedure* for details on defining a business service step.

About Query Method

Use this method to retrieve data from a Siebel business component into a BRP BusComp property. The query uses ForwardBackward cursor mode. For more information on cursor mode, see *Siebel Object Interfaces Reference* . The following table describes the input and output parameters for this method.

Parameter Name	Direction	Description
ActivateFieldName(1,2,3…n)	Input	The name of the fields that must be included in the query. List each field individually in a sequence. Any field that you must use with the GetFieldValue and SetFieldValue methods, must be activated prior to using these. There are no limits to the number of fields that can be activated, however, care must be taken since this affects performance of the query.
BusCompName	Input	The Name of the business component from which the data is to be retrieved.
SearchSpec	Input	The search specification applied to the business component when retrieving data. This is a regular Siebel Query Language expression. Since the business service operates without a context of business object, the search spec must include the appropriate user keys when the query is used for an update.
SearchSpecFieldName(1,2,3…n)	Input	Search Spec Field Name/Value pair is an alternative way to set search spec on a field. For example, SearchSpecFieldName1=Application Flag, SearchSpecFieldValue1=Y, then this is the equivalent of setting SearchSpec to be: [Application Flag] = Y
SearchSpecFieldValue(1,2,3…n)	Input	
SortSpec	Input	The sort specification applied to the business component when querying data.
Status	Output	The status of the query operation. Status can have one of two values: • Succeeded. Indicates that the query returned at-least one business component record. • Failed. Indicates that either the query returned no business component records or the query failed due to a system error. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

The following figure shows the use of Query method to retrieve data from the FINS Health Provider business component.



About GetFieldValue Method

Use this method, described in the following table, to get a value of a Business Component field into a local or global property.

Parameter Name	Direction	Description
BusCompName	Input	The Name of the business component from which the data is to be retrieved.
FieldName(1,2,3...n)	Input	Name of the fields to be retrieved. This field must be activated prior to retrieval. See the table in *About Query Method*.
FieldValue(1,2,3...n)	Output	The output property into which the field values are written. This is always of type property. FieldName and FieldValue must be defined in pairs. That is, for each FieldName defined, define a FieldValue as well.
Status	Output	The status of the GetFieldValue operation. The status can have one of two values: • Succeeded. Indicates that the query returned at-least one business component record. • Failed. Indicates that either the query returned no business component records or the query failed due to a system error. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

About SetFieldValue Method

Use this method, described in the following table, to set a value of a business component field.

Parameter Name	Direction	Description
BusCompName	Input	The name of a business component where the field to be updated is located.
FieldName(1,2,3...n)	Input	The name of the fields to be updated. This field must be activated prior to fetching. See *About Query Method*.
FieldValue(1,2,3...n)	Input	The new value for the field. FieldName and FieldValue must be defined in pairs. That is, for each FieldName defined, a FieldValue must be defined as well.
Status	Output	The status of the SetFieldValue operation. Status can have one of 2 values: • Succeeded. Indicates that the operation succeeded. • Failed. Indicates that the operation failed. Use the status field to check for error conditions and throw appropriate errors. See *Handling Business Rules Processor Errors* for information on error handling.

About InsertRecord Method

Use this method, described in the following table, to insert a record into a Business Component.

Parameter Name	Direction	Description
BusCompName	Input	The name of a business component to which a record is to be inserted.
FieldName(1,2,3...n)	Input	The name of the fields to be included in the insert.
FieldValue(1,2,3...n)	Input	The value for the field. FieldName and FieldValue must be defined in pairs. That is, for each FieldName defined, a FieldValue must be defined as well.
Status	Output	The status of the InsertRecord operation. Status can have one of 2 values: • Succeeded. Indicates that the operation succeeded. • Failed. Indicates that the operation failed. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

About NextRecord Method

Use the NextRecord method, described in the following table, to advance to the next record in a list of business component records.

Parameter Name	Direction	Description
BusCompName	Input	The name of a business component.
Status	Output	The status of the NextRecord operation. Status can have one of 2 values: • Succeeded. Indicates that the operation succeeded. • Failed. Indicates that either the end record has reached or the operation failed with a system error. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

Invoking the Business Rule Processor

A business rule process can be invoked from a workflow or Siebel script. While the processor cannot be directly invoked from a run-time event, it can be invoked from a workflow that is triggered by a runtime event. For all three of these invocation methods, you can prepopulate global variables through the input arguments of the BRP. Input argument names must match the global variables you define.

For an example of how to invoke the BRP from a run-time event or a workflow, see the process for Data Validation Manager in *Siebel Order Management Guide* .

For information on invoking the BRP from with eScript, see *Using eScript to Invoke the Business Rule Processor*.

Note: Within each session, BRP Processor creates a copy of the BRP executable objects. The executable objects belong only to a single login session and are not shared. These executable objects are cached within a login session. Release processes either explicitly or implicitly when the open session is closed.

The FINS CAP Processor Service Business Services exposes three methods, described in the following table.

Method - Description	Input Arguments	Output Arguments
LoadProcess - The named calculation process definition is loaded, and an executable instance of the process is instantiated in the current Web session.	System_ProcessName - The name of a calculation process.	None.

Method - Description	Input Arguments	Output Arguments
RunProcess - This method executes the named process. If the process definition has not been loaded, the processor loads the definition first. Whenever a BRP process is executed, the processor checks if the current process definition cached in the OM instance. If not, the processor instantiates the process definition into the OM instance.	System_ProcessName - The name of a calculation process.	System_ErrorCode System_ErrorMessage System_ErrorSource Return Codes. See *Handling Business Rules Processor Errors*.
ReleaseProcess - This method releases the named process executable in the current Web session. This does not affect other open Web sessions.	System_ProcessName - The name of a calculation process.	None.

Using eScript to Invoke the Business Rule Processor

The following is an illustration of how to invoke the BRP using eScript.

Example of Loading the BRP Business Service

This example provides a sample eScript that loads a BRP process definition.

```
var psIn = TheApplication().NewPropertySet();
var psOut = TheApplication().NewPropertySet();
var bs = TheApplication().GetService("FINS CAP Processor Service");

psIn.SetProperty ("System_ProcessName", "MyBRPProcessName");

bs.InvokeMethod("LoadProcess", psIn, psOut)
```

Example of Running the BRP Business Service

This example provides a sample eScript that executes a BRP process definition. The script also shows how to pass an input argument (g_AssetId) to a BRP process.

```
function WebApplet_PreInvokeMethod (MethodName)
{
 if (MethodName == "InvokeMyBRP")

 {
 var psinputs = TheApplication().NewPropertySet();
 var psoutputs = TheApplication().NewPropertySet();
 var oBusObj = TheApplication().ActiveBusObject();
 var oBusComp = oBusObj.GetBusComp("FINS Group Policy");
 var sAssetId = oBusComp.GetFieldValue("Id");
 psinputs.SetProperty ("g_AssetId", sAssetId);
 psinputs.SetProperty ("System_ProcessName", "MyBRPProcessName");
 var obs = TheApplication().GetService("FINS CAP Processor Service");
 obs.InvokeMethod ("RunProcess",psinputs, psoutputs);
 return (CancelOperation);
 }
 return (ContinueOperation);
}
```

Logging Business Rules Processor Debug Messages

BRP provides different levels of execution logging in the form of trace files to facilitate debugging a process. Currently, there are two levels of BRP logging, described in the following table.

Level	Severity	BRP Implementation
4	Detail	Log the execution and initialization path of the BRP process without details.
5	Debug	Log execution details. Under this level of logging, the values of local and global properties are logged as a part of the assignment statements. **Tip:** To check the value of a variable, use a dummy assignment step.

The BRP log level is set with the environment parameter SIEBEL_FACAP_LOG_EVENTS.

BRP logging is written to the Siebel object manager log file. In order to enable BRP logging, the Siebel log level must also be informational or higher. For a mobile client, set the workstation system environment parameter SIEBEL_LOG_EVENTS = 3.

The SIEBEL_LOG_EVENTS can be set from Server Administration. Refer to *Siebel System Administration Guide* for more information.

In BRP logs, each local property is appended with its procedure name. For example, if a local property was defined as local_dMyIncome in Procedure Main, within the log file, this property would be identified as Main@local_dMyIncome.

CAUTION: BRP log files can grow quickly. In general, the logs must be enabled only for administrators to do debugging.

Requirements Manager

The topic is about the Requirements Manager business service and includes the following topics:

- *About Requirements Manager*
- *Administering Requirements Manager*
- *Creating Record Templates*
- *Creating Requirement Templates*
- *Using Requirements Manager*
- *Creating Record Group Templates*
- *Example of Using Requirements Manager for Record Group Templates*

About Requirements Manager

The Requirements Manager is a business service that automatically generates activities, customer submissions, and workflows required at predetermined steps in the business process.

For example, a loan applicant might be required to submit proof of employment, account statements, and other documents. The Requirements Manager allows a business analyst to specify conditions under which certain documents would be required in order to move the application process forward. The business service is invoked at a predetermined point during the application process to generate the appropriate follow-up activities for customer submissions.

The Requirements Manager can be applied to a wide variety of usage scenarios including service processes such as the auto-creation of a fund transfer service request. Some examples of Requirements Manager scenarios are:

- **Life Insurance.** A life insurance policy might require a trailing document (a physical exam), an activity (such as an interview with an underwriter), and several forms to complete. If the product type = life insurance for instance, this set of requirements might be selected. However, an exclusion rule might be present to eliminate the need for the underwriter interview if the policy was for less than $100,000.
- Mortgage Application. A mortgage application might require several documents, several disclosures, two annual tax returns (documents), an appraisal (activities), and a credit check (workflows) to complete. This set of requirements might be run for every mortgage, but there might be an exclusion rule such that if the loan-to-value is less than 50%, the tax returns are not required.

The Closing Requirement view is preconfigured in the Applications and Life & Annuities screens. You can use this to view the output of the Requirement Manager business service, for requirement templates defined on the FINS Application, and FINS Life Policy business objects respectively.

Key Features of Requirements Manager

The Requirements Manager business service provides the following key features:

- Define multiple requirement templates that supports version control
- Provide support for conditional expression in each requirement template
- Define record templates that can insert records into any Siebel business object and component
- Invoke predefined workflows automatically to support the processes

About Invoking Requirements Manager

Requirement Manager is invoked the same as any other business service; through a workflow, run-time event, or script. At the time of execution, the service evaluates the various templates from which to execute, and executes each requirement where the exclusion rule evaluates to false.

Administering Requirements Manager

Administering the Requirements Manager business service involves the following steps:

1. *Creating Record Templates*
2. *Creating Requirement Templates*

Optionally, you can create record group templates in order to aggregate other record group template and record templates. See *Creating Record Group Templates*.

Creating Record Templates

The Record template is used to define templates that work in a specific business object/ component. It also defines the fields that automatically populate the template in that business object/component. Upon execution, the business service generates a record in the business object/business component and populates the fields according to the specified template.

To create a record template

1. Navigate to the Administration - Record Template screen, and then the Record Template view.
2. In the Record Template list, create a new record, and complete the fields described in the following table.

Field	Description
Template Name	Name for the record template.
Display Name	The display name of the template as seen in the UI.
Business Object	The business object for the template to be enabled. For example, to auto populate a record in the Applications or Life & Annuities screen, you must select FINS Application or FINS Life Policy business objects, respectively.
Business Component	Business Component on the selected business object. The Record Template Administration view is preconfigured so you can specify the prefill of two applets in the Closing Requirements view: activities and documents. For example, to prefill the record in one of these two applets, you must select Action or INS Policy Document, or FINS Application Mortgage Trailing Documents business component.

3. In the Fields list, create a new record and complete the fields as described in the following table.

Field	Description
Sequence #	Sequence number for the fields.
Field Name	The field name in the specified business component.
Pre-Default Value	The prefilled value for the field. **Note:** You can put conditional statements on this field.

Field	Description
Business Component	Read-only field of the business component name.

4. In the Related Record Template list, create a new record and complete the fields.

   The Related Record Template applet is used to specify child and grandchild of record templates. Upon execution, the business service inserts a record as specified in the parent record template, as well as all records specified in child and grandchild templates.

Creating Requirement Templates

The Requirement Template is used to aggregate several record templates. The record template specified in *Creating Record Templates* only inserts one record in the business object/ business component. Insert multiple records in different business objects/components, by aggregating multiple record templates in a single requirement template. Additionally, in a requirement template, you can specify a workflow to invoke.

To create a requirement template

1. Navigate to the Administration - Requirement Template screen, and then the Workflows view.
2. In the Requirement Template list, create a new record and complete the fields described in the following table.

Field	Description
Template Name	Name for the requirement template.
Display Name	The display name of the template as seen in the UI.
Business Object	The business object for the template to be enabled. For example, to pick the template name in Applications or Life & Annuities screen, you must select FINS Application or FINS Life Policy business objects, respectively.
Business Component	Business Component on the selected business object. For example, to be able to pick the template name in the Applications or Life & Annuities screen, you must select Opportunity or FINS Life Policy business components, respectively.
Condition	A valid Siebel query language expression. If this conditional expression evaluates to True then the rules under the rule-set would be evaluated. **Tip:** Use the expression builder to test the validity of conditional expressions.

Field	Description
Version	The version number of the template. **Note:** When you select the Revise button, the Siebel application automatically versions the template.
Status	Status of the template with values: active, pending active, inactive, outdated, and in progress.
Start Date	Start date for the template. You can specify a date in the future, and when activated, the status of the template changes to Pending Active. The application automatically changes the status to Active on the specified date and time, and executes the appropriate version of the template.
End Date	End date for the template. The application sets the status of the template to Outdated once the specified end date arrives.

3. In the Workflow list, create a new record and complete the fields described in the following table.

Field	Description
Sequence #	Sequence number for the workflow.
Workflow Name	Name of the workflow that is enabled for the business object/business component specified in the requirement template. **Note:** The workflow called here must be deployed and active. Please see *Siebel Business Process Framework: Workflow Guide* for further information.
Exclusion Rules	A valid Siebel query language expression. If this conditional expression evaluates to True, then the workflow is excluded.
Execute Immediately	A flag to automatically execute the workflow when the requirement template is executed. This field must be empty to execute the workflow manually. See *Using Requirements Manager* for information on executing the workflow manually.
Workflow Context	A text field passed as process properties to the workflow.

Field	Description
	The format of this field must be in the form of comma delimited, Name-Value pairs. For example: "State", "CA", "Source BusComp", "FINS Life Policy" Where State and Source BusComp are property names, and CA and FINS Life Policy are property values, respectively.
Business Component	Read-only field similar to the business component specified in the requirement template applet. Identifies the business component on which the exclusion rules are evaluated.

4. Click the Record Template view tab.
5. In the Record Template list, create new record, and complete the fields as described in the following table.

Field	Description
Template Name	Select the template you want to associate with the requirement template.
Exclusion Rule	A valid Siebel query language expression. If this conditional expression evaluates to True, then the record template is excluded.
Expectation Set	A flag to automatically invoke the Customer Expectations Manager. **Note:** The Customer Expectations Manager must be previously set for this to work. Please see *Using the Customer Expectations Manager* for more information.
Auto-Assign	A flag to automatically invoke the Siebel Assignment Manager. **Note:** Assignment Manager must be previously set for this to work. Please see *Siebel Assignment Manager Administration Guide* for more information.

6. In the Requirement Template list, click Activate.
7. (Optional) To revise the requirement template, click Revise.
8. (Optional) To deactivate a requirement template, click Deactivate.

Using Requirements Manager

Use the Closing Requirement view, enabled in the Applications and Life & Annuities screens, to view the output of the Requirement Manager business service, for requirement templates defined on the FINS Application, and FINS Life Policy

business objects respectively. However, through configuration, the Requirements Manager can be invoked from any screen.

When invoked, the business service automatically prefills the target list or form with records as defined in the Administration - Requirement Template screen.

To invoke Requirements Manager

1. Navigate to either:
    - Applications screen, Application List view, and then the Closing Requirements view
    - Life & Annuities screen, Life Policy List view, and then the Closing Requirements view
2. In the Templates list, create a new record.
3. Select the template name as defined in *Creating Requirement Templates*.
4. In the Templates list, click Execute.

   Requirements Manager prefills Activities, Workflow, and Documents lists based on the records specified in the Administration - Requirement Template screen.
5. Complete the fields in the Activities, Workflow, and Documents lists.

Note: If the workflow is not set to run automatically, you can set the workflow manually by clicking Execute in the Workflow list.

Creating Record Group Templates

The Record Group Template is used to define a template that works in a specific business object/component. The Record Group Template is used to aggregate other record group template and record templates. A record group template is based on the business component relationship defined in the business object layer. You can use the record group template to recursively execute interrelated business components, and generate data in a particular business component.

A record group template can include other related record group templates and related record templates. When the business service executes a record group template, it automatically, recursively executes any other related record template or related record group template defined.

Creating a Record Group Template involves the following steps:

1. Creating Record Group Templates
2. Creating Related Record Group Templates
3. Creating Related Record Templates

For an example of setting up a record group template, see *Example of Using Requirements Manager for Record Group Templates*.

To create a record group template

1. Navigate to the Administration - Record Template screen, and then the Record Group Template view.

2. In the Record Group Template list, create a new record and complete the fields described in the following table.

Field	Description
Template Name	Name for the record group template.
Display Name	The display name of the template as seen in the UI.
Business Object	The business object for the template.
Business Component	The business component on the selected business object.

3. In the Related Record Template list, create a new record and complete the fields described in the following table.
You can use the Related Record Template list to specify a child of the record group template. Upon execution, the business service inserts a record in the business component on which the record template is defined, for the corresponding parent record.

Field	Description
Template Name	Name of the child template record.
Exclusion Rules	A valid Siebel query language expression. If this conditional expression evaluates to True, then the related record template is excluded.
Repeat Expression	A field indicating the number of times the record template must be executed within the context of the parent record group template. By default this is set to 1.
Business Component	Read-only field. Identifies the business component on which the exclusion rules are evaluated.

4. In the Related Record Group Template list, create a new record, and complete the fields described in the following table.
You can use the Related Record Group Template list to specify the child record group template. Upon execution, the business service executes the business component on which this record group template is defined, within the context of the corresponding parent record group template.

Field	Description
Template Name	Name of the related record group template.
Exclusion Rules	A valid Siebel query language expression. If this conditional expression evaluates to True, then the related record template is excluded.

Field	Description
Business Component	Read-only field. Identifies the business component on which the exclusion rules are evaluated.

Example of Using Requirements Manager for Record Group Templates

This topic provides an example of configuring record group templates for automatically generating vehicle coverages.

Record group templates can be used to automatically generate default coverage for vehicles in an auto policy.

To setup auto coverage

1. Navigate to the Administration - Insurance screen, and then the Auto Coverages view.
2. For each auto coverage in the Coverage Administration list, in the Coverage Values list, check the default flag for one of the values.

Configuring a Record Group Template for Generating Vehicle Coverages

Once you have set up auto coverage, in this example you next configure a record group template for generating vehicle coverages.

To configure a record group template for generating vehicle coverages

1. Navigate to the Administration - Record Template screen, and then the Record Template view.
2. Create a new record in the Record Template list, and complete the necessary fields described in the following table.

Field	Value
Template Name	INS Vehicle Default Coverage
Display Name	Auto Default Coverages
Business Object	INS Policy
Business Component	INS Vehicle Default Coverage

3. Leave the Fields list empty.

   The predefault values set for the fields in this business component in Siebel Tools will be considered during execution.

4. Click the Record Group Template link bar, create a new record in the Record Group Template list, and complete the fields described in the following table.

Field	Value
Template Name	INS Vehicle Available Coverage Value Template
Display Name	INS Vehicle Available Coverage Value Template
Business Object	INS Policy
Business Component	INS Vehicle Available Coverage Value
Condition	[Default]='Y'

5. In the Related Record Template list, create a new record and pick the record template defined in Step 2.
6. Create another new record in the Record Group Template list, and enter the values as shown in the following table.

Field	Value
Template Name	INS Vehicle Template
Display Name	Default Vehicle Coverage Template
Business Object	INS Policy
Business Component	INS Vehicle

7. In the Related Record Group Template list, create a new record and pick the record group template defined in Step 2.

Creating a New Auto Policy

Once you have configured a record group template for generating vehicle coverages you can create the new auto policy.

To create a new auto policy

1. Navigate to Auto Policies screen and create a new policy.
2. Drill down on the Policy # record to navigate to the Quick Quote view and create the following records:
   a. In the Vehicles list, create new vehicles
   b. In the Drivers list, create new driver records
3. Click the Rate Model view tab.

The vehicles list displays the vehicles created in the previous step.

4. Select a vehicle record and click Default Coverages.

   The Select Templates to Run dialog box appears, and displays the template defined in Step 6 after evaluating any conditional expressions defined.

5. In the dialog box, click Execute.

   Default Vehicle Coverages are automatically created in the Vehicle Coverage list for the selected vehicle record. These default coverages correspond to the default coverages selected in the Administration - Insurance views in Step 2.

Customer Authentication Manager

Financial service institutions require customer authentication before a financial transaction can take place. Furthermore, authentication becomes important as privacy and security regulations have become common in the retail banking, and also make their way into insurance and healthcare businesses.

Typically, a bank might enforce tiered authentication policies that require a basic validation for transactions up to certain limit, and require more rigorous transaction-based authentication for transactions over the limit. In certain cases, for customers who perform regular high-value transactions, the bank might use token validation, common ones being RSA tokens, or scratch lists.

Customer Authentication Manager is a utility that can be used to implement a secure and auditable customer authentication during a sales or service process. You can use the Customer Authentication Manager to prompt customer service representatives to authenticate a caller before providing any service. It provides the following key features:

- Ability to define multiple authentication templates using fields from the contact profile
- Rules-based, context sensitive invocation of authentication template
- Access from the global toolbar
- Audit trail of past authentication events; facilitates quick and accurate conflict resolutions
- Ability to define success and failure workflows to take appropriate actions

Administering Customer Authentication Manager business service involves the following steps:

1. *Creating Customer Authentication Templates*
2. (Optional) *Defining Customer Authentication Rules*

Creating Customer Authentication Templates

Customer authentication templates define the credentials used for authentication and the actions that follow a successful or a failed authentication attempt.

To create a customer authentication template

1. Navigate to the Administration - Application screen, and then the Authentication Template view.

2. In the Templates list, create a new record, and complete the necessary fields described in the following table.

Field	Comments
Name	Name for the authentication template.
Description	Description for the template.
Success Workflow	Invoke this Siebel workflow if the authentication is successful. The workflow called here must be deployed and active. The fields used for authentication are passed as process properties to this workflow. **Tip:** Use the success workflow to log the status of the authentication for audit purposes.
Failure Workflow	Invoke this Siebel workflow if the authentication failed. The workflow called here must be deployed and active. The fields used for authentication are passed as process properties to this workflow.
Default	If flagged as default, this template is used as the default template. The default template is invoked if all rules defined in the Authentication Rules fail. Only one template can be flagged as default.
Alternate Template	Defines an alternate template to use for authentication if the caller fails to authenticate using the current template. The alternate template is invoked by clicking the alternate button on the authentication pop up window.

3. In the Credentials list, create a new record, and complete the fields described in the following table.

Field	Comments
Business Object	Business Object for the credential field. In the current Siebel release, the Contact business object is the only business object that is available for use. Hence, this field is predefaulted and read-only.
Business Component	Business Component reference for the credentials field. The business component used here must be a valid business component on the Contact business object.

Field	Comments
Field Name	Name of the business component field. Only single value fields are supported; multi-value fields are not supported and might cause system instability if used.
Display Name	The display name for the business component field. This specifies the label for the field at run time.
Search Specification	For any one-to-many contact business component, the search specification provides the criteria to narrow selection to a single record.
Required Flag	Flag indicates that the field must be verified for the authentication to be successful. If a required field is not confirmed at run time, the authentication fails. Defaults to No.

Defining Customer Authentication Rules

Customer authentication rules define the logic to select an authentication template. When the authentication manager is invoked, the business service steps through each rule for all applicable rule-sets to find a rule that evaluates to true. The template defined against this rule is used for authentication. If no rules are defined, or if none of the rules succeed, the default template, if defined, is used for authentication.

To create a customer authentication rule

1. Navigate to the Administration - Application screen, and then the Authentication Administration view.
2. In the Rule Sets list, create a new record, and complete the fields described in the following table.

Field	Comments
Name	Name for the authentication rule set.
Description	Description for the rule set.
Business Object	Business Object context for evaluating the rules.
Business Component	Business Component context for the conditional expression and rules evaluation.

Field	Comments
Conditional Expression	A valid Siebel query language expression. If this conditional expression evaluates to True, then the rules under the rule-set are evaluated. **Tip:** Use the expression builder to test the validity of conditional expressions.
Active Flag	Flag to activate or inactivate a rule-set. The field predefaults to Inactive.

Note: If the conditional expression is not used, there must be only one rule-set for each business object or business component defined. If there are multiple rule-sets for the same business object or business component, and a conditional expression is not defined, then the sequence of examination is undefined.

3. In the Rules applet, create a new record, and complete the fields described in the following table.

Field	Comments
Sequence	Sequence number for rule evaluation.
Business Component	Business component reference for the expression evaluation. This field predefaults to the BC on the rule-set definition, and is a read-only field.
Inclusion Expression	Siebel query language expression that specifies the rule. If this conditional expression evaluates to True, then the template associated with the rule is selected; further evaluation of the rules is aborted. **Tip:** Use the expression builder to test the validity of Inclusion expressions.
Template Name	The authentication template to use if the rule succeeds.

Invoking Customer Authentication Manager

Customer Authentication Manager is available preconfigured on the Contact, Members, and Providers screens. However, using Siebel Workflow, you can invoke the Customer Authentication Manager from any screen that contains a Contact, Member, or Provider business component.

To authenticate a contact

1. Navigate to the Contacts List view.
2. Select the contact to authenticate and click the Authentication Manager icon on the toolbar.
   The Siebel Authentication Manager dialog box appears.
3. Check the Confirmed checkbox for each field listed, as described in the following table.

To...	Click...
Authenticate.	Authenticate. If all required fields are confirmed, the authentication succeeds.
Use an alternate template.	Alternate. If an alternate template is defined, it appears.
Cancel authentication.	Cancel.

> **Note:** When Authentication Manager is invoked, if a matching template is not identified, an error message appears.

Configuring Customer Authentication Manager to Handle More Fields

By default Customer Authentication Manager is configured to handle only a maximum of three fields. To use more than three fields in Customer Authentication Manager, you must add more virtual fields to the authentication business component, and expose them through the appropriate applet.

To configure Authentication Manager to handle more fields

1. Log in to Siebel Tools or Web Tools.
2. Create a workspace.
3. Navigate to the FINS Authentication Manager UI business component.
   The following fields are defined for the business component:
   - Field0, Field1 and Field2
   - Required Flag0, Required Flag1, and Required Flag2
   - Ten confirmed flag fields
4. Define a new field called, Field3.
5. Define a new field called, Required Flag3.
6. Add a new confirmed flag field if you have more than 10 authentication fields.

7. Navigate to the FINS Authentication Manager Popup Form Applet.
8. Go to applet Control, and add the new fields: Field3, Required Flag3.
9. Add a confirmed flag field if you have more than five authentication fields. (The applet already contains five confirmed flag fields).
10. Add the fields and corresponding labels to the applet templates.
11. Deliver the changes to the integration branch.

Using the Calculation Manager

The Siebel Calculation Manager is designed to allow financial services institutions to declaratively define and execute simple to moderately complex calculations within their Siebel application. It is implemented as a business service that accepts input parameters for calculation, and the results are available as output parameters. The Calculation Manager is tightly integrated into the Siebel application architecture and can use Siebel Business component fields for input or output. The business service facilitates specification of embedded calculation by business analysts.

Some examples of how Siebel Calculation Manager could be used:

- Loan Payment Schedule. The term, amount, and interest rate of a consumer installment loan are captured in a Siebel Application. Calculation Manager is invoked to generate a schedule of the amounts due, split by principle and interest for each month of the term. The user evaluates the schedule, runs several what-if scenarios with different loan amounts, and then exports the schedule to an excel spreadsheet.
- Currency Conversion. A user wants to know the value of $100,000 in Japanese yen at the current exchange rate. Calculation Manager is invoked, and an input dialog box is presented. The current exchange rate has been prefilled into the dialog box. The user enters 100,000 as an input, and clicks Calculate to see the result. The results are not saved.
- Early Withdrawal Penalty Calculation. A customer wants to remove money from a retirement account he holds, but there is a penalty involved. The calculation of the penalty is complex, and has been entered into the Siebel application as eScript. Upon invoking the Calculation Manager, the Siebel application pulls in the variables necessary for the penalty calculation and runs the eScript. The result is saved in the Siebel business component.

Specifying Calculation Rules

Calculations are entered as calculation rules in a list, similar to how validation rules or Siebel personalization rules are administered.

Calculation rules are specified in three stages:

1. Specify a calculation rule-set.
2. Specify variables used in the calculation.
3. Specify calculation details.

To specify a calculation rule-set

1. Navigate to the Administration - Application screen, and then the Calculation Manager view.
2. In the Rule Sets list, create a new record, and complete the fields described in the following table.

Field	Comments
Name	Calculation rule set name. Rule-set names are language independent.

Field	Comments
Comments	Rule set description.
Business Object	Business object context for evaluating the rules.
Array Output Business Component	Business component context for writing the output of an array calculation, such as Amortization table calculation.
Active Flag	Flag to activate the calculation rule set. By default a calculation rule set is inactive.
Script Flag	Flag to indicate that the calculation rule is specified as a script, rather than declarative rules.
Type	List of values that provide the ability to categorize rules for easier administration.
Applet Title	Title for the pop-up applet that appears when the calculation manager is invoked in the interactive mode.

Specifying Variables

After specifying a calculation rule-set, you must specify variables.

To specify variables

1. Navigate to the Administration - Application screen, and then the Calculation Manager view.
2. Select a Rule Set for which you want to specify variables.
3. In the Variables list, create a new record and complete the fields described in the following table.

Field	Comments
Sequence Number	Sequence number for the variable specification. The variables on the pop-up applet appear in the sequence specified.
Name	Internal name for the variable used when specifying the calculation rule. Variable names can contain a maximum of 35 characters and cannot include spaces or arithmetic operators.
Display Format	Display format for the variable. Example, $###.##

Field	Comments
Display Name	Label for the variable when presented to the user.
Type	Type of variable. Values are Input, Output, or Output Array.
Business Component	Business component context for the variable.
BC Field Name	Business Component field name. If the variable is an: o Input variable, the run-time value of the business component field name is assigned to this variable. o Output variable, the value calculated for the variable is written into the business component field name.
Optional	Optional variables are variables not critical to the calculation, but might be specified to alter the calculation. This flag defaults to No.
Default Value	Default value for the variable in the calculations. This value appears in the dialog box for the variable.
Testing Value	Value for the variable when the Calculation Manager is invoked in the simulator.
Suppress Display	Flag to indicate that the variable is hidden, and not displayed when calculation manager is invoked in the interactive mode.
Variable Include	Include the variable in the script generation.

Specifying Calculation Details

After specifying variables, you can specify calculation details.

To specify calculation details

1. Navigate to the Administration - Application screen, and then the Calculation Manager view.
2. Select a Rule Set for which you want to specify calculation details.

3. In the Rules list, create a new record, and complete the fields described in the following table.

Field	Comments
Sequence Number	Sequence number for the rule execution.
Expression	Calculation expression. The expression is guided by the following: o Operator Support. All basic arithmetic operators, including exponents, are supported (+,-,*,/,^). Nested quantities (that is parentheses) are also supported. o Simple Calculations. Simple calculations, such as a+b=c, are defined in a single row. o Compound Calculations. Multiple rows of calculations specified in a single Template. This enables multiple variables to be calculated independently, and then used in subsequent calculations. o For-Next Logic. Simple looping enables the generation of arrays. Use a For statement and a Next statement to accomplish looping. Example: - row 1: For N=1 to Period, - row 2: [calculation] - row3: Next N For-Next loops might be nested. o If-Then-Else Logic. Simple If-Then-Else logic is supported declaratively. As in the case of For-Next, If-Then-Else statements appear on multiple rows of the calculation set. Nesting of If-Than-Else statements is supported.

Example of Using Embedded eScript for Mortgage Calculation

For compound calculations, embedded eScript is a more appropriate mechanism. The following is an example of a mortgage calculation using eScript:

```
var Amount= 0;
var NumPeriods= 0;
var Rate= 0;
var InterestPaid = new Array;
var Payment = new Array;
var Period = new Array;
var PrincipleBalance = new Array;
var PrinciplePaid = new Array;
var PeriodPayment = 0;
var TotalInterest = 0;
var TotalPayment = 0;

function GetInput (Inputs)
{

 with(Inputs)
 {
 var temp;
 temp = GetProperty("Amount"?);
 if (temp.length!=0)

 Amount= ToNumber(temp);
```

```
 temp = GetProperty("NumPeriods");
 if (temp.length!=0)

 NumPeriods= ToNumber(temp);

 temp = GetProperty("Rate");
 if (temp.length!=0)

 Rate= ToNumber(temp);
 }
}
function Main()
{

 Period[0] = 0;
 InterestPaid[0] = 0;
 PrinciplePaid[0] = 0;
 Payment[0] =0;
 PrincipleBalance[0] = Amount;
 Rate = Rate /1200;
 PeriodPayment = Amount / (1.00/Rate - (1.00/Rate)/Math.pow((1.00+Rate),
 NumPeriods));

 for(var i=1; i<=NumPeriods-1; i++)
 {

 Period[i] = i;
 InterestPaid[i] = PrincipleBalance[i-1]*Rate;
 Payment[i] = PeriodPayment;
 PrinciplePaid[i] = Payment[i]-InterestPaid[i];
 PrincipleBalance[i] = PrincipleBalance[i-1] - PrinciplePaid[i];
 }
 TotalPayment = NumPeriods * PeriodPayment;
 TotalInterest = TotalPayment - Amount;
}
function Service_PreInvokeMethod (MethodName, Inputs, Outputs)
{
 GetInput(Inputs);
 Main();
 SetOutput(Outputs);
 return( CancelOperation );
}

 function SetOutput (Outputs)
 {
 Outputs.SetType("Result");

 var psArray = TheApplication().NewPropertySet();
 psArray.SetType("Array");
 var len = InterestPaid.length;
 for(var j=0; j<=len-1; j++)
 {
 var psArrayElement = TheApplication().NewPropertySet();
 psArrayElement.SetProperty("InterestPaid",InterestPaid[j]);
 psArrayElement.SetProperty("Payment",Payment[j]);
 psArrayElement.SetProperty("Period",Period[j]);
 psArrayElement.SetProperty("PrincipleBalance",PrincipleBalance[j]);
 psArrayElement.SetProperty("PrinciplePaid",PrinciplePaid[j]);
 psArray.AddChild(psArrayElement);
 }
 Outputs.AddChild(psArray);
 var psPeriodPayment= TheApplication().NewPropertySet();
 psPeriodPayment.SetProperty("PeriodPayment",PeriodPayment);
 Outputs.AddChild(psPeriodPayment);

 var psTotalInterest= TheApplication().NewPropertySet();
```

```
psTotalInterest.SetProperty("TotalInterest",TotalInterest);
Outputs.AddChild(psTotalInterest);

var psTotalPayment= TheApplication().NewPropertySet();
psTotalPayment.SetProperty("TotalPayment",TotalPayment);
Outputs.AddChild(psTotalPayment);
}
```

Invoking Siebel Calculation Manager

Siebel Calculation Manager is invoked from within a Siebel workflow and can be triggered using a mini-button on an applet. Use a business service step to invoke Siebel Calculation Manager in a workflow.

Using the FINS Calculation Engine Business Service and the Calculate business service method, set the input arguments as described in the following table. There are no output arguments for this business service.

Name	Type	Comments
Rule Expression Name	Literal	Calculation Rule name
Primary BC Name	Literal	Primary Business Component name
Primary BC Rowid	Process Property	Typically the Object Id of the Workflow
Save To BC	Literal	Y or N
Child BC Name (Optional)	Literal	Child Business Component name
Child BC RowIdn (Optional)	Literal	Child Business Component row id

When invoked interactively, the calculation manager displays a pop-up dialog box with the input and output arguments. Perform the calculation by entering all input arguments and clicking the Calculate button. A second pop-up dialog box appears with the calculated values. Finish the calculation by clicking the Cancel button.

Using the Customer Expectations Manager

Managing customer expectations around the length of time it takes to complete their requests is crucial in maintaining customer satisfaction. Although many financial transactions complete in seconds, a number of key relationship—enhancing tasks require lead time of one or more days to complete. For example:

- Bank check deposits might not be available for immediate withdrawal and are subject to clearing.
- Credit and insurance applications typically undergo an underwriting process where the application is evaluated for its creditworthiness, risk profile, and other factors that go into approval and pricing. Fast turnaround is a competitive differentiator.

- Healthcare service complaints and grievances are handled through a structured review and appeals process. In many jurisdictions, the processing of the complaints and grievances must meet regulatory standards.

The Siebel Customer Expectations Manager (CEM) provides the ability to use historical estimates of task completion times to aid the customer service representative in setting expectations for service completion. It is most useful in situations where a standardized process is being executed, and there is a need to estimate the expected completion date. Siebel CEM has the following two key features:

- Ability for an administrator to input the factors governing the time to complete task.
- A run-time engine that sets Due Date and Expected Close Date for the enabled objects.

> **Note:** For CEM compared to Agreements/Entitlement Metrics, it is possible to establish an agreement for an account that includes entitlements mandating the completion of Service Requests within specified entitlement metrics. When these are setup, and the user navigates to the Service screen, they see a Verify button. Clicking this button invokes the calculation of an Agent Committed Time. The entitlement metrics calculate a contracted due date. In contrast, CEM calculates an estimated completion time or due date based on how long a process historically takes to complete. In cases where a service agreement is in place, the contracted dates take precedence.

Defining Customer Expectation Manager Rules

The CEM administration screen holds the historical estimates for task completion times and the rules for selecting an appropriate line. When CEM is invoked, the business service steps through each rule for all applicable rule-sets to find a rule that evaluates to true. The estimates defined against this rule are used for calculation of expected times.

To create a CEM rule

1. Navigate to the Administration - Application screen, and then the Customer Expectations Manager view.
2. In the Rule Sets Applet, create a new record, and complete the fields described in the following table.

Field	Comments
Name	CEM rule set name.
Business Object	Business object context for evaluating the rules.
Business Component	Business component context for the conditional expression and rules evaluation.
Conditional Expression	A valid Siebel query language expression. If this conditional expression evaluates to True, then the rules under the rule-set would be evaluated. **Tip:** Use the expression builder to test the validity of conditional expressions.
Active Flag	Flag to activate or inactivate a rule-set. The field predefaults to Inactive.

Note: If the conditional expression is not used, there must be only one rule-set for each business object/ business component defined. If there are multiple rule-sets for the same BO/BC, and a conditional expression is not defined, then the sequence of examination is random.

3. In the Rules list, create a new record, and complete the fields described in the following table.

Field	Comments
Sequence	Sequence number for rule evaluation.
Business Component	Business component reference for the expression evaluation. This field predefaults to the BC on the rule-set definition and is a read-only field.
Conditional Expression	Siebel query language expression that specifies the rule. If this conditional expression evaluates to True, then the estimates associated with the rule is selected; further evaluation of the rules is aborted. **Tip:** Use the expression builder to test the validity of Inclusion expressions.
Name	Unique name for the rule. Used to improve performance of the rule-set search during execution. Internally, a user key is constructed on the name field.
Schedule	Schedule to use for calculating the expected completion times for the task. Schedules govern the working hours, holidays, and downtime. If selected, the start time for the task is calculated using the schedule. Schedules are administered by navigating to the Administration - Service screen, and then the Schedules view. Refer to *Siebel Field Service Guide* for details on schedule administration.
Use Employee Schedule	If flagged, the employee schedule is used to calculate the start time. Employee schedule override the default schedule.
Unit	Unit of measure for the preparation, expected and slack times. Valid units: Minutes, Hours, or Days.
Preparation Time	Queue time for the task.
Expected Time	Expected time to complete the task.

Field	Comments
Slack Time	Time buffer to allow for deviations from the expected completion time.
Auxiliary Field	(Optional) Specify Business Component field-value pairs. The specified fields are updated with the values based upon the rule selected. Example: "Priority","0-ASAP"

Invoking Customer Expectations Manager

In the current version of Siebel Financial Services, CEM is enabled for the Service Request object.

To invoke CEM

1. Click the Calculate Dates button on the Service Request form.

   The CEM business service is invoked, and based on the administrative setup a pop-up dialog box appears with the expected completion dates for the service request.

   Closing the dialog box, the expected completion times are written into the current service request.
2. Click the show more button on the Service Request form to view the expected completion times in the Internal Tracking - Expected Times section.

Automating Approval Processing

In Siebel Finance, administrators can define a number of approval levels without the need for programming, scripting, or configuring. You can define both basic or multiple step approval processing levels based on the needs of your organization. You can invoke approval processing from a workflow or a run-time event.

Automating an approval process involves the following steps:

- **Administrator defines approval items and approval stages.**

  For more information, see *Defining Approval Items and Approval Stages*.
- **Administrator invokes approval processing.**

  For more information, see *Invoking FINS Approval UI Service from a Workflow*.
- **End users approve or decline an approval stage.**

  For more information, see *Approving or Declining Approval Stages (End User)*.

Defining Approval Items and Approval Stages

An administrator defines the approval process by creating approval items and approval stages in the Approval Admin view.

To define approval items and stages

1. Navigate to the Administration - Application screen, and then the Approval Admin view.
2. In the Approval Item list, add a record and enter a name in the Approval Item field.
3. In the Approval Flow Type field, select one of the following:
   - **Sequential.** Indicates this Approval Item is distributed to approvers one after another in the sequence specified in the Approval Stage. The application routes the Approval Item to the next approver only if the current approver approves the request. If any approver in the approval chain declines the request, the Approval Item is rejected and no further routing is conducted.
   - **Parallel.** Indicates this Approval Item is distributed to all approvers simultaneously for approval. The Approval Item is rejected if at least one approver declines the approval request.

   Once you have defined an Approval Item, the next step is to define the appropriate approval stages. The Approval Item and Approval Stage lists have a parent-child relationship.
4. In the Approval Stage list, add a record for each approval stage and complete the fields described in the following table.

Field	Comments
Sequence #	Identifies the numeric sequence of this Approval Stage in the current Approval Item. The application executes Approval Stages in numerical order based on this number.
Approval Type	Specifies whether the approver is a position or an employee.
Owner Login Name	Indicates the login name tied to this Approval Stage. Relevant only if Approval Type is Employee.
Owner Position	Indicates the position tied to this Approval Stage. Relevant only if Approval Type is Position.

End users use the My Approval Inbox view to approve an approval item. For more information, see *Approving or Declining Approval Stages (End User)*.

Invoking FINS Approval UI Service from a Workflow

Invoke FINS Approval UI Service from a workflow by creating a workflow process in Siebel Tools containing the following steps:

- **Start.** Initiates the process instance. When the conditions have been met, the application initiates the process instance. See *Configuring the Start Step* for details.

- **Business Service.** A step in a process in which an automated call is made to the FINS Approval UI Service. A workflow process definition can have one or more business service steps. See *Configuring the Business Service Step* for details.
- **End.** A step in a process that specifies when a process instance is finished.

In order for your workflow to execute correctly, the Start and Business Service steps must meet the minimum requirements described in the referenced topics. For more information on workflows, see *Siebel Business Process Framework: Workflow Guide* .

Configuring the Start Step

The following table details some of the start step parameters for the workflow process.

Field	Comments	Example
Event	The specific event that happens to the object. The set of available events is different for different object types.	Use the WriteRecord business component event if you want to trigger the approval process after the record is written to the database. Use the WriteRecordNew business component event if you want to trigger the approval process after a new record is written to the database.
Event Object	The name of the application, business component, or applet to which the event occurs.	Contact
Event Object Type	The type of object to which the event occurs. This can be an application, business component, or applet.	BusComp
Name	The name of the Next step branch. The name of the branch must be unique or you cannot import or export the workflow process.	The name of the Next step branch.
Next Step	The name of the step that follows when conditions are met.	Picklist of existing process steps.
Type	The type of branch.	The value can be one of the following: • **Condition.** This value indicates that a condition is defined for the branch. • **Default.** This value indicates that if nothing else is satisfied, then this branch is followed. Additionally, if this value is used, any conditions defined for the branch are ignored.

Configuring the Business Service Step

The following table details some of the business service step parameters for the workflow process.

Field	Value
Business Service	FINS Approval UI Service
Method	Create Approval Stage

The following table describes the input arguments for the workflow process.

Input Argument	Property Name	Comments
Approval Item ID	Object Id	Row Id of the object (for example, a Service Request) that needs approval processing.
Approval Item Name	Approval Item Name	Name of the Approval Item defined in the Approval Admin view.
Requesting Buscomp	Requesting Buscomp	Name of the business component object (for example, a Service Request) that needs approval processing.

Approving or Declining Approval Stages (End User)

End users approve approval items in the My Approval Inbox view. Users can view approval items by login name or position. For more information on setting up approval processing, see *Approving or Declining Approval Stages (End User)*.

To approve or decline an approval stage

1. Navigate to the My Approval Inbox screen.
2. Select one of the following views:
    - **My Approvals.** Displays all approval items associated with the user's login name.
    - **My Position Approvals.** Displays all approval items associated the current user's position.
3. To view additional details about an approval item, drill down on the Approval Identifier link.
4. In that Status field, select Approve or Decline.

    Once you select a status, the application populates the Approval By and Approval Date field and sets the record to read-only.

Automating the Display of Disclosure Documents

Disclosure processing allows companies to comply with internal company policies and external regulations. These policies and regulations require they display disclosure statements or external documents to users, and then record

whether or not they have read and understood them. Implementing the automatic display of disclosure documents involves the following steps:

- **Set up a disclosure by associating it with a product and literature.**

  For more information, see *Setting Up Disclosures*.
- **Activate the appropriate workflows.**

  For more information, see *About Disclosure Workflows*.
- **Invoke the Disclosure UI Service business service.**

  For more information, see *Invoking the Disclosure UI Service Business Service*.
- **View a disclosure history.**

  For more information, see *Viewing Disclosures Associated with Contacts (End User)*.

Setting Up Disclosures

To implement disclosure processing, you must associate each disclosure with a product and then, if applicable, with the appropriate document.

To associate a disclosure with a product

1. Navigate to the Administration - Product screen, and then the Disclosure view.
2. In the Product form, query for the product.
3. In the Disclosure list, add a new record, and complete the necessary fields.
4. To activate a disclosure, select it in the Disclosure list, and click Activate.

   Clicking Activate, changes the Status from In Progress to Active and makes the record read-only.

Revising an Existing Disclosure

If necessary, you can revise an existing disclosure.

To revise an existing disclosure

1. Navigate to the Administration - Product screen, and then the Disclosure view.
2. In the Product form, query for the product.
3. In the Disclosure list, select the disclosure to be revised, and click Revise.

   Clicking Revise creates a new version of the disclosure and sets its status to In Progress.
4. Make the appropriate changes to the new disclosure, and click Activate.

   Clicking Activate, changes the Status from In Progress to Active and makes the record read-only. The prior version of the disclosure still appears, but displays a Status of Outdated.
5. To associate literature with a disclosure, add a new record in the Literatures list, and complete the necessary fields.

For more information on loading literature into Siebel Finance, see the sharing literature discussion in *Siebel Applications Administration Guide* .

About Disclosure Workflows

Siebel Finance includes three workflows you must activate to display disclosure documents and disclosure event logging. The following table describes each of these workflows.

Workflow Process	Comments
FINS Disclosure	The FINS Disclosure Workflow process accomplishes the following tasks: 1. **Invokes the Setup method of the Disclosure UI Service business service.** Invoking this method sets up the appropriate disclosure documents based on the selected product. 2. **Calls the FINS Disclosure Goto File View subprocess.** This subprocess navigates users to the Disclosure Documents list, where they can review all the disclosure documents pertaining to the selected product. This subprocess also navigates users back to the previous view after they accept or decline the disclosure. This final navigation step is accomplished by invoking the View Back method of the Disclosure UI Service. 3. **Calls the FINS Disclosure Create Activity Sub Workflow subprocess.** If the user accepts the disclosures, the workflow calls the FINS Disclosure Create Activity Sub Workflow subprocess to log the disclosure activity.
FINS Disclosure Goto File View	This subprocess navigates users to the Disclosure Documents list, where they can review all the disclosure documents pertaining to the selected product. This subprocess also navigates users back to the previous view after they accept or decline the disclosure. This final navigation step is accomplished by invoking the View Back method of the Disclosure UI Service.
FINS Disclosure Create Activity Sub	If the user accepts the disclosures, this sub process logs the disclosure activity.

Before you can display disclosure documents, you must do the following:

- Activate all workflow processes listed in the previous table.

  For more information about activating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).
- Invoke the Disclosure UI Service business service.

  For more information, see *Invoking the Disclosure UI Service Business Service*.

Invoking the Disclosure UI Service Business Service

You can invoke the Disclosure UI Service from a workflow. This topic describes some of the possible steps you can include to enable this invocation. You might want to modify and expand on this procedure to accommodate more complex business requirements. The workflow process you create must contain the following steps:

- **Start.** Initiates the process instance. When the conditions have been met, the application initiates the process instance.

- **Sub Process.** Calls the FINS Disclosure Workflow. When creating this step, you must populate the following inputs:
  - Contact Id. The Row Id of the contact who places the order of the product.
  - Disclosure Name. The name of the Disclosure that relates to the product.
  - Product Id. The Row Id of the product that the customer has ordered.
- **End.** A step in a process that specifies when a process instance is finished.

For more information on workflows, see *Siebel Business Process Framework: Workflow Guide* .

Viewing Disclosures Associated with Contacts (End User)

All end users can view disclosures associated with a specific contact on the Contacts Disclosures view. This view is read-only and displays the:

- Disclosure name
- Date the disclosure was presented to the user
- Date the user acknowledged the disclosure
- Date the user accepted the disclosure

For more information on setting up disclosure processing, see *Automating the Display of Disclosure Documents*.

To view a disclosure history

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, drill down on the contact.
3. Click the Disclosures view tab.

SmartScript Integration with Workflow

You can invoke a SmartScript from a workflow process and pass parameters from the SmartScript to the workflow process. These business services support SmartScript integration with workflow:

- **FINS Web Shopping Service.**

  For methods, see *FINS Web Shopping Service Methods*.
- **FINS SmartScript Output Service.**

  For methods, see *FINS SmartScript Output Service Methods*.

> **Note:** In order to completely understand the concepts in this topic, familiarity with SmartScript is required. For more information, see *Siebel SmartScript Administration Guide* .

For a detailed explanation about how to integrate SmartScript with Workflow, see *Example of Integrating SmartScript with Workflow*.

Example of Integrating SmartScript with Workflow

The scenario outlined in this topic is an example of how to insert a SmartScript in a workflow process. After the SmartScript ends, the workflow proceeds to the next step in the workflow process. Your company might follow a different workflow that fits its business requirements.

In this scenario, you are designing a SmartScript that allows customers to complete a loan application online. After the loan application is complete, your workflow verifies the customer's address in an external system.

To configure SmartScript integration with Workflow

1. In the SmartScript, create Save User Parameters for the parameters you want to pass to the workflow. For more information on SmartScript user parameters, see *Siebel SmartScript Administration Guide* .
2. Create a Business Service step for your workflow, using the FINS Web Shopping Service business service, and enter the input arguments described in the table in *FINS Web Shopping Service Methods*.
3. Create a subprocess to invoke the SmartScript using the workflow User Interact step. The subprocess is based on the SmartScript Player business object and has three steps: a start step, a user interact step, and an end step.

    a. In the user interact step, set the view name to FINS SmartScript Player View (App).
    b. In the Next Steps applet, add two conditions, entering the information described in the following tables.

Field	Entry
Branch Name	Cancel
Type	Condition
Next Step	End
Event Object Type	Applet
Event	Invoke Method
Event Object	Smart Script Player Applet (FINS eSales App)
Subevent	CancelScript

Field	Entry
Branch Name	Finish

Field	Entry
Type	Condition
Next Step	End
Event Object Type	Applet
Event	Invoke Method
Event Object	Smart Script Player Applet (FINS eSales App)
Subevent	FinishScript

4. Add a Business Service step using the FINS SmartScript Output Service business service. Enter the output arguments described in the table in *FINS SmartScript Output Service Methods*.

Now you might either end your workflow process or include additional steps, depending on your company's business requirements. The SmartScript is integrated in your workflow process.

FINS Web Shopping Service Methods

The FINS Web Shopping Service business service methods are described in the following table.

Method	Description / Arguments
SetSmartScriptName	Input Arguments: • Script Name (Required): The name of the SmartScript you want to invoke. • SSUserParameter# (Required): A SmartScript user parameter between 1 and 20. For example, SSUserParameter1. The value for the input argument must be the exact name of the user parameter specified in the SmartScript, whose value must be passed into the workflow process at the conclusion of the SmartScript.

FINS SmartScript Output Service Methods

The FINS SmartScript Output Service business service methods are described in the following table.

Method	Description / Arguments
SetOutput	Reads the SmartScript user parameters and outputs them as workflow properties: Output Arguments: • The name of the user parameter. Specifies the SmartScript user parameters as output arguments, and passes the value of the user parameters back to the workflow process when the SmartScript ends. These output arguments can be mapped to process properties. • SmartScript Result Action: Returns the action users take to end the SmartScript. Possible values are Finish or Cancel.

Dynamic UI Business Service

This business service and associated administration views allow you to create and render views containing a single read-only applet in the Siebel Financial Services application. These views and applets, called dynamic applets, allow business analysts and developers to make frequent changes to the user interface without the need to redeploy to the Siebel Runtime Repository.

The following topics are included in this topic:

- *Example of Creating a Dynamic Applet with the Dynamic UI Business Service*
- *Displaying Dynamic Applets in a Workflow*

Example of Creating a Dynamic Applet with the Dynamic UI Business Service

The scenario outlined in this topic is an example of a Dynamic UI Service in a workflow process. Your company might follow a different workflow that fits its business requirements.

You would like to set up your company's user interface to dynamically display read-only views at run time, based on user input. For example, a customer requests a quote for an auto insurance policy. The policy includes the option to cover additional drivers. After the customer enters additional driver information, the workflow process uses a Dynamic UI applet to display a read-only list of the additional drivers for review. Customers can review the list, then select an option to continue the process.

To set up a similar user interface for your business, follow the instructions that follow.

To create a dynamic applet

1. Navigate to the Administration - Finance screen, and then the Dynamic Applet Administration view.
2. In the Dynamic Applet list, click New, then enter the view alias and view name.
   The view alias must be a unique name. The view name is a picklist of the views defined in the Template Definition view.
3. Step off the record. The Applet Instance list automatically displays the name of the applet template defined for this view.
4. In the Applet Instance list, enter the applet title, business object name, and business component name.
   The business object and business component determine the fields to display for this applet.

5. If you want to set up a default search specification, enter:
    - Business component field. Specifies the field on which to base your search.
    - Default. Specifies a default value for which you want to search.
6. In the Field Control list, add a new record for each field you want to display. Each field control is displayed as a read-only text box with a text label. For each record, enter:
    - Display Sequence number. Indicates the display order for the field. For list applets, the order is first to last horizontally. For form applets, the order is first to last horizontally and first to last vertically.
    - Field name. The business component field whose value you want to display.
    - Caption. The display label for the field.
7. In the Button Control list, add a new record for each button you want to display. Enter the sequence number, caption, and method for each button.
    - Display Sequence. Indicates the display order for the button, horizontally from left to right.
    - Caption. The display label for the button.
    - Method. The method invoked when the button is clicked. The method name must begin with FrameEventMethod. For example, FrameEventMethodContinue.

Displaying Dynamic Applets in a Workflow

Workflows can invoke a dynamic applet as part of a process defined for a product application. This feature allows an application administrator to establish applet instances without requiring recompilation and redeployment of individual applets.

To integrate the dynamic applet in a workflow

1. Create a subprocess based on the FINS Dynamic UI business object.
2. Add a Dynamic UI Service business service step and invoke the Set View Name method described in the table in *Displaying Dynamic Applets in a Workflow*.
3. (Optional) Add a second Dynamic UI Service business service step and invoke the AddRecord method described in the table in *Displaying Dynamic Applets in a Workflow*.
4. Add a User Interact step to display the dynamic applet.
    a. For the view property of the User Interact step, enter the view template name defined in Step 2 of *Example of Creating a Dynamic Applet with the Dynamic UI Business Service*.
    b. For each button that might be clicked in the dynamic applet, add entries into the Next Steps list applet of the User Interact step, as described in the following table.

Field	Entry
Branch Name	Continue Button
Type	Condition
Next Step	End

Field	Entry
Event Object Type	Applet
Event	InvokeMethod
Event Object	FINS Dynamic UI List Applet
Subevent	FrameEventMethodContinue

The Dynamic UI Service business service methods are described in the following table.

Method	Description and Arguments
Set View Name	Input Arguments: View Alias (Required): The view alias defined in Step 2 of *Example of Creating a Dynamic Applet with the Dynamic UI Business Service*.
AddRecord (Optional)	Overrides the default search specification value. Input Arguments: • Business Component Name (Required): The name of the source business component. • Object ID (Required): The row ID of the business component.

Creating a View Template for Dynamic Applets

Creating a view template involves first creating views and applets based on specialized applet classes within Siebel Tools. These views and applets contain placeholder fields. Placeholder fields are applet controls that are not mapped to any particular business component. The views and applets then form the basis of view templates and applet templates. You can use a single view and applet template to create any number of dynamic applets.

Two templates are provided as part of seed data: a view template containing a list applet template, and a view template containing a form applet template. The view templates are named as follows:

- FINS Dynamic UI Form view. A view template that contains a form applet template.
- FINS Dynamic UI view. A view template that contains a list applet template.

For more information about creating views and templates within Siebel Tools, see *Using Siebel Tools* .

When creating dynamic applets in Siebel Tools, note the considerations listed as follows. (Use of the word *applet* in the following bulleted list refers to applets created in Siebel Tools.)

- When setting applet class, use:

    - CSSFrameListFADynamicUI for list applets
    - CSSFrameFADynamicUI for form applets

- If using a preconfigured business component, the applet business component must be FINS Dynamic UI.
- If you create your own Virtual Business Component (VBC) in Siebel Tools, the business class must be CSSBCVDynamicUI.

  Dynamic Applet supports 20 fields and five currency codes (that is, five types of currency value). In your new VBC, all field names must start with the prefix Field and a number value, (for example, Field0..., Field19). All currency code fields must start with the prefix Currency Code and a number value, (for example, Currency Code0..., Currency Code4).
- It is recommended that applets based on the same VBC have their corresponding views use a different business object.

Once the views and applets have been created in Siebel Tools, in order to define them as view templates and applet templates, they must be added to the Template Definition view.

To add views and applets to the Template Definition view

1. Navigate to the Administration - Finance screen, Dynamic Applet Administration view, and then the Template Definition view.
2. In the Template Definition list, click New, and then enter the view name.
3. In the Applet Template Definition list, click New, and then enter the applet name.

FINS Application View Navigation

The FINS Application View Navigation Service guides users through a series of views based on administration data. The view list is dynamically generated according to the products associated with the current record. It replaces the Next/Previous button functionality, known as the FINS Application Workflow, in previous releases.

For more information on how this business service is used, see *Setting Up Application View Navigation*.The following topics are presented in this topic:

- *Business Service Methods*
- *Business Service Behaviors*
- *Business Service Administration*
- *Example of FINS Application View Navigation*
- *Upgrade Note*

Business Service Methods

The business service has two methods:

- GetNextViewName. Gets the next view name without view navigation.
- GotoNextView. Navigates to the next view.

The following table describes the FINS Application View Navigation Service arguments for these methods.

Name	Type	Description
BusComp	Required	The master business component through the view navigation.
Navigation Direction	Optional	Forward or Backward. Default is Forward.
Product Id	Optional	Product Id value.
Product Id Field	Optional	The field in the business component that is used to retrieved Product Ids.
Status	Output	• 0: success • 1: EOF • 2: BOF • 3: Error
Next View Name	Output	Name of the Next View.
FINS View Navigation Mgr Admin BC	Optional	Name of the admin business component.

Business Service Behaviors

The FINS Application View Navigation Service is constrained by the following behaviors:

- The business service can be invoked from any screen.
- The navigation is limited to the views in the current screen that are accessible to the current login.

  For example, if there is a product that is associated with views in both the Contact and Opportunity screens, and the invocation occurs inside the Contact screen, views in the Opportunity screen are ignored. Furthermore, the views that the current login do not have access to are also ignored.
- A view in the view list that is left by clicking the Next button, is treated as a visited view.
- At any point in the view navigation, if a next view request is triggered and there are views ahead of the current views not marked as visited, the service navigates to the skipped views.
- During the navigation sequence, do not change the master business component record row ID. Otherwise, all the views will be treated as unvisited after the record change.

Business Service Administration

The FINS Application View Navigation Service is administered through the Administration - Product screen.

To administer the FINS Application View Navigation business service

1. Navigate to the Administration - Product screen, and then the Products view.
2. In the Products list, query for the product, and drill down on the product name link.
3. Click the More Info view tab.
4. In the More Info form, click the Application Workflow view link.
5. Create new records to associate views and their sequence to the product.

Note: You can associate views from any screen with a product.

If you specify views with a gap in the sequence on two different products and add both those products to, for example, an Application, you navigate based on sequence number and not on product.

For example, if you specify:

- View V1 with sequence 1 and view V2 with sequence 3 on product A
- And then also specify view V3 with sequence 2 and view V4 with sequence 4 on product B
- And then proceed to add both these products to an Application

The navigation sequence will be V1, V3, V2, V4.

Example of FINS Application View Navigation

The FINS Application View Navigation Service is used in Siebel Finance on the Application screen, where the Application form contains Previous and Next buttons.

The invocation on the Application screen uses Applet Named Method, a feature of frame classes derived from CSSSWEFrameBase and CSSSWEFrameListBase. The following table describes the name and value pairs belonging to the User Property applet:

User Property Name	Value
Named Method 1: GotoPreView	'INVOKESVC', 'FINS Application View Navigation Service', 'GotoNextView', "'BusComp'", "'Opportunity'", "'Navigation Direction'", "'Backward'", "'Product Id Field'", "'Opportunity Product Id'"
Named Method 1: GotoNextView	'INVOKESVC', 'FINS Application View Navigation Service', 'GotoNextView', "'BusComp'", "'Opportunity'", "'Navigation Direction'", "'Forward'", "'Product Id Field'", "'Opportunity Product Id'"

The Next and Previous buttons and method mappings are described in the following table.

Button	Mapping
Previous	GotoPreView
Next	GotoNextView

Upgrade Note

In previous releases, the function provided by the FINS Application View Navigation business service was available through NextView and PrevView methods in CSSSWEFrameFINApplication.

These methods are no longer supported since Siebel Finance 7.7. If you have upgraded to Siebel Finance 7.8 from a release prior to Siebel 7.7, the Next and Previous buttons must be reconfigured following the example provided in *Example of FINS Application View Navigation*.

21 Managing Product Group Visibility

Managing Product Group Visibility

This chapter describes product group visibility for corporate and investment banking. It includes the following topics:

- *About Product Group Visibility*
- *Process of Managing Product Group Visibility*
- *Activating Run-Time Events and Workflows*
- *Creating Positions and Users*
- *Creating Associated Product Groups*
- *Sharing Opportunity Information (End User)*
- *Sharing Notes (End User)*
- *Implementing Product Group Visibility by Configuration and Scripts*
- *About the Logic for Product Group Visibility*
- *Process for Establishing Confidential Mode Visibility*
- *Process for Establishing Suppress Mode Visibility*

About Product Group Visibility

The purpose of product group visibility is to allow one product group, also known as a business product line, to control the sharing of information with other product groups, especially among corporate and investment banks. This functionality for matrix-based organizations is fundamental to such banks because of the need to follow regulatory requirements and to maintain privacy between select product groups. As preconfigured, product group visibility applies to the following Siebel Finance objects:

- Opportunity
- Contact
- Call Report
- Activity
- Opportunity Note
- Account Team
- Contact Team

Product group visibility has important characteristics:

- Product group visibility is an additional visibility type that sits on top of existing visibility control rules and permits visibility to be applied properly to matrix-based organizations.
- Two types of views show product group visibility:

    - “My Product Group's Record" (where Record is Opportunity, Contact, Call Report, or Activity) are read-only views and show only objects that are directly related to my product group. Some views let you drill-down to detail views.
    - Detail views (such as Opportunity Notes View, Contact Coverage Team, and Account Coverage Team) show all objects for which you have product group visibility permissions (you are on the product group associated to the object, in a product group that has shared visibility with one of the object's product groups, or the object is Public). Detail views are editable.

- When a product group is associated with an object and that product group has specified that its information is to be shared with other product groups, then these other product groups can access or view the object. Currently this feature is available in 3LN Views namely FINS CI Opportunity Note View, FINS CI Contact Coverage Team View & FINS CI Account Coverage Team View. This feature does not cascade. It is single-level sharing. For example, if product group FX shares with product group Equity, and Equity shares with product group Cash, then adding FX to an opportunity note gives access to Equity but does not give access to Cash. For the Opportunity, Contact, Call Report and Activity objects, product group visibility is operational only when the product group that you are sharing the object with is physically added to the Product Group field of the object. For example, to share an Opportunity with a specific product group, that product group must be added to the Product Group field of the Opportunity.
- Product groups are assigned to positions. An employee's product group is the product group associated with the employee's primary position.
- Activity, Call Report, Opportunity, and Opportunity Note records have Public Flag, which is a field associated with each object of these types. Product group visibility rules apply only when Public Flag is not selected. The default value of Public Flag is derived from Confidential Flag of the creator's product group when the object is created. While upgrading, all existing records have the flag value of Y. The value of Confidential Flag in a product group is examined only to default Public Flag at the time of creation of the object. Afterwards only Public Flag is used for determining the visibility.
- For Account Team and Contact Team, product group visibility applies when the creator’s product group has selected Suppress Flag. No flag is at the record level, in contrast with the case of Activities and the other objects. Instead, here Suppress Flag of the product group of the creator determines the visibility.
- The product group information associated with a certain object is created when a new record of that object is committed. This is done through a Business Service call invoked by Runtime Events.

Process of Managing Product Group Visibility

This topic details sample tasks often performed by administrators and end-users when managing product group visibility. Your company might follow a different process according to its business requirements.

Procedures Common to Administrators and End Users

Administrators and end users can perform these procedures:

1. *Activating Run-Time Events and Workflows*

Procedures for Administrators

Administrators can use these procedures:

1. *Creating Positions and Users*
2. *Creating Associated Product Groups*

Procedures for End Users

These procedures illustrate product group visibility and do not cover similar visibility of other objects.

1. *Sharing Opportunity Information (End User)*
2. *Sharing Notes (End User)*

Activating Run-Time Events and Workflows

When you activate workflows, your runtime events automatically reload. However, administrators and other users can use the following procedure if they need to manually reload workflows, or if they need to activate run-time events.

To activate run-time events and workflows related to product group visibility

1. Activate run-time events:
   a. Navigate to the Administration - Runtime Events screen, and then the Action Sets view.
   b. Query for FINS CI * On Login.
   c. Verify that all retrieved records have Active Flag selected.
   d. From the Menu, choose Reload Runtime Events.
2. Activate all workflows for the FINS product group. Make sure the following Workflow Process in the FINS product group are active. See *Siebel Business Process Framework: Workflow Guide* to activate them.
   a. FINS Product Group.

Creating Positions and Users

If positions do not already exist for a product visibility group, then an administrator must create them and set the corresponding users as primary.

To create positions and related users

1. Create the required positions:
   - Navigate to the Administration - Group screen, and then the Positions view.

- Create the positions needed to define the product group. For more information on creating positions, see *Siebel Applications Administration Guide* .
- Assign corresponding users to the positions, and set a primary user for each position.

2. Set positions for these users as primary.
   - Navigate to the Administration - User screen, and then the Employees view.
   - Set the positions for the employees defined in step 1 to primary.

Creating Associated Product Groups

It is also necessary to create associated product groups.

To create associated product groups

1. Navigate to the Administration - Data screen, and then the Product Groups view.
2. Create the product groups that you want.
3. Add shared product group information to the product groups that you created in step 2.

   A typical value to select from the query box for the Shared Product Group column is something like Corporate Banking.
4. Associate positions among the shared product groups:
   a. Select a product group.
   b. Click in the Primary Position column for the selected product group.

      This displays the query icon for the column.
   c. Click the icon.
   d. Click Associate.
   e. Use the Associate window to select the position names that you want to associate with the product group.

Sharing Opportunity Information (End User)

This topic illustrates the sharing of opportunity information by product group visibility. The principles illustrated here also apply to activities and call reports.

To share opportunity information

1. Log in as a member of a product visibility group.
2. Navigate to the Opportunities screen, and then the Opportunities List view.
3. Choose My Opportunities. From the applet menu, select Columns Displayed. Move the Public Flag and Product Group fields to the list of selected columns (if they are not already selected). Click Save and close the dialog box.
4. Create a new opportunity.

   Notice the following:

- The value of Product Group defaults to yours because you are the creator of the opportunity.
- Public Flag is not selected if your product group has selected Confidential Flag.
- In the Product Group field of the opportunity, add a product group that you want this opportunity to be shared with. When other members of this product group log in, they can see the newly created opportunity in the My Product Group's Opportunities view.

Sharing Notes (End User)

This topic illustrates the control of note visibility by product group visibility.

To share notes

1. Log in as a member of a product visibility group.
2. Navigate to the Opportunities screen, and then the All Opportunities Across Organizations view.
3. Locate the opportunity that you created in *Sharing Opportunity Information (End User)*.
4. Drill down on the opportunity.
5. Navigate to Notes, and then the Public Notes. Two views have that title. Use the view with the title FINS CI Opportunity Note View, which exposes the Product Group and Public Flag fields.
6. Create a note record here.
7. Log in as another member of the same product group, and confirm that the new record is visible.
8. Log in as a member of a different product group. Confirm that the record is not visible (unless the second product group is shared through the Product Group Administration view).

Implementing Product Group Visibility by Configuration and Scripts

This topic provides information on implementing product group visibility for new applets through configuration and scripting. It includes the following topics:

- *About the Logic for Product Group Visibility*
- *Process for Establishing Confidential Mode Visibility*
- *Process for Establishing Suppress Mode Visibility*

About the Logic for Product Group Visibility

Product group visibility can be set for an object in either of two modes, Confidential or Suppress. A user property set at the applet level determines the mode for an applet.

The logic for Confidential mode objects is based on the value of the Public Flag field at the record level:

- If this flag is checked, then the record is public.
- When a new record is created, the default value is set according to the following rules:

- If Confidential Flag of the product group of the creator is checked, then Public Flag of the new record is False.
- If Confidential Flag of the product group is unchecked, then Public Flag of the new record is True.

For Suppress mode objects, a record is considered public if the creator's product group has its Suppress Flag unchecked. Otherwise the record is considered nonpublic.

For each object, views with product group visibility are available. At the time of implementation, if customers want product group visibility for these objects, then they can enable or disable views based on view licensing and setting appropriate responsibilities to different users appropriately. Views that are preconfigured with product group visibility are described in the following table.

View	Object	Description
FINS CI Opportunity View	Opportunity	Navigate to the Opportunity List, and then My Product Group's Opportunities view. New Applets: • FINS CI Opportunity List Applet • FINS CI Opportunity Form Applet These applets are based on the FINS CI Opportunity business component. This view is read-only.
FINS CI Opportunity Note View	Opportunity Note	Navigate to the Opportunity, Notes, and then the Public Notes view. Two views have the same caption. Make sure that the view is the correct one through Help, and then the About View. New Applet: FINS CI Opportunity Note Applet
FINS CI Activity View	Activity	Navigate to the Activity List, and then the My Product Group's Activities view. New Applets: • FINS CI Activity List Applet • FINS CI Activity Form Applet These applets are based on the FINS CI Action business component. This view is read-only.
FINS CI Call Report View	Call Report	Navigate to the Call Report List, and then My Product Group's Call Reports view. New Applets: • FINS CI Call Report List Applet • FINS CI Call Report Entry Applet These applets are based on the FINS CI Call Report business component.

View	Object	Description
		This view is read-only.
FINS CI Contact List View	Contact	Navigate to the Contacts List, and then My Product Group's Contacts view. New Applets: • FINS CI Contact List Applet • FINS CI Contact Form Applet These applets are based on the FINS CI Contact business component. Detail views: Contact Team. This View is read-only.
FINS CI Contact Coverage Team View	Contact Team	Navigate to the Contact, and then the Coverage Team view. Two views have the same caption. Make sure that the view is the correct one through Help, and then the About View. New Applet: FINS CI Contact Team List Applet This a detail view from Account and is Suppress mode.
FINS CI Account Coverage Team View	Account Team	Navigate to the Account, Coverage Team, Coverage Team view, and then the Coverage Team. New Applet: FINS CI Account Team List Applet This is a detail view from Contact and is Suppress mode.

Read-Only and Editable Views

The main list views in the views shown in the table in *About the Logic for Product Group Visibility* are read-only while others are editable. This is because the applets of these views are based on intersection tables between Product Group and the corresponding object for performance purposes (for example, FINS Product Group's Opportunities view is based on the business component, FINS CI Opportunity, which is sitting on table S_OPTY_PGROUP).

The new intersection table-based business components are FINS CI Opportunity, FINS CI Call Report, FINS CI Action and FINS CI Contact. The applets of these views have user property FINS PGV UseBaseTable set to N.

These read-only views show only records that have the current user's Product Group associated. Sharing between Product Groups doesn't work on these views. Also, public records are not shown unless they have the current user's Product Group associated with them.

Viewing a List of Primary Product Group Members

You can view a list of primary product group members.

To view a list of primary product group members

1. On the Account screen, click Coverage Team View, and then the Primary Product Group Members View.

Related Classes, Methods, and Business Services

For an applet that requires product group visibility, use the class CSSSWEFAFrameListPGVisibility, or CSSSWEFAFramePGVisibility for Form applets. This class, during the initialization of the applet, uses GetPGVisibilitySearchspec to get a searchspec string using the business service FINS Product Group Visibility Service. SetNamedSearch sets the searchspec in the business component of the applet. When Execute is invoked later, the records are filtered according to the visibility rules.

Here are two examples of the searchspec returned by the business service for Opportunities:

- `(i) ( [FINS Product Group Id] = '88-263F5' OR [FINS Product Public Flag] = 'Y' )`

  This is created when applet user property “FINS PGV UseBaseTable" set to N.

- `(ii) ( EXISTS ([FINS Product Group Id] = '88-263F5') OR EXISTS ([FINS Product Group Id] = '88-263F7') OR [FINS Product Public Flag] = 'Y' )`

  This is created by applet with user property “FINS PGV UseBaseTable" is set to Y.

Business Service

The business service FINS Product Group Visibility Service plays an important role in implementing the PGV functionality by generating the searchspec.

```
BS Name: FINS Product Group Visibility Service
```

Business Service Methods

The Business Service method getting the searchspec is as follows:

```
Method Name: getPGVisibilitySearchSpec

Output: The searchspec string as value of the output propset.

Input Properties:

 (key: "FINS PGV Confidential Flag" value: Y or N)

 (key: "FINS PGV Suppress Flag" value: N or Y)

 (key: "FINS PGV UseBaseTable" value: Y or N)

 (key: "FINS PGV UseMyPGRecordsOnly" value: Y or N)
```

Another method of the Business Service is as follows:

```
Method Name: getCurrentUserPublicFlag

Output: Public Flag value (Y / N) in output property "FINS Product Group Visibility
Public Flag"

Input Properties: Nil
```

Customization and Extensibility Options

Apart from the preconfigured applets and views having product group visibility, customers can create new applets and views with product group visibility with either the Confidential mode or the Suppress mode.

Process for Establishing Confidential Mode Visibility

To create new applets and views with product group visibility using the Confidential mode, perform the following tasks:

1. *Changing the Data Model for Confidential Mode Visibility*
2. *Changing the Buscomp Layer for Confidential Mode Visibility*
3. *Changing the View Layer for Confidential Mode Visibility*

Changing the Data Model for Confidential Mode Visibility

This step is part of *Process for Establishing Confidential Mode Visibility*.

To change the data model for Confidential mode visibility

1. Let MyApplet be the applet that requires product group visibility. Let MyObject be the business component of MyApplet. Please note that if you are following intersection table mode, then MyObject has to be a clone of the original business component of the applet, and you will change the value of 'Table' property of the business component in the next topic.
   For example, for applet 'FINS CI Opportunity List Applet', the business component is 'FINS CI Opportunity' which is a clone of the 'Opportunity' business component.
2. Find the base table of MyObject, for example, S_OPTY for Opportunity.
3. Add the following column to the base table:

   ```
   PGROUP_PUBLIC_FLG Character(1)
   ```

4. Create a new intersection table in between the base table and S_PGROUP.
5. Add the following foreign key columns to the new intersection table:

   ```
   PGROUP_ID Varchar(15) references S_PGROUP

   <SomeName> Varchar(15) references <BaseTable>
   ```

Changing the Buscomp Layer for Confidential Mode Visibility

This step is part of *Process for Establishing Confidential Mode Visibility*.

To change the Buscomp layer for Confidential mode visibility

1. If you are going to follow intersection table mode, then change the table property of the MyObject business component to the intersection table, created in *Changing the Data Model for Confidential Mode Visibility*. If you are following base table mode, skip this step.
2. Create a new Link Object from MyObject business component to the FINS Product Group business component through the intersection table. This could be, for example, link Opportunity/FINS Product Group.
3. In MyObject, create a new MVL to the FINS Product Group business component.
4. Create the following new fields:

- FINS Product Group Public Flag
- FINS Product Group Public Flag Calculate
- FINS Product Group Id
- FINS Product Group Name as implemented in the Opportunity business component

Changing the View Layer for Confidential Mode Visibility

The CSSSWEFAFramePGVisibility and CSSSWEFAFrameListPGVisibility classes implement the product group visibility logic.

The following user properties described in this procedure are supported for these two classes and support product group visibility functionality.

- FINS PGV Confidential Flag. If the value is Y, the product group visibility functionality is enabled in confidential mode and the visibility is determined using the public flag. The FINS PGV Confidential Flag is used for Opportunity, Call Report, Opportunity Notes, and Activities. If the value is N, the product group visibility is not enabled in confidential mode.
- FINS PGV Suppress Flag. If the value of this field is Y, the product group visibility functionality is enabled in the suppress mode and the visibility is determined using the suppress flag field of the creator's product group. If the value of this field is N, the product group visibility is not enabled in confidential mode.

  The product group visibility works in two different ways, confidential mode and suppress mode. In confidential mode, there is a public flag field, FINS Product Group Public Flag, in the business component of the object and if the flag value of a given record is Y, then the record is public and there are no visibility restrictions that apply to the record. If the flag value is N, then the record is visible only to the associated product groups. In suppress mode, a given record is public if the product group of the creator of the record has the Suppress Flag field set to N. If the flag is set to Y, then only the users of the associated product groups of the record can see the record.

  In order to get the suppress flag value of the creator's product group, there should a join field, FINS Creator Product Group Suppress Flag, in the business component of the corresponding object.

  > **Note:** If both the FINS PGV Confidential Flag and the FINS PGV Suppress Flag are given, the FINS PGV Confidential Flag is used and the FINS PGV Suppress Flag is ignored.

- FINS PGV Public Flag Field. The value of this field is the name of the public flag field for the confidential type or the join field which joins to the Suppress Flag field of the creator's product group for the Suppress type. The default values include:
  - FINS Creator Product Group Suppress Flag for suppress mode
  - FINS Product Group Public Flag for confidential mode
- FINS PGV Sales Team Visibility. For this field:

  ```
  <SalesTeamType> : <SalesTeamFieldName>
  <SalesTeamType> => valid values are "Position", "User"
  ```

  For <SalesTeamFieldName> =>, this is the business component multivalue field name which corresponds to the Position Id or the User Id. This user property specifies whether the business component that the position is based on or the user based visibility, and this field corresponds to the sales team. If this property is not given

or is invalid, then the user will not have visibility to the record even though the user is part of sales team, unless the user's product group is associated with the record.

- FINS PGV Visibility Field. The value of this field is the multivalue field name of the business component, which corresponds to the Product Group Id. If this property is not given, the default value is the same as the FINS Product Group Id value.
- FINS PGV ShowMyPGRecordsOnly. When this user property value is set to Y, then you will not get the shared product groups while generating the product group visibility searchspec.

This step is part of *Process for Establishing Confidential Mode Visibility*.

To change the View layer for Confidential mode visibility

1. Add fields Product Group and Public Flag to MyApplet.
2. Add the following user properties:

   ```
   Name: FINS PGV Confidential Flag, Value: Y
   Name: FINS PGV UseBaseTable, Value: Y / N
   ```

   Use Y if you are using base table mode.

   Use N if you are using intersection table mode.

   ```
   Name: FINS PGV ShowMyPGRecordsOnly, Value: Y / N
   ```

3. Choose whether you want to use PGV Frame Classes or to write a script. If you want to use PGV Frame Classes, then go to step 4. If you want to use a script, then go to step 5.
4. Using PGV Frame Classes, set the class of the applet to CSSSWEFAFrameListPGVisibility or CSSSWEFAFramePGVisibility, depending on whether it is a List applet or a Form applet.

   These classes are derived from classes CSSSWEFrameListFINSBase and CSSSWEFrameFINSBase respectively.

   Do not proceed to step 5. Steps 4 and 5 are mutually exclusive.
5. Write PGV Scripts. In some cases, you might want to use another class instead of the PGV-specific classes named in step 4. In that situation, attach the script given in the following to your applet. To associate the script:
   a. Right-click MyApplet and choose Edit ServerScripts.
   b. Select eScript as the language.
   c. Copy and paste the following script into the WebAppletLoad event:

   ```
   var opropset;

   opropset = TheApplication().NewPropertySet();

   var searchspec;


   var Inputs;

   Inputs = TheApplication().NewPropertySet();



   Inputs.SetProperty("FINS PGV Confidential Flag", "Y");

   Inputs.SetProperty("FINS PGV Suppress Flag", "N");

   //In case of Suppress Mode, reverse the Y/N values in the previous two statements.
   ```

```
var servicename = TheApplication().GetService("FINS Product Group Visibility

Service");

Inputs.SetProperty("FINS PGV Sales Team Visibility", "Position : Position

Id");

servicename.InvokeMethod("getPGVisibilitySearchSpec", Inputs, opropset);

var searchspec = opropset.GetValue();


var servicename;

var searchname = "FINS PGV Search";


this.BusComp().SetNamedSearch(searchname,searchspec);

var sConfidentialFlag = Inputs.GetProperty("FINS PGV Confidential Flag");

var sSuppressFlag = Inputs.GetProperty("FINS PGV Suppress Flag");


//If we are in "Suppress" mode
if ( sConfidentialFlag != "Y" && sSuppressFlag == "Y" )
{
 var sPublicFlagField = Inputs.GetProperty("FINS PGV Public Flag Field");
 if (sPublicFlagField == "")
 {
 sPublicFlagField = "FINS CI Creator Product Group Suppress Flag";
 }


 this.BusComp().ActivateField ("FINS CI Created By Position Id");
 this.BusComp().ActivateField ("FINS CI Created By Product Group Id");
 this.BusComp().ActivateField (sPublicFlagField);
}
```

Process for Establishing Suppress Mode Visibility

To create new applets and views with product group visibility using the Suppress mode, perform the following tasks:

1. *Changing the Data Model for Suppress Mode Visibility*
2. *Changing the Buscomp Layer for Suppress Mode Visibility*
3. *Changing the View Layer for Suppress Mode Visibility*

Changing the Data Model for Suppress Mode Visibility

This step is part of *Process for Establishing Suppress Mode Visibility*.

To change the data model for Suppress mode visibility

1. Create a new intersection table between the base table and S_PGROUP.
2. Add the following columns:

```
PGROUP_ID Varchar(15) references S_PGROUP
<SomeName> Varchar(15) references <BaseTable>
```

Changing the Buscomp Layer for Suppress Mode Visibility

This step is part of *Process for Establishing Suppress Mode Visibility*.

To change the Buscomp layer for Suppress mode visibility

1. If you are following intersection table mode, then change the base table of the business component you are configuring to the new table you created in *Changing the Data Model for Suppress Mode Visibility*.
2. Create a new Link object from MyObject business component to the FINS Product Group business component through the intersection table. This can be, for example, link Contact/FINS Product Group.
3. In MyObject, create a new MVL to the FINS Product Group business component.
4. Create the following new fields:
   - FINS Product Group Public Flag Calculate
   - FINS Product Group Id
   - FINS Product Group Name as implemented in the Contact business component.
5. Create the following joins:
   - FINS CI Created By User
   - FINS CI Created By Position
   - FINS CI Creator Product Group as implemented in the Contact business component.

   These joins get the Suppress Flag value for the record, which is ultimately used in the searchspec.
6. Create the following new fields:
   - FINS CI Created By Position Id
   - FINS CI Created By Product Group Id
   - FINS CI Creator Product Group Suppress Flag

For an example of base table mode, see the Contact business component; for an example of intersection table mode, see FINS CI Contact.

Changing the View Layer for Suppress Mode Visibility

This step is part of *Process for Establishing Suppress Mode Visibility*.

To change the View layer for Suppress mode visibility

1. Add the field Product Group to MyApplet.
2. Add the following user properties:

```
Name: FINS PGV Suppress Flag, Value: Y
Name: FINS PGV UseBaseTable, Value: Y / N
Name: FINS PGV ShowMyPGRecordsOnly, Value: Y / N
```

3. Add a PGV Frame class or a script to the applet. As explained in *Changing the View Layer for Confidential Mode Visibility*, you can use either the preconfigured frame classes or the applet script, but not both. If you choose a script, then make the indicated changes to the following script:

```
Inputs.SetProperty("FINS PGV Confidential Flag", "Y");
 Inputs.SetProperty("FINS PGV Suppress Flag", "N");
 //In case of Suppress Mode, reverse the Y/N values in the previous two statements.


 Modify these lines by exchanging the Y/N values, as follows:
 Inputs.SetProperty("FINS PGV Confidential Flag", "N");
 Inputs.SetProperty("FINS PGV Suppress Flag", "Y");
 //In case of Suppress Mode, reverse the Y/N values in the previous two statements
```

22 Workflow Reference for Oracle FLEXCUBE Universal Banking in Siebel Finance

Workflow Reference for Oracle FLEXCUBE Universal Banking in Siebel Finance

This appendix covers the following topic:

- *Oracle FLEXCUBE Universal Banking Workflow Reference*

Oracle FLEXCUBE Universal Banking Workflow Reference

Some Oracle FLEXCUBE Universal Banking features in Siebel Finance are based on workflows. You can modify the workflows to suit your business model, using the Siebel Business Process Designer. For more information on customizing workflows, see *Siebel Business Process Framework: Workflow Guide* .

For more information about the integration of Siebel Finance with Oracle FLEXCUBE Universal Banking, see *Siebel CRM Integration to Oracle FLEXCUBE Universal Banking Implementation Guide* .

Siebel Finance uses the following workflows for Oracle FLEXCUBE Universal Banking:

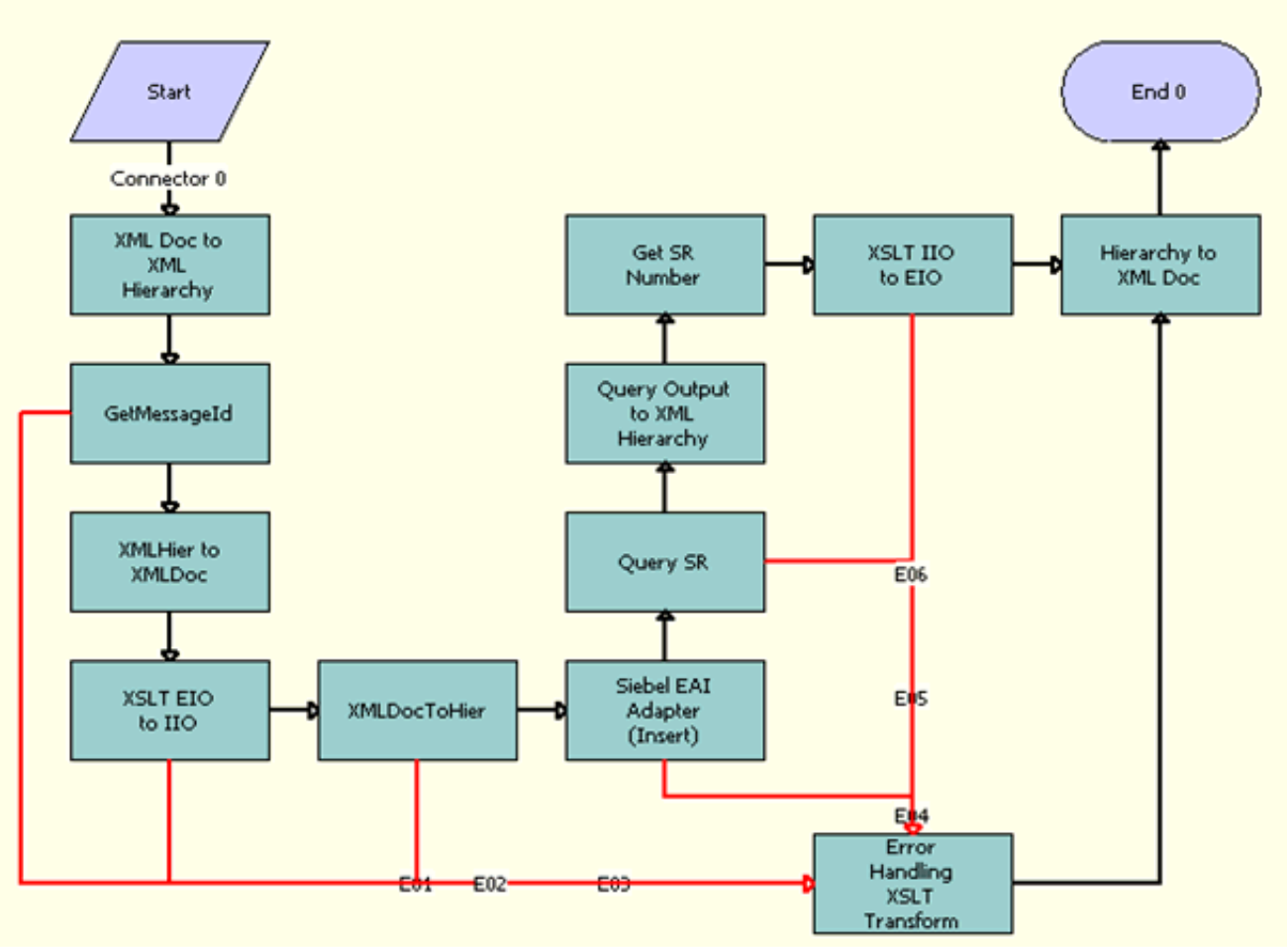
- Workflows for updating and retrieving service requests:
  - *FINS BIB Service Request Info Upsert SYNC Workflow*
  - *FINS BIB Service Request Query SYNC Workflow*
- Workflows for updating an activity:
  - *FINS BIB Activity Upsert Workflow*
  - *FINS BIB Activity Insert Workflow*
- Workflows for creating and updating deposit accounts:
  - *FINCORP BIB Deposit Account Info Upsert SYNC Workflow*
  - *FINCORP BIB Deposit Account Update FAF Workflow*
  - *FINCORP BIB Deposit Account Upsert FAF Workflow*
  - *FINS BIB Deposit Account Create Workflow*
  - *FINS BIB Deposit Account Update Workflow*
  - *FINCORP BIB Loan Account More Info Upsert SYNC Workflow*
- Workflows for creating and updating loan accounts:

- *FINCORP BIB Loan Account More Info Upsert SYNC Workflow*
- *FINCORP BIB Loan Account Update FAF Workflow*
- *FINCORP BIB Loan Account Upsert FAF Workflow*
- *FINS BIB Loan Account Create Workflow*
- *FINS BIB Loan Account Update Workflow*
- *FINS BIB Populate VBC from Profile Attribute Workflow*
- *FINS BIB Set XML Msg to Profile Workflow*

- Workflows for updating financial accounts:
  - *FINS BIB Account Info Update FC Workflow*
  - *FINS BIB Account Info Upsert SYNC Workflow*
  - *FINS BIB Account Limit Upsert SYNC Workflow*
  - *FINS BIB Account Limit Upsert SYNC Workflow*
- Workflows for updating contacts:
  - *FINS BIB Contact Info Update FC Workflow*
  - *FINS BIB Contact Info Upsert SYNC Workflow*
  - *FINS BIB Contact Limit Upsert SYNC Workflow*
- Workflows for creating and retrieving customers:
  - *FINS BIB Customer Info Create SYNC Workflow*
  - *FINS BIB Customer Info Inquiry Workflow*
  - *FINS BIB Customer Info Update FAF Workflow*
- Workflows for converting customers and financial accounts:
  - *FINS BIB Remove Account To Customer Relationship Workflow*
  - *FINS BIB Remove Contact To Customer Relationship*
- Workflow for updating contracts:
  - *FINS BIB Contract Upsert Workflow*
- Workflows for retrieving lead and offers:
  - *FINS BIB Lead Info Upsert Workflow*
  - *FINS BIB Offers Inquiry All Workflow*

FINS BIB Service Request Info Upsert SYNC Workflow

FINS BIB Service Request Info Upsert SYNC Workflow, shown in the following figure, creates a service request in Oracle FLEXCUBE Universal Banking and sends the data to Siebel Finance. Siebel Finance then creates a service request against a contact or an account and then sends the service request ID to Oracle FLEXCUBE Universal Banking for cross maintenance.



Workflow Description

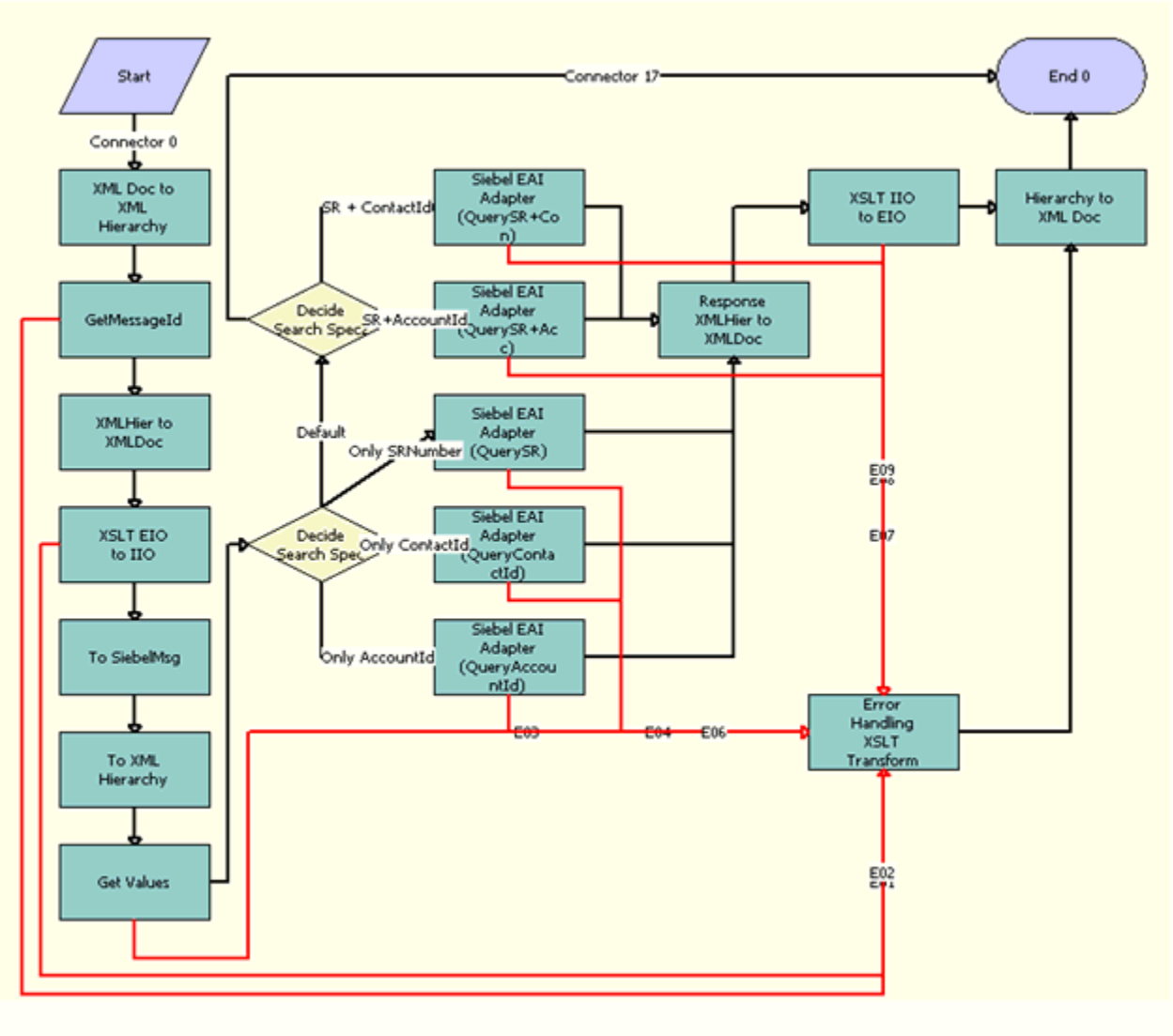
This workflow does the following:

1. **XML Doc to XML Hierarchy.** This step converts the XML message into XML hierarchy. This step calls the `IntObjHierToXMLHier` method.
2. **GetMessageId.** This step extracts the `SenderMessageId` sent by Oracle FLEXCUBE Universal Banking in the payload using FINS Industry XML Query Service's Execute method.
3. **XMLHier to XMLDoc.** This step converts the XML hierarchy to an XML document using the `IntObjHierToXMLDoc` method from the EAI XML Converter service.
4. **XSLT EIO to IIO**. This step transforms the message in the EBM message structure to Siebel IO using the EAI XSLT Service.
5. **XMLDocToHier**. This step converts the XML doc to Siebel Hierarchy using the `XMLDocToIntObjHier` method from the EAI XML Convertor service.
6. **Siebel EAI Adapter (Insert).** This step inserts the record into the Siebel Finance database using EAI Siebel Adapter service's `Insert` method.
7. **Query SR.** Using EAI Siebel Adapter's Query method, this step queries for the service request record that was created in Step 6.
8. **Query Output to XML Hierarchy.** This step converts SiebelMessage into XML Hierarchy using the IntObjHierToXMLHier method of the EAI XML Convertor service.
9. **Get SR Number.** This step uses the FINS Industry XML Query Service's `Execute` method to retrieve the Commit Time, SR Number and Opened Date from the XML Hierarchy in Step 8.

10. **XSLT IIO to EIO.** Using EAI XSLT service's `Transform` method, this step converts the SiebelMessage into XML Hierarchy that is in an EBM message format.
11. **Hierarchy to XML Doc.** This step converts the XML Hierarchy in Step 10 to XML doc.
12. **Error Handling XSLT Transform.** Any error in any of the steps is captured and converted into an EBM message format using EAI XSLT Service's `Transform` method.

FINS BIB Service Request Query SYNC Workflow

FINS BIB Service Request Query SYNC Workflow, shown in the following figure, retrieves service request information from Siebel Finance.



Workflow Description

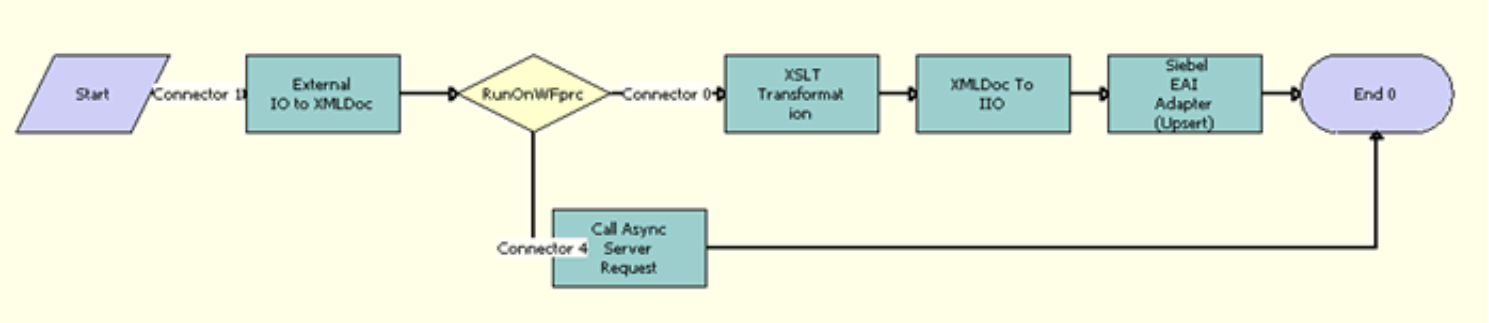
This workflow does the following:

1. XML Doc to XML Hierarchy. This step calls the `IntObjHierToXMLHier` method to convert the XML message into XML hierarchy.
2. GetMessageId. This step extracts the SenderMessageId sent by Oracle FLEXCUBE Universal Banking in the payload using the FINS Industry XML Query Service's `Execute` method.
3. **XMLHier to XMLDoc.** This step converts the XML hierarchy to an XML doc using the `IntObjHierToXMLDoc` method of the EAI XML Converter service.
4. **XSLT EIO to IIO.** This step transforms the message this is in EBM message structure to Siebel IO using the EAI XSLT service.
5. **To SiebelMsg.** This step converts the XML doc to Siebel Hierarchy using the `XMLDocToIntObjHier` method of the EAI XML Convertor service.
6. **To XML Hierarchy.** This step converts the SiebelMessage into an XMLHierarchy using the IntObjHierToXMLHier method of the EAI XML Convertor service.
7. **Get Values.** This step uses the FINS Industry XML Query Service's `Execute` method to retrieve the Account ID or Contact ID and SR Number from the XML Hierarchy in Step 6.
8. **Decide Search Spec.** At this step, a search specification is built based on one of the following:
    - SR number
    - SR Number or Account ID
    - SR Number or Contact ID
    - Contact Id or Account ID
9. **Siebel EAI Adapter.** This step invokes the `Query` method of the EAI Siebel Adapter Service based on the search specification prepared in Step 8.
10. **Response XMLHier to XMLDoc.** This set converts the XML hierarchy to an XML doc using the `IntObjHierToXMLDoc` method of EAI XML Converter service.
11. **XSLT IIO to EIO.** Using EAI XSLT service's `Transform` method, this step converts the Siebel message into an XML Hierarchy that is in an EBM message format.
12. **Hierarchy to XML Doc.** This step converts the XML Hierarchy in Step 11 to an XML doc that is in a `QueryServiceRequestListResponseEBM` format.
13. **Error Handling XSLT Transform.** If there are any errors in this workflow, this step captures and converts the errors into an EBM message format using the EAI XSLT Service's `Transform` method.

FINS BIB Activity Upsert Workflow

FINS BIB Activity Upsert Workflow, shown in the following figure, creates an activity in Siebel Finance when one of the following non financial transactions occurs in Oracle FLEXCUBE Universal Banking:

- Requesting for a stop payment in a current account
- Creating of a standing instruction for a customer
- Issuing a checkbook to a current account



Workflow Description

This workflow does the following:

1. **Call Async Server Request.** The Create Activity to Siebel Finance is an asynchronous operation. The FINS BIB Activity Upsert Workflow invokes the FINS BIB Activity Insert Workflow at Call Async Server Request workflow step.

FINS BIB Activity Insert Workflow

FINS BIB Activity Insert Workflow, shown in the following figure, is a subworkflow that is invoked by the FINS BIB Activity Upsert Workflow.

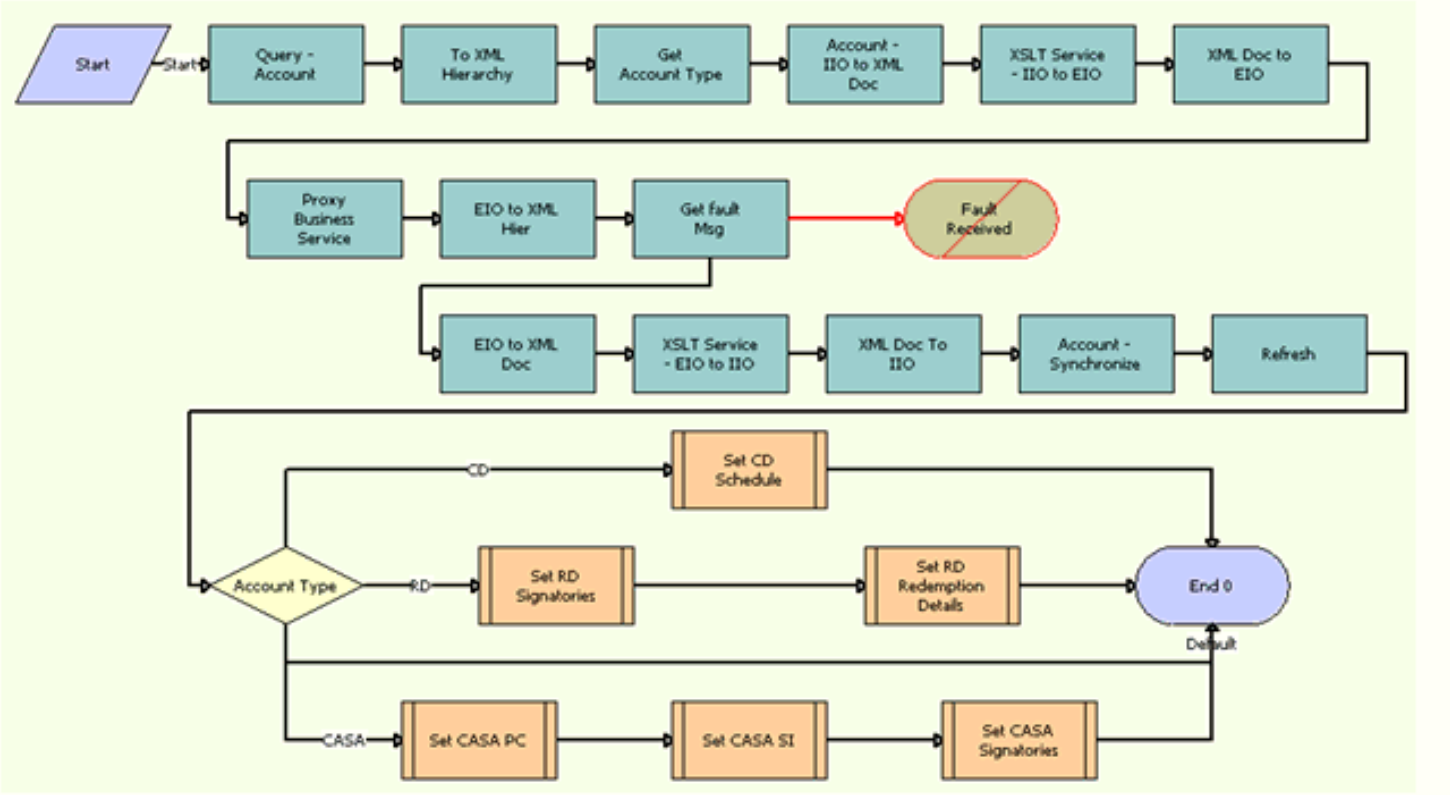
Workflow Description

This workflow does the following:

1. **XSLT Transformation.** This step transforms the CreateCustomerInteractionEBM message structure to a FINS BIB Action IO using the EAI XSLT service.
2. **XMLDoc To IIO.** This step converts the SiebelMessage into XMLHierarchy using the `IntObjHierToXMLHier` method of the EAI XML Convertor service.
3. **Siebel EAI Adapter (Upsert).** Using the `Upsert` method of EAI Siebel Adapter, this step upserts the activity detail into the Siebel Finance database.

FINCORP BIB Deposit Account Info Upsert SYNC Workflow

FINCORP BIB Deposit Account Info Upsert SYNC Workflow, as shown in the following figure, retrieves more information requested by the Siebel user clicking the More Info view.



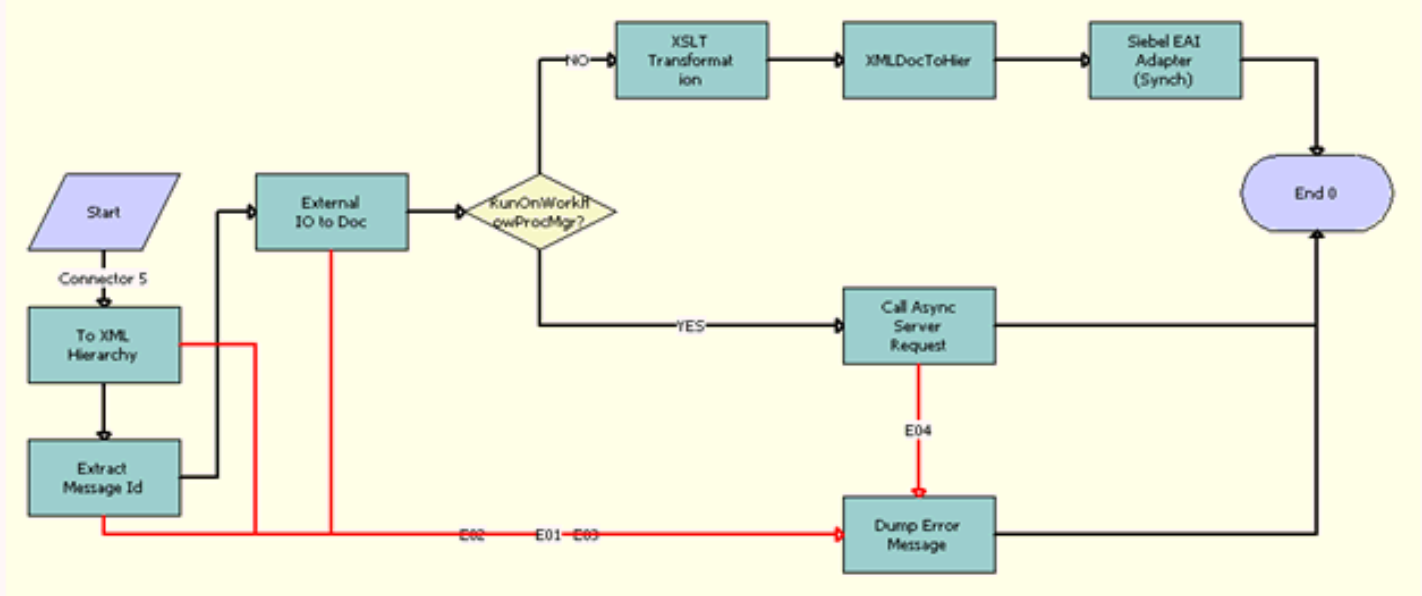
Workflow Description

This workflow does the following:

1. **Query Account.** Using the EAI Siebel Adapter services's `Query` method, this step queries the Siebel Finance database for the Financial Account.
2. **To XML Hierarchy.** This step converts the XML message into XML hierarchy. This step calls the `IntObjHierToXMLHier` method.
3. **GetAccountType.** This step uses the FINS Industry XML Query Service's `Execute` method to retrieve the Account Type from the XML Hierarchy in Step 2.
4. **Account IIO to XML Doc.** This step converts the XML hierarchy to XML doc using the `IntObjHierToXMLDoc` method of the EAI XML Converter service.
5. **XSLT Service - IIO to EIO.** This step transforms the FINCORP BIB Account IO message structure to a QueryDepositAccountEBM message using the EAI XSLT Service.
6. **Proxy Business Service.** This step calls Oracle FLEXCUBE Universal Banking using the QueryDepositAccountReqMsg Web service to retrieve the details of the Account.
7. **XSLT Service - EIO to IIO.** This step transforms the QueryDepositAccountEBM message structure to Siebel FINCORP BIB Account IO using the EAI XSLT Service.
8. **XMLDocTOIIO.** This step converts the SiebelMessage from Step 7 into XMLHierarchy using the `IntObjHierToXMLHier` method of EAI XML Convertor service.
9. **Account - Synchronize.** This step syncs the data in the Siebel Finance database with data retrieved from Oracle FLEXCUBE Universal Banking using the EAI Siebel Adapter service's `Synchronize` method.
10. **Account Type.** Based on the Account Type, the data is displayed in the respective VBC based applets.

FINCORP BIB Deposit Account Update FAF Workflow

FINCORP BIB Deposit Account Update FAF Workflow, shown in the following figure, invokes the FINCORP BIB Deposit Account Update FAF Workflow to update an existing Deposit Account. This Workflow then invokes the FINS BIB Deposit Account Update Workflow that has the extract logic to update the Siebel Finance database.



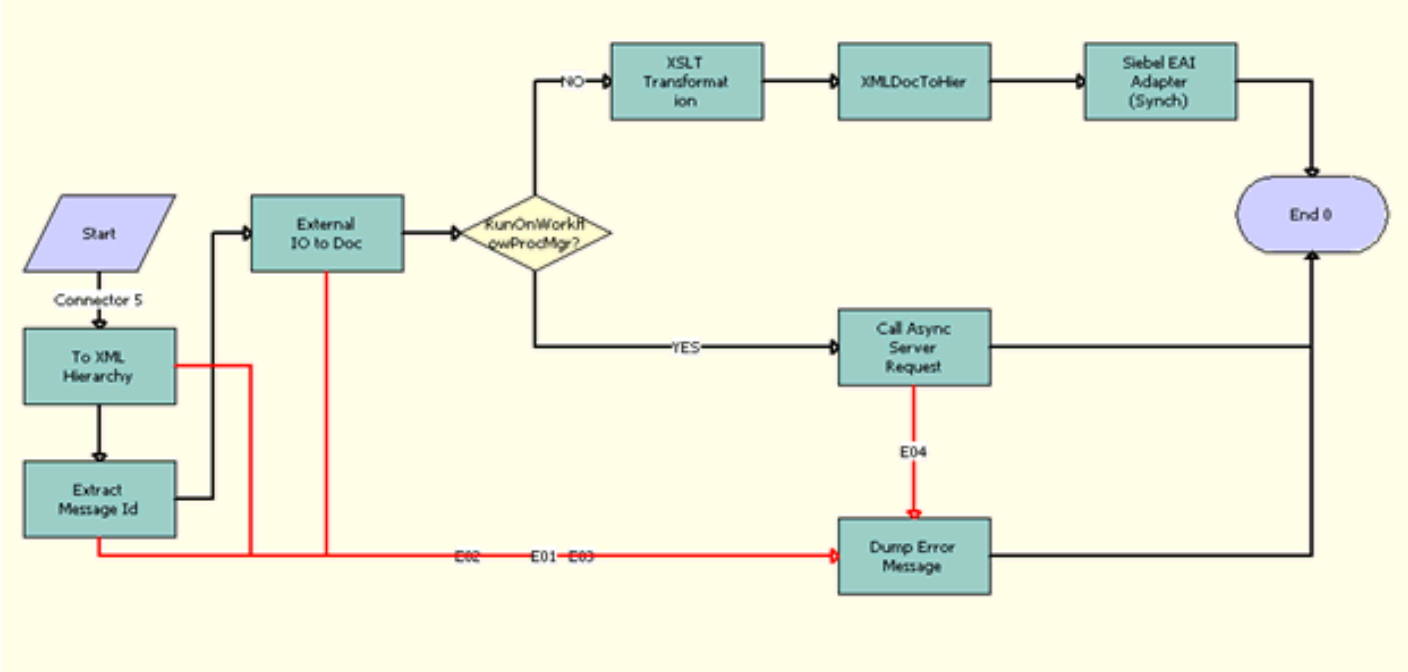
Workflow Description

This workflow does the following:

- **Call Async Server Request.** Updating the Deposit Account in the Siebel Finance database is an asynchronous operation. After converting the UpdateDepositAccountEBM message into Hierarchy, the FINCORP BIB Deposit Account Update FAF Workflow invokes the FINS BIB Deposit Account Update Workflow at the Call Async Server Request workflow step.

FINCORP BIB Deposit Account Upsert FAF Workflow

FINCORP BIB Deposit Account Upsert FAF Workflow, shown in the following figure, is invoked by Oracle FLEXCUBE Universal Banking to update the Deposit Account in the Siebel Finance database.



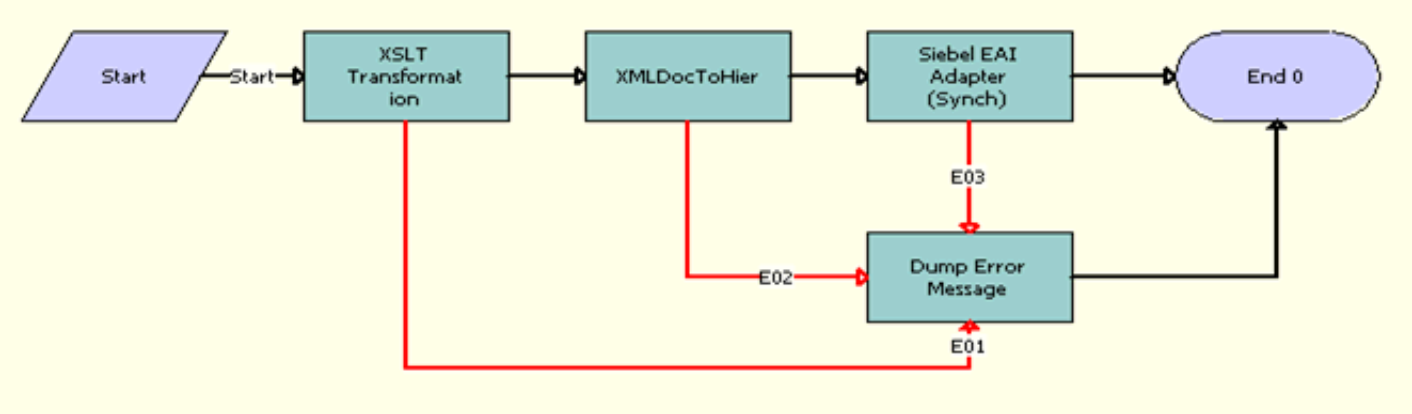
Workflow Description

This workflow does the following:

- **Call Async Server Request.** Creating the Deposit Account in the Siebel Finance database is an asyncronous operation. After converting the CreateDepositAccountEBM message into Hierarchy, the FINCORP BIB Deposit Account Upsert FAF Workflow invokes the FINS BIB Deposit Account Create Workflow at the Call Async Server Request workflow step.

FINS BIB Deposit Account Create Workflow

FINS BIB Deposit Account Create Workflow, shown in the following figure, is invoked by the FINCORP BIB Deposit Account Upsert FAF workflow and creates the Deposit Account based on details sent by Oracle FLEXCUBE Universal Banking.



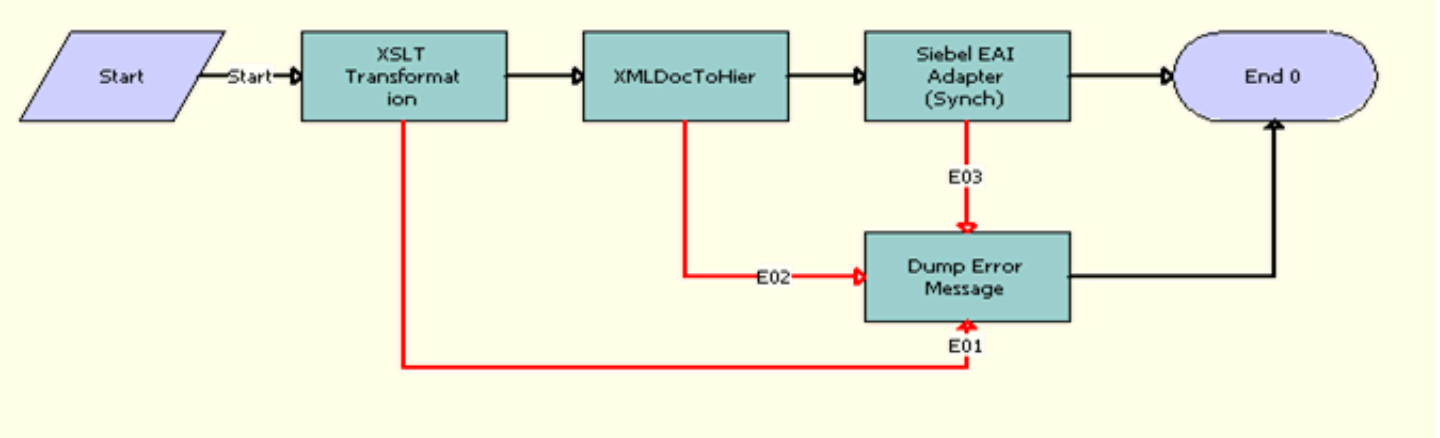
Workflow Description

This workflow does the following:

1. **XSLT Transformation**. This step transforms the CreateDepositAccountEBM message structure to FINCORP Account IO using the EAI XSLT Service.
2. **XMLDoc To IIO.** This step converts the SiebelMessage into XMLHierarchy using the IntObjHierToXMLHier method of EAI XML Convertor service.
3. **Siebel EAI Adapter (Upsert).** Using the `Synchronize` method of the EAI Siebel Adapter, this step syncs the Deposit Account details into the Siebel Finance database.

FINS BIB Deposit Account Update Workflow

FINS BIB Deposit Account Update Workflow, shown in the following figure, invokes the FINCORP BIB Deposit Account Update FAF Workflow to update the Deposit Account details sent by Oracle FLEXCUBE Universal Banking.



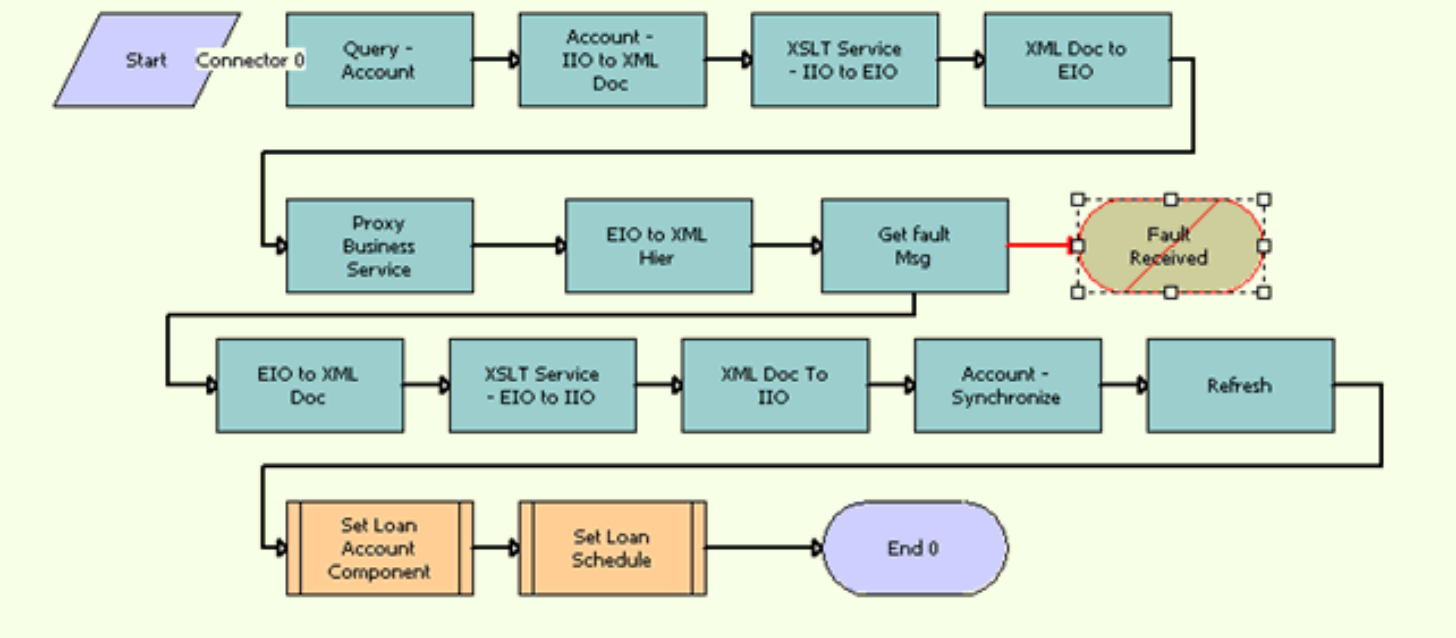
Workflow Description

This workflow does the following:

1. **XSLT Transformation.** This step transforms the UpdateDepositAccountEBM message structure to FINCORP Account IO using the EAI XSLT service.
2. **XMLDoc To IIO.** This step converts the SiebelMessage into XML Hierarchy using the `IntObjHierToXMLHier` method of the EAI XML Convertor service.
3. **Siebel EAI Adapter (Upsert).** Using the `Upsert` method of from the EAI Siebel Adapter, this step upserts the Deposit Account details into the Siebel Finance database.

FINCORP BIB Loan Account More Info Upsert SYNC Workflow

FINCORP BIB Loan Account More Info Upsert SYNC Workflow, shown in the following figure, retrieves the more information requested by a Siebel user clicking the More Info button for loan accounts. This workflow retrieves the data of loan account components and schedules.



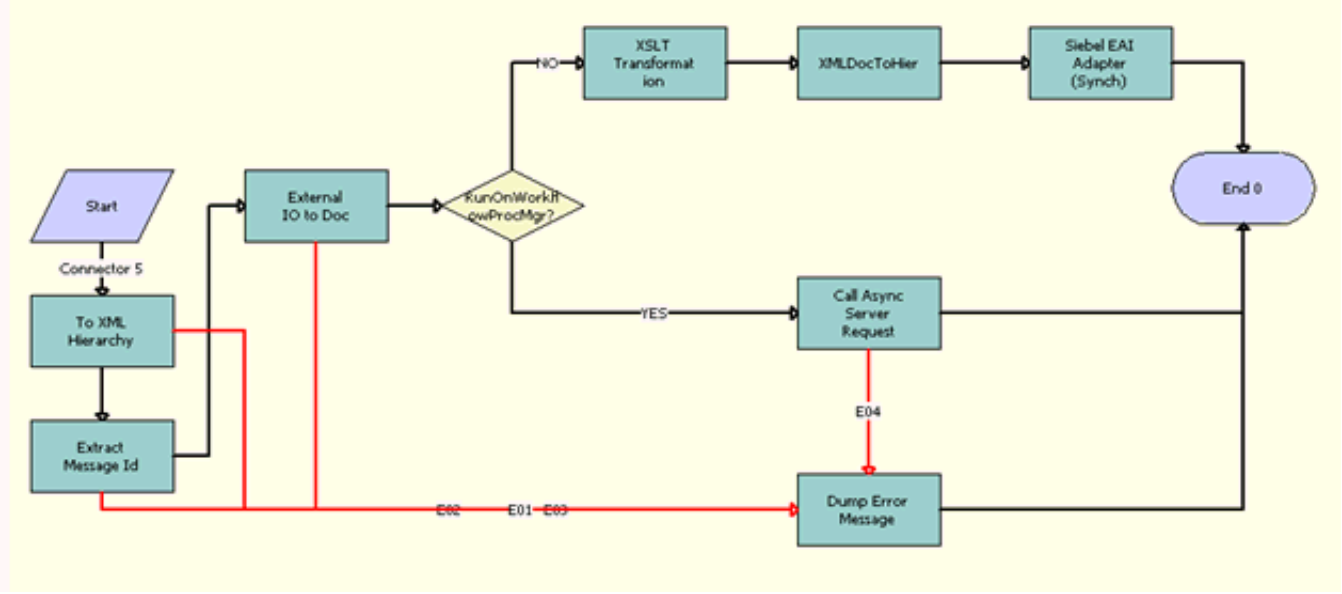
Workflow Description

This workflow does the following:

1. **To XML Hierarchy.** This step converts the XML message into XML hierarchy. This step calls the `IntObjHierToXMLHier` method.
2. **GetAccountType.** This step uses the FINS Industry XML Query Service's `Execute` method to retrieve the Account Type from the XML Hierarchy in Step 1.
3. **Account IIO to XML Doc.** This step converts the XML hierarchy to XML doc using the `IntObjHierToXMLDoc` method of the EAI XML Converter service.
4. **XSLT Service - IIO to EIO.** This step transforms the FINCORP BIB Account IO message structure to a QueryLoanAccountRequestEBM message using the EAI XSLT service.
5. **Proxy Business Service.** This step calls Oracle FLEXCUBE Universal Banking using the QueryDepositAccountReqMsg Web service to retrieve the details of the Account.
6. **XSLT Service - EIO to IIO.** This step transforms the message QueryLoanAccountResponseEBM message structure to Siebel FINCORP BIB Account IO using the EAI XSLT service.
7. **XMLDocTOIIO.** This step converts the SiebelMessage from Step 6 into XMLHierarchy using the `IntObjHierToXMLHier` method of the EAI XML Convertor service.
8. **Account - Synchronize.** Using EAI Siebel Adapter service's `Synchronize` method, this step syncs the data in the Siebel Finance database with data retrieved from Oracle FLEXCUBE Universal Banking.
9. **SetLoanAccount Component and Set Loan Schedule.** This step invokes subprocesses to populate the Loan Account Component and Schedule details into the VBC based applets.

FINCORP BIB Loan Account Update FAF Workflow

FINCORP BIB Loan Account Update FAF Workflow, shown in the following figure, invokes the FINS BIB Loan Account Update Workflow to update the Loan Account details.



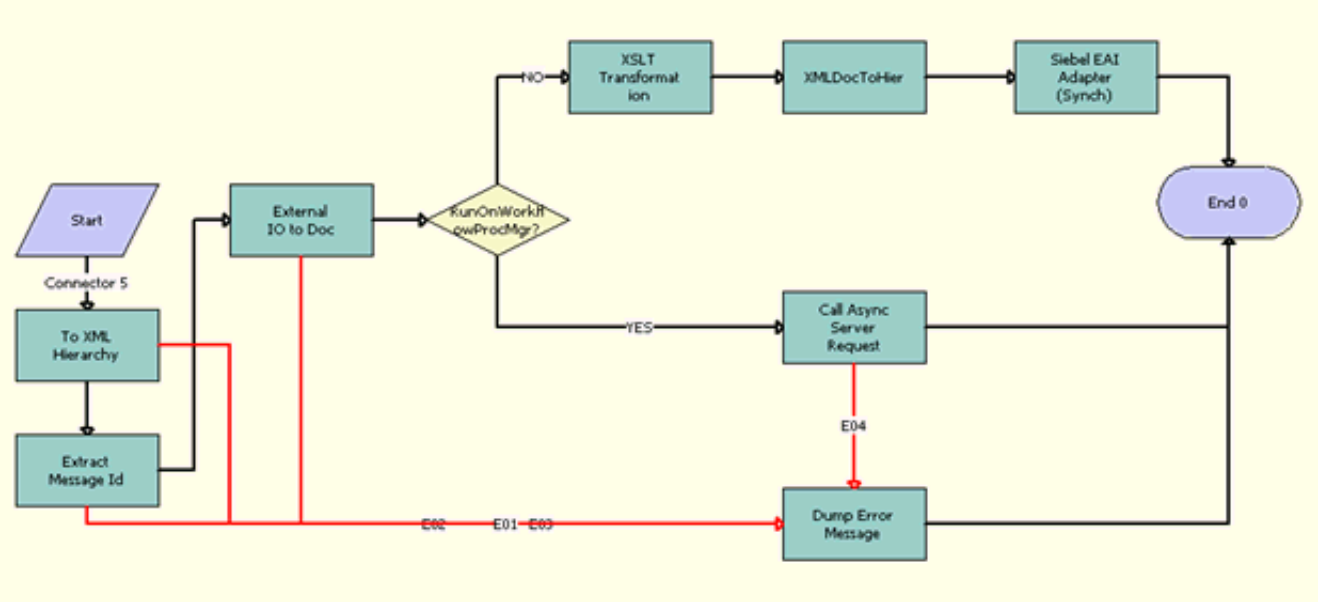
Workflow Description

This workflow does the following:

- **Call Async Server Request.** Updating the Loan Account in Siebel Finance is an asynchronous operation. After converting the UpdateLoanAccountEBM message from XML doc into Hierarchy, the FINCORP BIB Loan Account Update FAF Workflow invokes the FINS BIB Loan Account Update Workflow.

FINCORP BIB Loan Account Upsert FAF Workflow

FINCORP BIB Loan Account Upsert FAF Workflow, shown in the following figure, is invoked by Oracle FLEXCUBE Universal Banking to create the Loan Account.



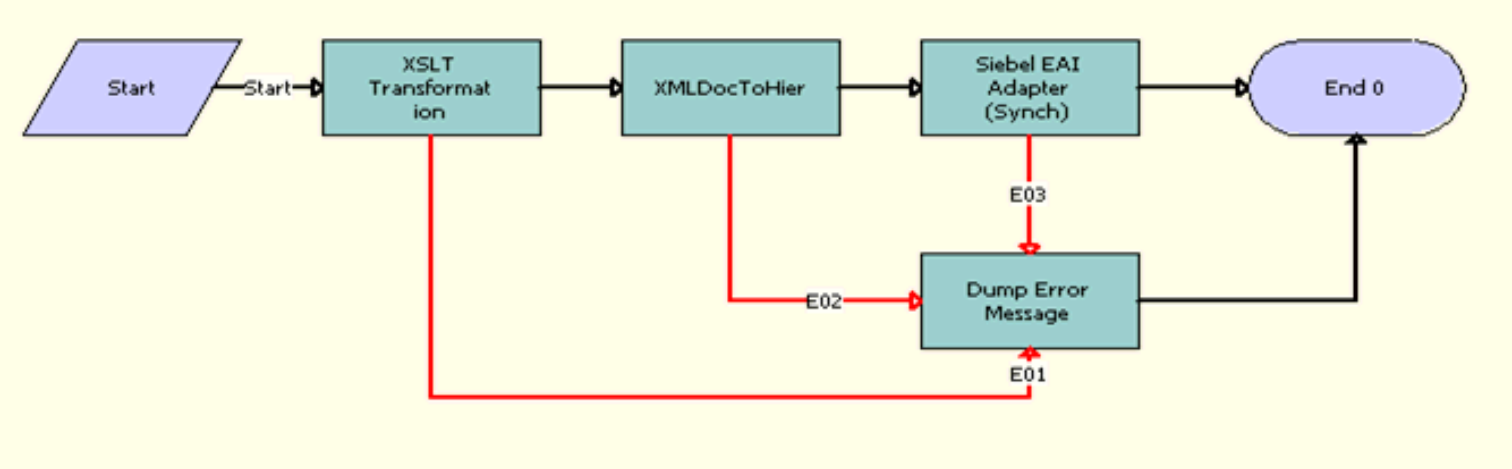
Workflow Description.

This workflow does the following:

- **Call Async Server Request.** Updating the Loan Account in Siebel Finance is an asyncronous operation. After converting the CreateLoanAccountEBM message from XML doc into Hierarchy, the FINCORP BIB Loan Account Upsert FAF Workflow invokes the FINS BIB Loan Account Create Workflow.

FINS BIB Loan Account Create Workflow

FINS BIB Loan Account Create Workflow, shown in the following figure, is invoked by the FINCORP BIB Loan Account Upsert FAF Workflow and creates the Loan Account based on details sent by Oracle FLEXCUBE Universal Banking.



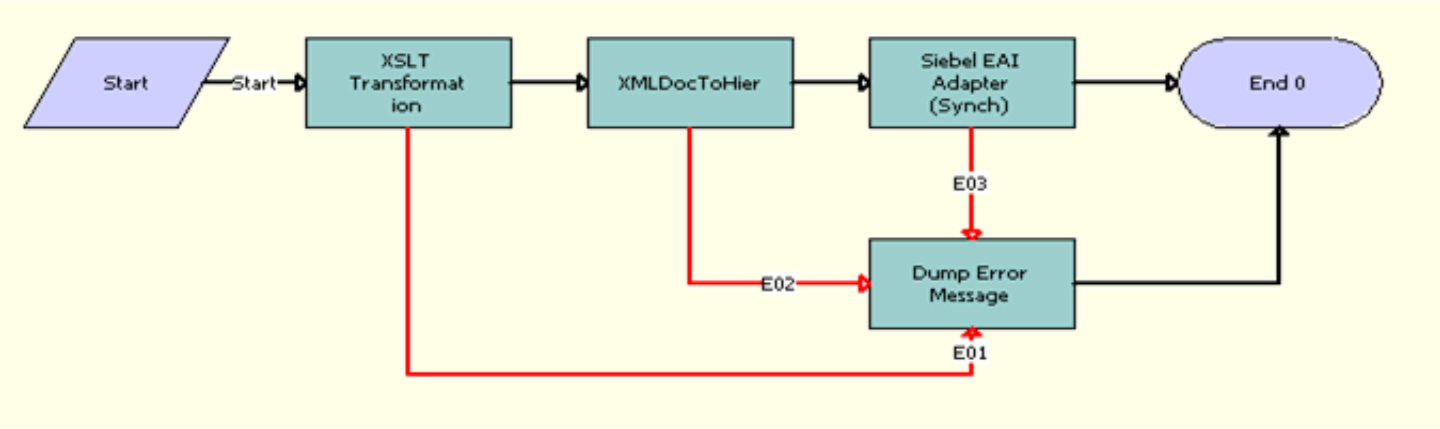
Workflow Description

This workflow does the following:

1. **XSLT Transformation**. This step transforms the CreateLoanAccountEBM message structure to FINCORP Account IO using the EAI XSLT Service.
2. **XMLDoc To IIO**. This step converts the SiebelMessage into XMLHierarchy using the `IntObjHierToXMLHier` method of the EAI XML Convertor service.
3. **Siebel EAI Adapter (Sync)**. Using the `Synchronize` method from the EAI Siebel Adapter, this step syncs the loan Account details into the Siebel Finance database.

FINS BIB Loan Account Update Workflow

FINS BIB Loan Account Update Workflow, shown in the following figure, is invoked by FINCORP BIB Loan Account Update FAF Workflow and updates the Loan Account details sent by Oracle FLEXCUBE Universal Banking.



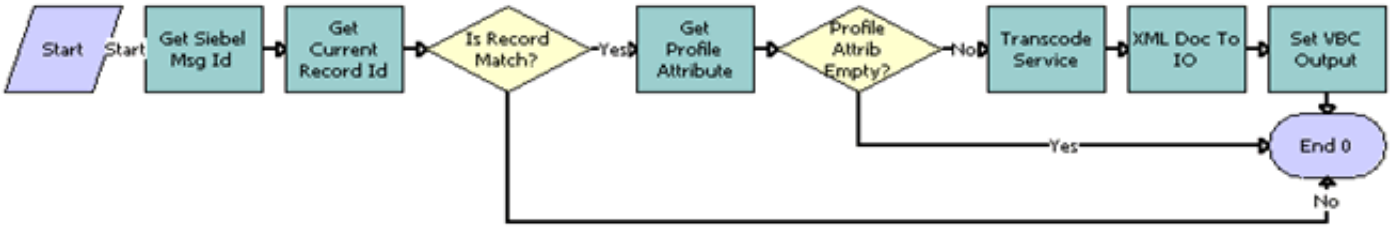
Workflow Description

This workflow does the following:

1. **XSLT Transformation.** This step transforms the UpdateLoanAccountEBM message structure to FINCORP Account IO using the EAI XSLT service.
2. **XMLDoc To IIO.** This step converts the SiebelMessage into XMLHierarchy using the `IntObjHierToXMLHier` method of the EAI XML Convertor service.
3. **Siebel EAI Adapter (Upsert).** Using the `Upsert` method of the EAI Siebel Adapter, this step updates the Loan Account details in the Siebel Finance database.

FINS BIB Populate VBC from Profile Attribute Workflow

FINS BIB Populate VBC from Profile Attribute Workflow, shown in the following figure, populates the VBC with given Profile attributes in Siebel Finance.



Workflow Description

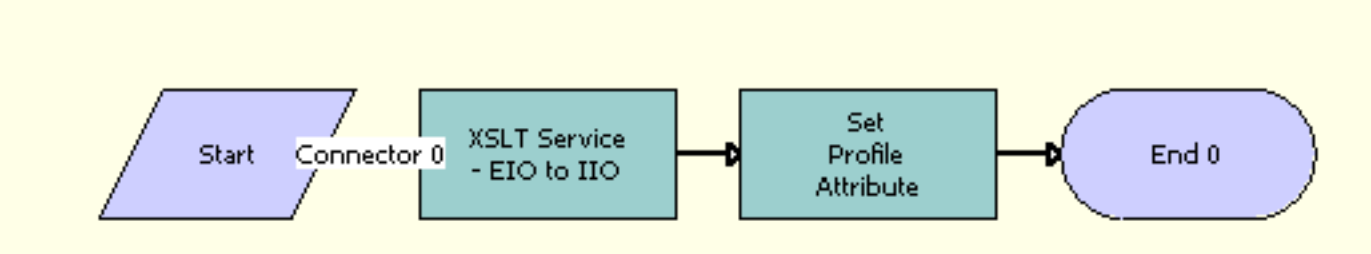
This workflow does the following:

1. **Get Siebel Msg Id.** This step retrieve the message ID from the input payload with its XPath as input to the step.
2. **Get Current Record Id.** This step retrieves the current record ID.
3. **Is Record Match?** This step compares the retrieved record ID with the message ID sent as input. If both match, the process continues to the next step.
4. **Get Profile Attribute.** This step retrieves the Profile attribute name from the input.
5. **Profile Attribute Empty?** This step checks whether the Profile attribute name is empty. If it is empty, the process ends.
6. **Transcode Service.** This step converts the input payload from a UTF-16 format to a UTF-8 format.

7. **XML Doc To IO.** This step converts input from XML to IO hierarchy.
8. **Set VBC Output.** This step populates the VBCs.

FINS BIB Set XML Msg to Profile Workflow

FINS BIB Set XML Msg to Profile Workflow, shown in the following figure, saves VBC data into the Profile attribute.



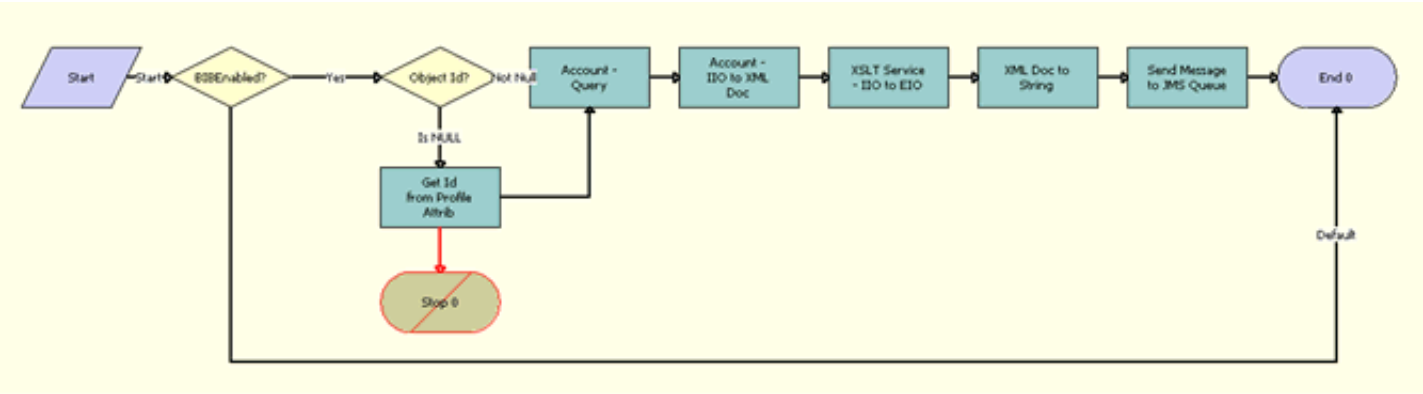
Workflow Description

This workflow does the following:

1. **XSLT Service - EIO to IIO.** This step transforms the input from an EBM to an Internal IO format with the xslt filename.
2. **Set Profile Attribute.** This step saves data into the Profile attribute.

FINS BIB Account Info Update FC Workflow

FINS BIB Account Info Update FC Workflow, shown in the following figure, updates Oracle FLEXCUBE Universal Banking once details of an account are updated in Siebel Finance.



Workflow Description

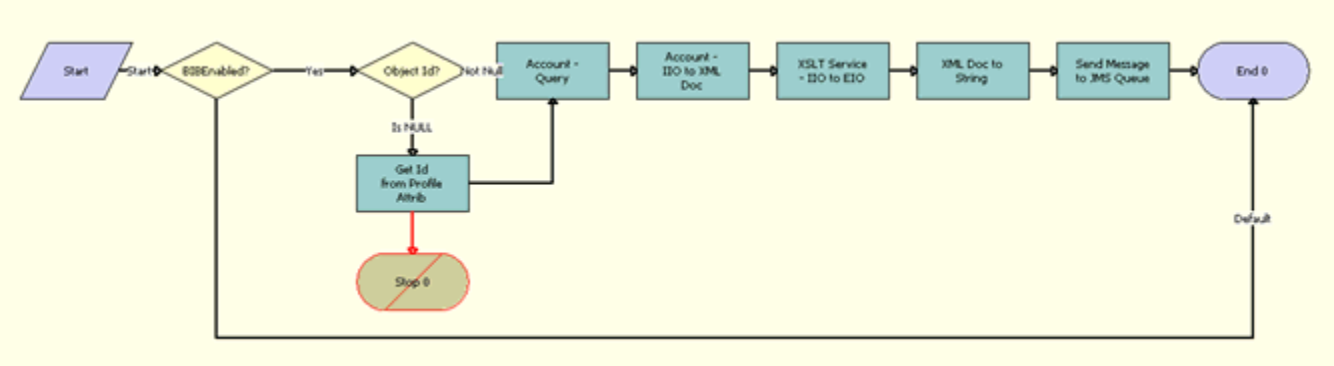
This workflow does the following:

1. **BIBEnabled?** This step checks the system preferences to verify whether BIB is enabled or not. If BIB is enabled, this process proceeds to Step 2. BIB Enabled is added to avoid errors when an environment is not meant to execute BIB related workflows.
2. **Object Id?** This step checks if the Object ID is populated in the process properties. If the Object ID is populated, then this process proceeds to Step 3.

3. **Get Id From Profile Attribute.** This step retrieves the Object ID (Row_ID of the current record) from the Profile attributes.
4. **Account - Query.** This step queries Siebel Finance for the details of the current active account.
5. **Contact IIO to XML Doc.** This step converts the payload from an Internal IO format to an XML Doc format.
6. **XSLT Service - IIO to EIO.** This step transforms the payload from an IIO hierarchy to an EBM hierarchy.
7. **XML Doc to String.** This step transforms the payload from a UTF - 16 string to a UTF -8 string.
8. **Send Message to JMS Queue.** This step sends the payload to the Oracle FLEXCUBE Universal Banking JMS Queue.

FINS BIB Account Info Upsert SYNC Workflow

FINS BIB Account Info Upsert SYNC Workflow, shown in the following figure, retrieves customer account information from Oracle FLEXCUBE Universal Banking. This workflow is invoked when a user clicks the Refresh button in the Accounts- Universal Summary view.

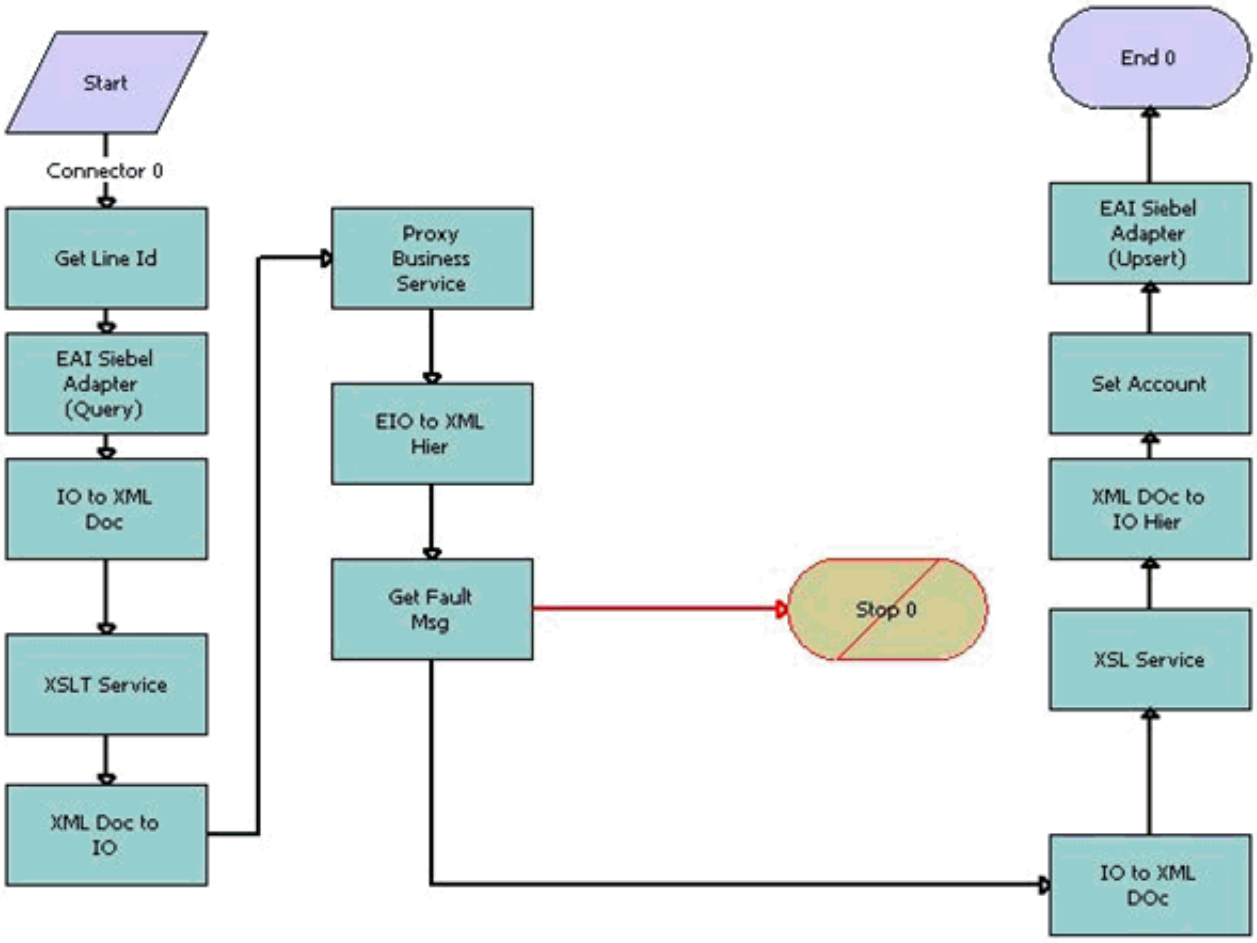


Workflow Description. This workflow does the following:

1. **Query - Account.** This step retrieves details about the Account in the Siebel Finance database based on the Row_Id of the current Account.
2. **Account - IIO to XML Doc.** This step converts the format of the payload from IIO to XML Doc.
3. **XSLT Service - IIO to EIO.** This step extracts the details needed to query for Account details in Oracle FLEXCUBE Universal Banking.
4. **XML Doc to EIO.** This step converts the format of the payload from XML Doc to EBM hierarchy.
5. **Proxy Business Service.** This step queries Oracle FLEXCUBE Universal Banking.
6. **EIO to XML Hier.** This step converts the format of the payload from EBM hierarchy to XML hierarchy.
7. **Get Fault Msg.** This step returns Oracle FLEXCUBE Universal Banking fault messages and terminates the process.
8. **EIO to XML Doc.** This step converts the payload from an EBM hierarchy to a XML hierarchy for the XSL transform.
9. **XSLT Service - EIO to IIO.** This step transforms the payload from EBM to IIO hierarchy.
10. **XML Doc To IIO.** This step converts the payload from XML hierarchy to IIO format.
11. **Account - Execute.** This step saves the details of the account retrieved from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.
12. **Set Account Directors.** This step calls the FINS BIB Set XML Msg to Profile subprocess to populate the Directors VBC.
13. **Set Account Signatories.** This step calls the FINS BIB Set XML Msg to Profile subprocess to populate the Signatories VBC.

FINS BIB Account Limit Upsert SYNC Workflow

FINS BIB Account Limit Upsert SYNC Workflow, shown in the following figure, queries the limits details associated with an account and update the Siebel Finance database. This workflow is called when a user clicks on the Account Limits view.



Workflow Description

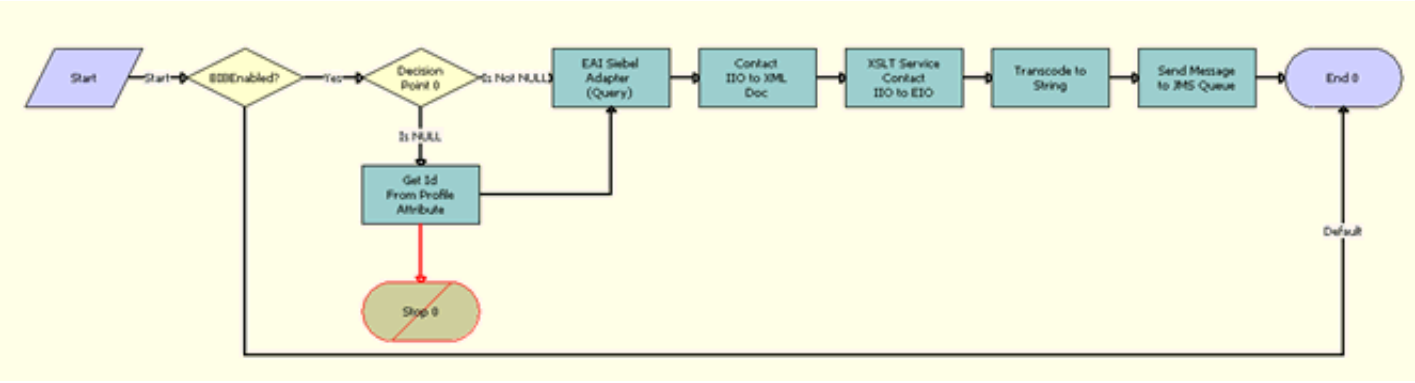
This workflow does the following:

1. **Get Line Id.** This step retrieves the line ID of the current account from the Profile attributes.
2. **EAI Siebel Adapter (Query).** This step queries the Siebel Finance database for more account details.
3. **IO to XML Doc.** This step converts the format of payload from IIO to XML Doc.
4. **XSLT Service.** This step extracts details needed to query Oracle FLEXCUBE Universal Banking for Account details.
5. **XML Doc to IO.** This step converts the format of the payload from XML Doc to EBM hierarchy.
6. **Proxy Business Service.** This step queries Oracle FLEXCUBE Universal Banking.
7. **EIO to XML Hier.** This step converts the format of the payload from EBM hierarchy to XML hierarchy.
8. **Get Fault Msg.** This step returns Oracle FLEXCUBE Universal Banking, retrieves fault messages and terminates the process.

9. **IO to XML Doc.** This step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
10. **XSLT Service.** This step transforms the payload from EBM to IIO hierarchy.
11. **XML Doc to IO Hier.** This step converts the payload from XML hierarchy to IIO format.
12. **Set Account.** This step inserts the account number associated with the limit into the payload.
13. **EAI Siebel Adapter (Upsert).** This step saves the details of the limits retrieved from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.

FINS BIB Contact Info Update FC Workflow

FINS BIB Contact Info Update FC Workflow, shown in the following figure, updates Oracle FLEXCUBE Universal Banking once details of a Contact are updated in Siebel Finance.



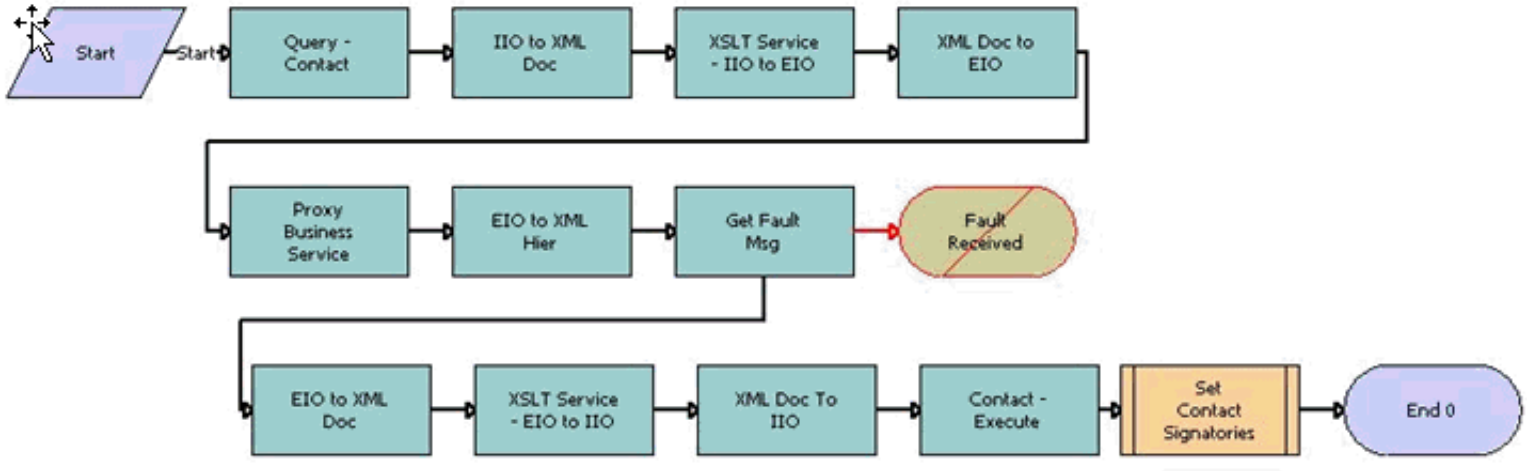
Workflow Description

This workflow does the following:

1. **BIBEnabled?** This step check the system preferences to see whether BIB is enabled or not.
2. **Object Id?** This step checks if Object ID is populated in the process properties. If it is populated, this process proceeds to the next step.
3. **Get Id From Profile Attribute.** This step retrieves the Object ID (Row_ID of the current record) from the Profile attributes.
4. **EAI Siebel Adapter (Query).** This step queries the details of current active contact in Siebel Finance.
5. **Contact IIO to XML Doc.** This step converts the payload from an Internal IO format to an XML Doc format.
6. **XSLT Service - IIO to EIO.** This step transforms the payload from an IIO hierarchy to an EBM hierarchy.
7. **Transcode to String.** This step transcodes the payload from a UTF - 16 string to a UTF -8 string.
8. **Send Message to JMS Queue.** This step puts the payload into Oracle FLEXCUBE Universal Banking JMS Queue.

FINS BIB Contact Info Upsert SYNC Workflow

FINS BIB Contact Info Upsert SYNC Workflow, shown in the following figure, retrieves customer contact information from Oracle FLEXCUBE Universal Banking. This workflow is invoked on when a user clicks the Refresh button in the Contacts- Universal Summary view.

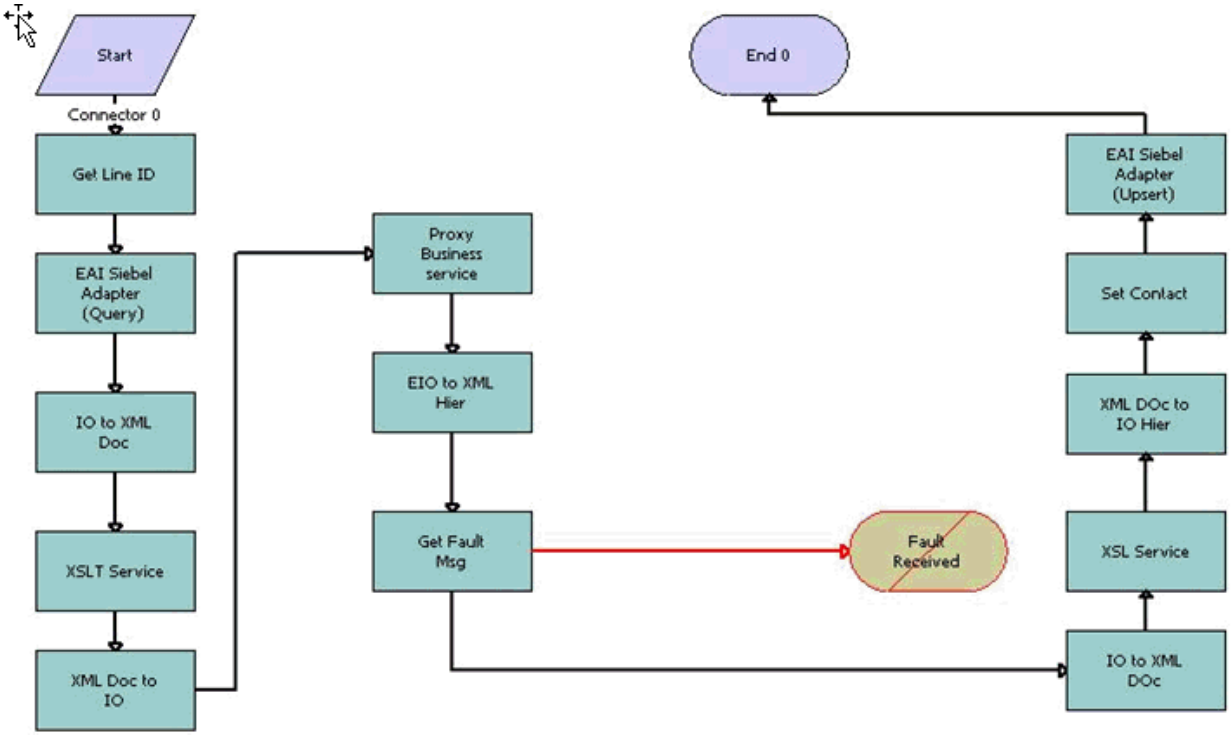


Workflow Description. This workflow does the following:

1. **Query - Contact**. With the Row_ID of current Contact as Object ID in the workflow, this step retrieves details of the Contact from the Siebel Finance database.
2. **IIO to XML Doc**. This step converts the format of payload from IIO to XML Doc.
3. **XSLT Service - IIO to EIO**. This step extracts the details needed to query for Contact details in Oracle FLEXCUBE Universal Banking.
4. **XML Doc to EIO.** This step converts the format of payload from XML Doc to EBM hierarchy.
5. **Proxy Business Service.** This step queries Oracle FLEXCUBE Universal Banking.
6. **EIO to XML Hier.** This step converts the format of the payload from EBM hierarchy to XML hierarchy.
7. **Get Fault Msg.** This step returns Oracle FLEXCUBE Universal Banking messages and terminates the process.
8. **EIO to XML Doc.** This step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
9. **XSLT Service - EIO to IIO.** This step transforms the payload from EBM to IIO hierarchy.
10. **XML Doc To IIO.** This step converts the payload from XML hierarchy to IIO format.
11. **Contact - Execute.** This step saves the details of the Contact retrieved from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.
12. **Set Contact Signatories.** This step calls the FINS BIB Set XML Msg to Profile subprocess to populate the Signatories VBC.

FINS BIB Contact Limit Upsert SYNC Workflow

FINS BIB Contact Limit Upsert SYNC Workflow, shown in the following figure, queries the limits details associated with an account and updates the same information in Siebel Finance. This workflow is called when a user clicks the Contact - Limits view.



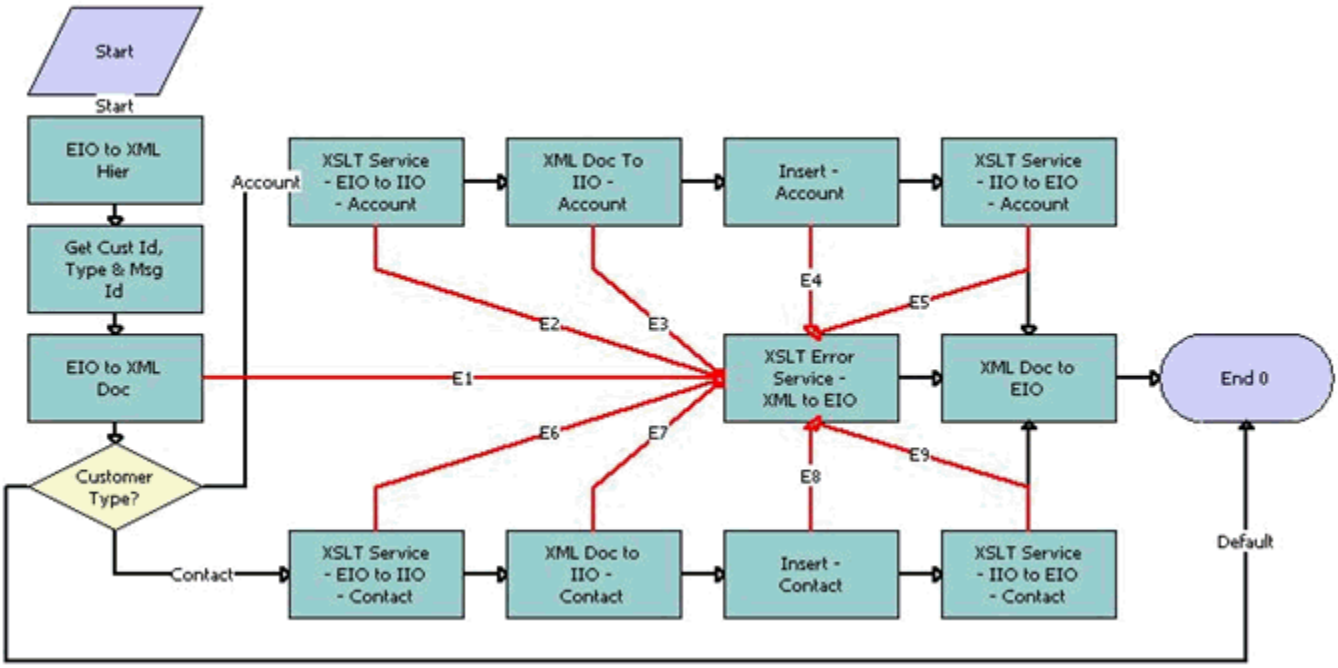
Workflow Description

This workflow does the following:

1. **Get Line Id.** This step retrieve the line ID of the current Contact from the Profile attributes.
2. **EAI Siebel Adapter (Query).** This step queries the Siebel Finance database for more Contact details.
3. **IO to XML Doc.** This step converts the format of payload from IIO to XML Doc.
4. **XSLT Service.** This step extracts the details needed to query for Limit details in Oracle FLEXCUBE Universal Banking.
5. **XML Doc to IO.** This step converts the format of payload from XML Doc to EBM hierarchy.
6. **Proxy Business Service.** This step queries Oracle FLEXCUBE Universal Banking.
7. **EIO to XML Hier.** This step converts the format of the payload from EBM hierarchy to XML hierarchy.
8. **Get Fault Msg.** This step retrieves fault messages from Oracle FLEXCUBE Universal Banking.
9. **IO to XML Doc.** This step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
10. **XSLT Service.** This step transforms the payload from EBM to IIO hierarchy.
11. **XML Doc to IO Hier.** This step converts the payload from XML hierarchy to IIO format.
12. **Set Contact.** This step inserts the Contact ID into the payload associated with the limit.
13. **EAI Siebel Adapter (Upsert).** This step saves the details of the limits retrieved from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.

FINS BIB Customer Info Create SYNC Workflow

FINS BIB Customer Info Create SYNC Workflow, shown in the following figure, creates a customer, either an account or contact in Siebel Finance and returns the Siebel ROW_ID of created record to Oracle FLEXCUBE Universal Banking.



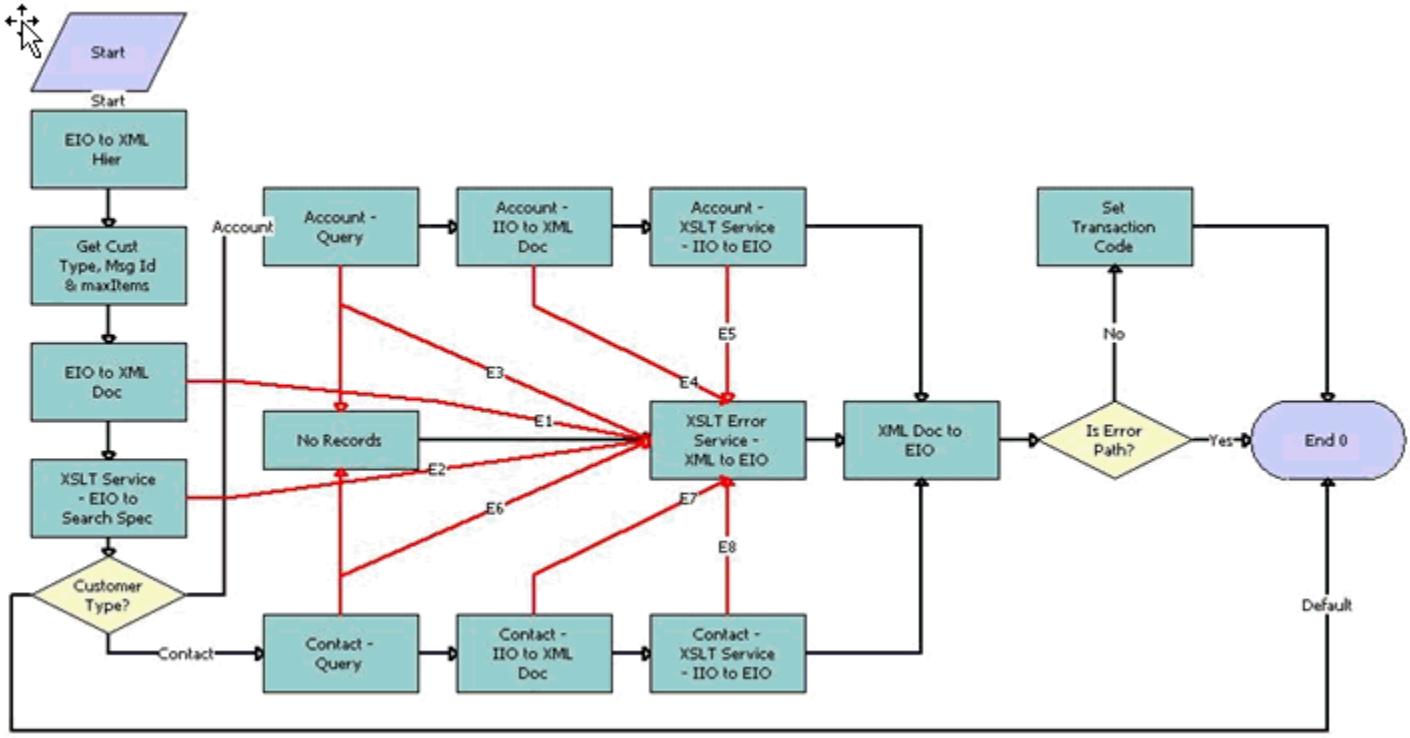
Workflow Description

This workflow does the following:

1. **EIO to XML Hier.** This step converts the format of the payload from EBM hierarchy to XML hierarchy.
2. **Get Cust Id, Type & Msg Id.** This step retrieves the Customer ID, Customer Type, and the Message Id from payload.
3. **EIO to XML Doc.** This step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
4. **Customer Type?** This step checks the customer type that the payload intends to create.
5. **XSLT Service - EIO to IIO - Account.** In the Account branch, this step transforms the payload from EBM to IIO hierarchy.
6. **XML Doc To IIO - Account.** In the Account branch, this step converts the payload from XML hierarchy to IIO format.
7. **Insert - Account.** In the Account branch, this step saves the details of the Account received from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.
8. **XSLT Service - IIO to EIO - Account.** In the Account branch, this step inserts the ROW_ID of the Account created in Siebel Finance in response to the payload sent back to Oracle FLEXCUBE Universal Banking.
9. **XSLT Service - EIO to IIO - Contact.** In the Contact branch, this step transforms the payload from EBM to IIO hierarchy.
10. **XML Doc To IIO - Contact.** In the Contact branch, this step converts the payload from XML hierarchy to IIO format.
11. **Insert - Contact.** In the Contact branch, this step saves the details of the Contact received from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.
12. **XSLT Service - IIO to EIO - Contact.** In the Contact branch, this step inserts the ROW_ID of the Contact created in Siebel Finance in response to the payload sent back to Oracle FLEXCUBE Universal Banking.
13. **XML Doc to EIO.** In the Contact branch, this step converts the response payload from XML Doc format to EBM hierarchy.
14. **XSLT Error Service - XML to EIO.** This step handles errors. If an error occurs at any step in the workflow, this step creates a response payload with the error code and the error message to send it back to Oracle FLEXCUBE Universal Banking.

FINS BIB Customer Info Inquiry Workflow

FINS BIB Customer Info Inquiry Workflow, shown in the following figure, retrieves prospect information from the Siebel Finance database.



Workflow Description

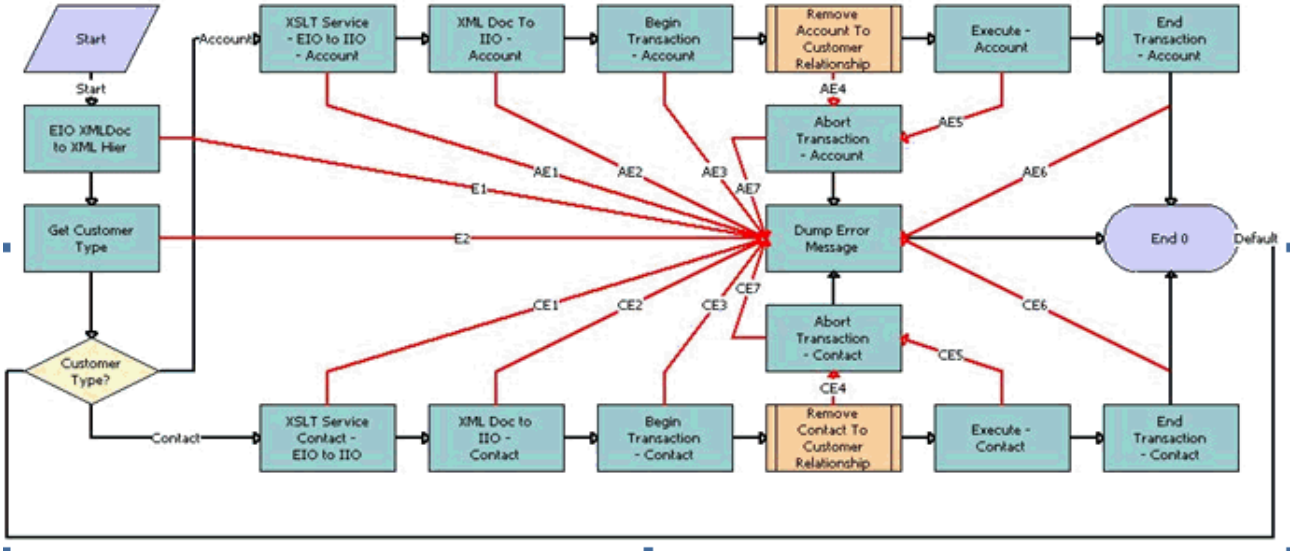
This workflow does the following:

1. **EIO to XML Hier.** This step converts the format of the payload from EBM hierarchy to XML hierarchy.
2. **Get Cust Id, Type & MsmaxItemsId.** This step retrieves the Customer ID, the Customer Type, and maxItems from the payload.
3. **EIO to XML Doc.** This step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
4. **Customer Type?** This step checks the customer type that the payload intends to query.
5. **Account - Query.** In the Account branch, this step queries the Siebel Finance database for account details using the account ROW_ID retrieved from the payload.
6. **Account - IIO to XML Doc.** In the Account branch, this step converts the format of the payload from IIO to XML Doc.
7. **Account - XSLT Service - IIO to EIO.** In the Account branch, this step transforms the Account details retrieved from the Siebel Finance database from IIO hierarchy to EBM hierarchy.
8. **Contact - Query.** In the Contact branch, this step queries the Siebel Finance database using the account ROW_ID retrieved from the payload.
9. **Contact - IIO to XML Doc.** In the Contact branch, this step converts the format of payload from IIO to XML Doc.
10. **Contact - XSLT Service - IIO to EIO.** In the Contact branch, this step transforms the Contact details retrieved from the Siebel Finance database from IIO hierarchy to EBM hierarchy.
11. **XML Doc to EIO.** In the Contact branch, this step converts the response payload from XML Doc format to EBM hierarchy.

12. **XSLT Error Service - XML to EIO.** This step handles errors. If an error occurs at any step in the workflow, this step creates a response payload with the error code and the error message and sends it to Oracle FLEXCUBE Universal Banking.
13. **Is Error Path.** This stepchecks whether an error occurred. If an error occurred, this step returns an error message.
14. **Set Transaction Code.** This step sets the transaction code for the response payload.

FINS BIB Customer Info Update FAF Workflow

FINS BIB Customer Info Update FAF Workflow, shown in the following figure, updates the customer details in the Siebel Finance database.



Workflow Description

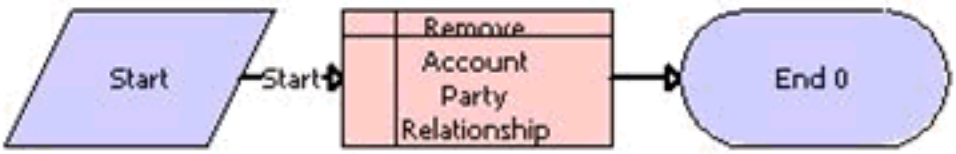
This workflow performs the following actions:

1. **EIO to XML Hier.** This step converts the format of the payload from EBM hierarchy to XML hierarchy.
2. **Get Cust Type.** This step retrieves the Customer Type from the payload.
3. **EIO to XML Doc.** This step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
4. **Customer Type?** This step checks what type of customer the payload intends to query.
5. **XSLT Service - EIO to IIO - Account.** In the Account branch, this step transforms the payload from EBM to IIO hierarchy.
6. **XML Doc To IIO - Account.** In the Account branch, this step converts the payload from XML hierarchy to IIO format.
7. **Begin Transaction - Account.** In the Account branch, this step starts the transaction for the account update process. If any errors occurs, the transaction is aborted.
8. **Remove Account To Customer Relationship.** In the Account branch, this step calls the FINS BIB Remove Account To Customer Relationship subprocess to remove the relationship related to the current account.
9. **Execute - Account.** In the Account branch, if a relationship is removed, this step saves the account details from the input payload to the Siebel Finance database.
10. **End Transaction - Account.** In the Account branch, this step ends successful transaction.

11. **XSLT Service - EIO to IIO - Contact.** In the Contact branch, this step transforms the payload from EBM to IIO hierarchy.
12. **XML Doc To IIO - Contact.** In the Contact branch, this step converts the payload from XML hierarchy to IIO format.
13. **Begin Transaction - Contact.** In the Contact branch, this step starts the Contact update process. If any errors occurs, the transaction is aborted.
14. **Remove Contact To Customer Relationship.** In the Contact branch, this step calls the FINS BIB Remove Contact To Customer Relationship subprocess to remove the relationship related to the current account.
15. **Execute - Contact.** In the Contact branch, if a relationship is removed successfully, this step saves the Contact details from the input payload to the Siebel Finance database.
16. **End Transaction - Account.** In the Contact branch, this step successfully ends the transaction.
17. **Abort Transaction - Account.** If an error occurs when deleting a relationship or saving the input Account payload to the Siebel Finance database, the transaction aborts and the relationship data is not removed.
18. **Abort Transaction - Contact.** If an error occurs when deleting a relationship or saving the input Contact payload to the Siebel Finance database, the transaction aborts and the relationship data is not removed.
19. **Dump Error Message.** This step writes the error message to the log files with the filename as the message ID.

FINS BIB Remove Account To Customer Relationship Workflow

FINS BIB Remove Account To Customer Relationship, shown in the following figure, deletes the account relationship records from the Siebel Finance database. This workflow is called as subprocess of the FINS BIB Customer Info Update FAF Workflow.



Workflow Description

This workflow does the following:

- **Remove Account Party Relationship.** This step deletes the account relationship records from the Siebel Finance database based on the Account ID sent from Oracle FLEXCUBE Universal Banking.

FINS BIB Remove Contact To Customer Relationship

FINS BIB Remove Contact To Customer Relationship, shown in the following figure, removes the contact party relationship records from the Siebel Finance database. This workflow is called as a subprocess of the FINS BIB Customer Info Update FAF Workflow.

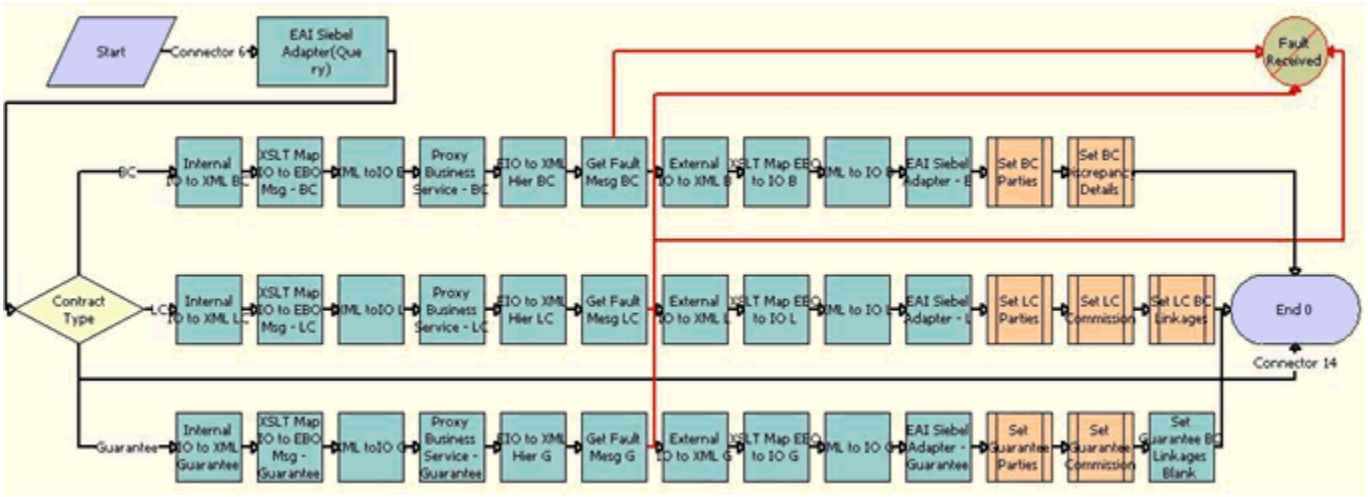
Workflow Description

This workflow does the following:

1. **Remove Contact Party Relationship.** This step deletes the contact relationship records from the Siebel Finance database based on the Contact ID sent from Oracle FLEXCUBE Universal Banking.

FINS BIB Contract Upsert Workflow

FINS BIB Contract Upsert Workflow, shown in the following figure, retrieves contract information from Oracle FLEXCUBE Universal Banking. This workflow is invoked when a user clicks the Refresh button in the Universal Contracts- More Info view.



Workflow Description

This workflow does the following:

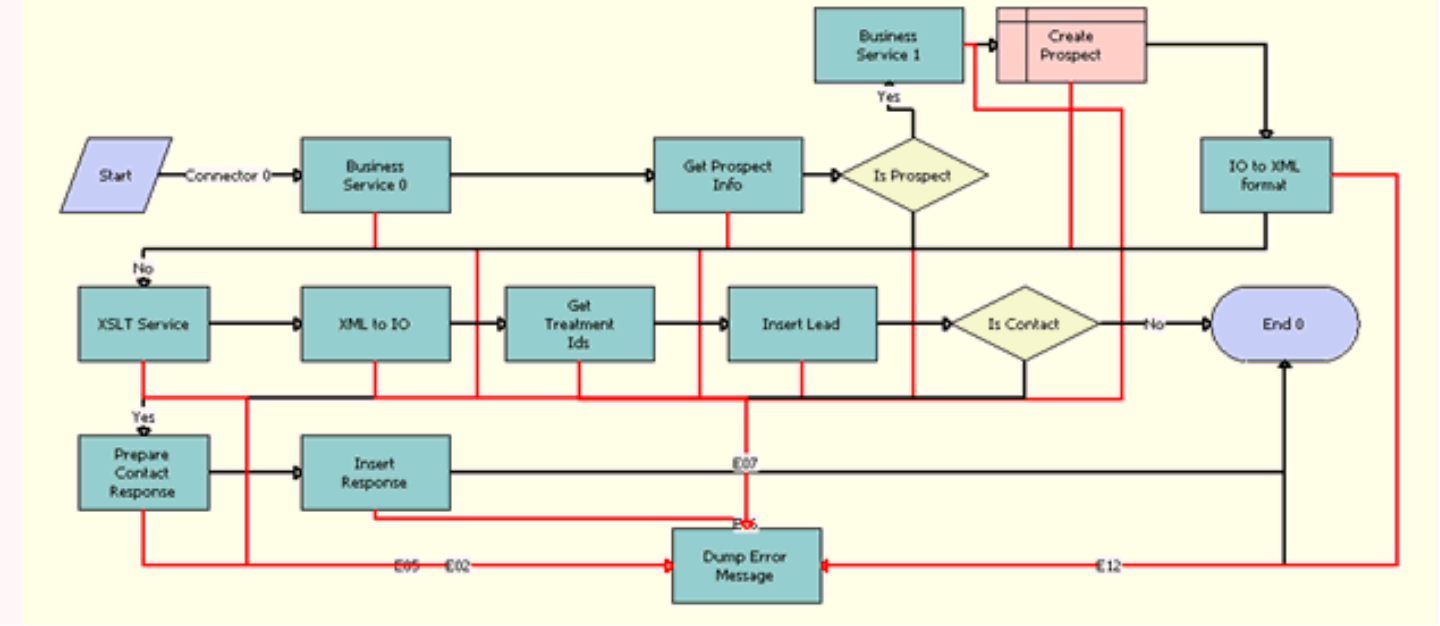
1. **EAI Siebel Adapter(Query).** This step queries for the details of the Contract record from the Siebel Finance database.
2. **Contract Type.** This step checks the contract type of the current record. Based on the contract type, this process proceeds to one of the following:
    - BC branch,
    - LC branch, or
    - Guarantee branch
3. **Internal IO to XML BC.** In the BC branch, this step converts the format of the payload from IIO to XML Doc.

4. **XSLT Map IO to EBO Msg - BC.** In the BC branch, this step extracts the details needed to query for the Contract details in Oracle FLEXCUBE Universal Banking.
5. **XML toIO B.** In the BC branch, this step converts the format of the payload from an XML Doc to an EBM hierarchy.
6. **Proxy Business Service.** In the BC branch, this step queries Oracle FLEXCUBE Universal Banking.
7. **EIO to XML Hier BC.** In the BC branch, this step converts the format of the payload from EBM hierarchy to XML hierarchy.
8. **Get Fault Msg.** In the BC branch, this step returns Oracle FLEXCUBE Universal Banking fault messages.
9. **External IO to XML B.** In the BC branch, this step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
10. **XSLT Map EBO to IO.** In the BC branch, this step transforms the payload from EBM to IIO hierarchy.
11. **XML to IO B.** In the BC branch, this step converts the payload from XML hierarchy to IIO format.
12. **EAI Siebel Adapter - B.** In the BC branch, this step saves the details of the Contract retrieved from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.
13. **Set BC Parties.** In the BC branch, this step calls the FINS BIB Set XML Msg to Profile subprocess to populate the BC Parties VBC.
14. **Set BC Discrepancy Details.** In the BC branch, this step calls the FINS BIB Set XML Msg to Profile subprocess to populate the BC Discrepancies VBC.
15. **Internal IO to XML LC.** In the LC branch, this step converts the format of payload from IIO to XML Doc.
16. **XSLT Map IO to EBO Msg - LC.** In the LC branch, this step extracts the details needed to query for the Contract details in Oracle FLEXCUBE Universal Banking.
17. **XML toIO L.** In the LC branch, this step converts the format of payload from XML Doc to EBM hierarchy.
18. **Proxy Business Service.** In the LC branch, this step queries Oracle FLEXCUBE Universal Banking.
19. **EIO to XML Hier LC.** In the LC branch, this step converts the format of the payload from EBM hierarchy to XML hierarchy.
20. **Get Fault Msg LC.** In the LC branch, this step returns Oracle FLEXCUBE Universal Banking fault messages.
21. **External IO to XML L.** In the LC branch, this step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
22. **XSLT Map EBO to IO L.** In the LC branch, this step transforms the payload from EBM to IIO hierarchy.
23. **XML to IO L.** In the LC branch, this step converts the payload from XML hierarchy to an IIO format.
24. **EAI Siebel Adapter - L.** In the LC branch, this step saves the details of the Contract retrieved from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.
25. **Set LC Parties.** In the LC branch, this step calls the FINS BIB Set XML Msg to Profile subprocess to populate the LC Parties VBC.
26. **Set LC Discrepancy Details.** In the LC branch, this step calls the FINS BIB Set XML Msg to Profile subprocess to populate the LC Discrepancies VBC.
27. **Set LC BC Linkages.** In the LC branch, this step calls the FINS BIB Set XML Msg to Profile subprocess to populate the LC Linkage VBC.
28. **Internal IO to XML Guarantee.** In the Guarantee branch, this step convert the format of payload from IIO to XML Doc.
29. **XSLT Map IO to EBO Msg - Guarantee.** In the Guarantee branch, this step extract the details needed to query for the Contract details to Oracle FLEXCUBE Universal Banking.
30. **XML toIO G.** In the Guarantee branch, this step converts the format of payload from XML Doc to EBM hierarchy.
31. **Proxy Business Service.** In the Guarantee branch, this step queries Oracle FLEXCUBE Universal Banking.
32. **EIO to XML Hier G.** In the Guarantee branch, this step converts the format of the payload from EBM hierarchy to XML hierarchy.
33. **Get Fault Msg G.** In the Guarantee branch, this step returns Oracle FLEXCUBE Universal Banking fault messages.
34. **External IO to XML G.** In the Guarantee branch, this step converts the payload from EBM hierarchy to XML hierarchy for the XSL transform.
35. **XSLT Map EBO to IO G.** In the Guarantee branch, this step transforms the payload from EBM to IIO hierarchy.

36. **XML to IO G.** In the Guarantee branch, this step converts the payload from XML hierarchy to IIO format.
37. **EAI Siebel Adapter - G.** In the Guarantee branch, this step saves the details of the Contract retrieved from Oracle FLEXCUBE Universal Banking to the Siebel Finance database.
38. **Set Guarantee Parties.** In the Guarantee branch, this step calls the FINS BIB Set XML Msg to Profile subprocess to populate the BC Parties VBC.
39. **Set Guarantee Discrepancy Details.** In the Guarantee branch, this step calls the FINS BIB Set XML Msg to Profile subprocess to populate the BC Discrepancies VBC.
40. **Set Guarantee BC Linkages Blank**. In the Guarantee branch, this step calls the FINS BIB Set XML Msg to Profile subprocess workflow to clear the LC Linkage VBC if any records are present.

FINS BIB Lead Info Upsert Workflow

FINS BIB Lead Info Upsert Workflow, shown in the following figure, creates a Lead in Siebel Finance from an existing customer or product.



Workflow Description

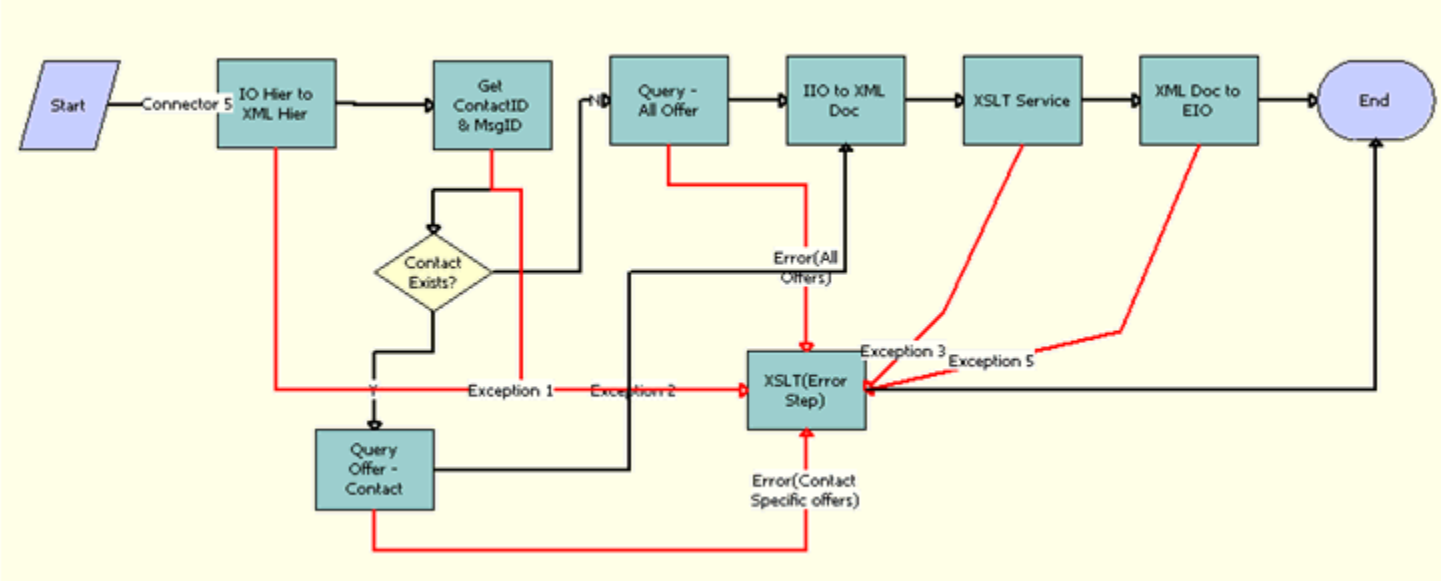
This workflow does the following:

1. **Business Service 0.** This step converts the format of the payload from an EBM hierarchy to an XML hierarchy.
2. **Get Prospect Info.** This step retrieves the Customer type from the payload.
3. **Is Prospect.** If the payload is a Prospect, then this step proceeds to the Prospect branch or continues to the XSLT Service Step.
4. **Business Service 1.** In the Prospect branch, this step converts the payload from an XML Doc format to an IO format.
5. **Create Prospect.** In the Prospect branch, this step inserts the Prospect record into the Siebel Finance database.
6. **IO to XML Format.** In the Prospect branch, this step converts the payload from an EBM hierarchy to an XML hierarchy for the XSL transform.
7. **XSLT Service: XSLT Service - EIO to IIO.** In the Prospect branch, this step transforms the payload from EBM to an IIO hierarchy.

8. **XML to IO**. In the Prospect branch, this step converts the payload from an XML Doc format to an IO format.
9. **Get Treatment Ids**. In the Prospect branch, this step retrieves treatment IDs for the prospect.
10. **Insert Lead.** In the Prospect branch, this step inserts the lead details passed during the input payload into the Siebel Finance database.
11. **Is Contact.** In the Prospect branch, this step verifies that the lead is a contact, then proceeds to the contact branch step or ends the process.
12. **Prepare Contact Response.** In the Contact branch, this step prepares the Siebel message as a contact response to insert into the BIB Contact IO.
13. **Insert Response**. In the Contact branch, this step inserts the response created for the contact into the BIB Contact BO.
14. **Dump Error Message.** In the Contact branch, this is the error handling step. If any error has occurred during execution of this workflow, an error message is created in the logs folder with the message ID and the filename.

FINS BIB Offers Inquiry All Workflow

FINS BIB Offers Inquiry All Workflow, shown in the following figure, retrieves details of available offers from Siebel Finance.



Workflow Description

This workflow does the following:

1. **IO Hier to XML Hier.** This step converts the format of the payload from an EBM hierarchy to and XML hierarchy.
2. **Get ContactID & MsgID.** This step retrieves the Contact ID and the Message ID from the payload.
3. **Contact Exists?** This step verifies that the Contact exists.
4. **Query Offer - Contact.** This step queries the Siebel Finance database for all available offer details specific to the Contact Id.
5. **Query - All Offer.** This step queries the Siebel Finance database for all available offers.
6. **IIO to XML Do.** This step converts the format of payload from IIO to XML Doc.
7. **XSLT Service.** This step transforms the Offers details retrieved from the Siebel Finance database from IIO hierarchy to EBM hierarchy.

8. **XML Doc to EIO.** This step converts the response payload from the XML Doc format to EBM hierarchy.
9. **XSLT Error Service - XML to EIO.** This step handles errors. If an error occurs at any step in this workflow, a response payload is created with the error code and the error message and sent back to Oracle FLEXCUBE Universal Banking.

23 Sample ASPs for Household Financial Accounts Virtual Business Components

Sample ASPs for Household Financial Accounts Virtual Business Components

This appendix includes the following topics:

- *About Sample ASPs for Household Financial Accounts Virtual Business Components*
- *cashflow.asp*
- *Performance.asp*
- *ModelValueByClass.asp*
- *ModelValueBySector.asp*
- *holdings.asp*

About Sample ASPs for Household Financial Accounts Virtual Business Components

This appendix lists the sample ASPs for household financial accounts virtual business components.Siebel Finance includes virtual business components to display financial account data sourced from a back office or a third-party system. Use these virtual business components for specific financial accounts views within the Households screen. For more information, see *Setting Up Household Financial Accounts Virtual Business Components*.

You can use these sample Active Server Pages (ASPs) to retrieve data from a test database, and return an XML file in Siebel format to Oracle's Siebel XML Gateway business service. For more information on setting up a test ASP, see *Setting Up a Test ASP and Testing the Local Database*.

cashflow.asp

Use the following sample ASP to test retrieving data for the Cash Flow view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL
```

```
Dim R

Dim F

Dim RecsAffected

Dim aConnectionString

aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _

 & "Data Source=c:\Inetpub\ibd\mdb.mdb"


Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from cashflow"

Set R=Server.CreateObject("ADODB.Recordset")


dim v

dim fs

dim ts

dim sReq

Dim aPath

Dim aLogFile

dim item


aPath = Request.ServerVariables("PATH_TRANSLATED")

'Response.Write aPath


' strip the file name from the path

aPath = Left(aPath, instrRev(aPath, "\"))

' add the log file name

aLogFile = aPath & "\log\cash.log"


set fs = Server.CreateObject("Scripting.FileSystemObject")

set ts = fs.OpenTextFile(aLogFile, 8, True, 0)


'for each item in Request.ServerVariables
```

```
 'ts.write item*********

 'ts.writeline Request.ServerVariables(item)

'next


dim domDoc

dim aFilename

set domDoc = Server.CreateObject("MSXML.DOMDocument")

domDoc.async = false

'domDoc.setProperty("ServerHTTPRequest")=true

domDoc.load(Request)



dim node

dim nodes

dim mainNode

dim mainNodes

dim matchNode

dim matchNodes

dim attribs

dim attrib

dim SQLwhere

Dim root

dim SQLinsert

dim SQLfields

dim SQLvalues

dim sWhere

dim x

dim y

dim sFields

dim sValues


set root = domDoc.documentElement
```

```
dim nName

dim inputText

dim data


'inputText = Request.Form("textInput")


nName = root.nodeName


Select Case nName


Case "siebel-xmlext-fields-req"


R.Open SQL, Conn, 3, 1, &H0001

domDoc.save (server.MapPath("init1.xml"))

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlext-fields-ret>"

For Each F in R.Fields

 Response.Write "<support field='"& F.Name &"'/>"

Next

Response.Write "</siebel-xmlext-fields-ret>"

R.Close


Case "siebel-xmlext-query-req"


'This section of SelectCase is for the Query Request

dim attVal1(25)

dim attName1(25)


set mainNodes = root.childNodes

ts.writeline "Document have MainNodes: " & mainNodes.length

Dim z

z = 0

For each matchNode in MainNodes
```

```
 'attVal1(z) = matchNode.text

 'set attribs = matchNode.attributes

 'set attrib = attribs(0)

 'attName1(z) = attrib.nodeValue

'ts.writeline

ts.writeline "MainNode " & z

'ts.write z

ts.writeline "Main Node Name: " & matchNode.nodeName

ts.writeline "Main Node type: " & matchNode.nodeType

ts.writeline "Main Node value: " & matchNode.nodeValue

'ts.writeline "match Node data: " & matchNode.data

ts.writeline "Main line text: " & matchNode.text

'ts.write attrib.nodeValue


z = z +1

next

set matchNodes = root.SelectNodes("search-string")

ts.writeline "MatchNodes in document are : " & matchNodes.length

x = 0


For each matchNode in matchNodes

ts.writeline "Match string is :" & matchNode.text

sWhere = matchNode.text

x = x +1

next


ts.writeline "This is sWhere " & sWhere


'setting the WHERE clause in order to query the correct recordset


if sWhere="" then

SQLwhere = SQL

else
```

```
SQLwhere = " WHERE " & sWhere

SQLwhere = SQL + SQLwhere

end if

'Response.Write SQLwhere

R.Open SQLwhere, Conn, 3, 1, &H0001


'for debugging

domDoc.save (server.MapPath("init2.xml"))

'build response stream by iterating through the recordset

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlext-query-ret>"

'ts.write "<?xml version="1.0" encoding="UTF-8"?>"

'ts.write "<siebel-xmlext-query-ret>"


While Not R.EOF

 Response.Write "<row>"

 'ts.write "<row>"

For Each F in R.Fields

 Response.Write "<value field="""& F.Name &""">"& F.Value &"</value>"

 'ts.write "<value field="""& F.Name &""">"& F.Value &"</value>"

Next

Response.Write "</row>"

'ts.write "</row>"

R.MoveNext

Wend

Response.Write "</siebel-xmlext-query-ret>"

'ts.write "</siebel-xmlext-query-ret>"

R.Close


Case "siebel-xmlext-preinsert-req"


'Section for PreInsert

Response.Write "<siebel-xmlext-preinsert-ret>"
```

```
Response.Write "<row></row>"

Response.Write "</siebel-xmlext-preinsert-ret>"


Case "siebel-xmlext-insert-req"

'Section for Insert


Case "siebel-xmlext-delete-req"

'Section for Delete


End Select


'cleaning up the objects in memory

ts.close

set root = Nothing

set domDoc = Nothing

set ts = Nothing

set fs = Nothing

Set R = Nothing

Conn.Close

Set Conn = Nothing

%>
```

Performance.asp

Use the following sample ASP to test retrieving data for the Performance view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL

Dim R

Dim F

Dim RecsAffected
```

```
Dim aConnectionString

aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
 & "Data Source=c:\Inetpub\ibd\mdb.mdb"

Set Conn = Server.CreateObject("ADODB.Connection")
Conn.Mode = 3
Conn.ConnectionString = aConnectionString
Conn.CursorLocation = 3
Conn.Open
SQL="SELECT * from perf"
Set R=Server.CreateObject("ADODB.Recordset")



dim v
dim fs
dim ts
dim sReq
Dim aPath
Dim aLogFile
dim item

aPath = Request.ServerVariables("PATH_TRANSLATED")
'Response.Write aPath

' strip the file name from the path
aPath = Left(aPath, instrRev(aPath, "\"))
' add the log file name
aLogFile = aPath & "\log\perf.log"
set fs = Server.CreateObject("Scripting.FileSystemObject")
set ts = fs.OpenTextFile(aLogFile, 8, True, 0)

'for each item in Request.ServerVariables
 'ts.write item
```

```
    'ts.writeline Request.ServerVariables(item)
'next

dim domDoc
dim aFilename
set domDoc = Server.CreateObject("MSXML.DOMDocument")
domDoc.async = false
'domDoc.setProperty("ServerHTTPRequest")=true
domDoc.load(Request)

dim node
dim nodes
dim mainNode
dim mainNodes
dim matchNode
dim matchNodes
dim attribs
dim attrib
dim SQLwhere
Dim root
dim SQLinsert
dim SQLfields
dim SQLvalues
dim sWhere
dim x
dim y
dim sFields
dim sValues

set root = domDoc.documentElement

dim nName
dim inputText
```

```
dim data


'inputText = Request.Form("textInput")


nName = root.nodeName


Select Case nName


Case "siebel-xmlext-fields-req"


R.Open SQL, Conn, 3, 1, &H0001
domDoc.save (server.MapPath("init1.xml"))
Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"
Response.Write "<siebel-xmlext-fields-ret>"
For Each F in R.Fields
 Response.Write "<support field='"& F.Name &"'/>"
Next
Response.Write "</siebel-xmlext-fields-ret>"
R.Close


Case "siebel-xmlext-query-req"


'This section of SelectCase is for the Query Request
dim attVal1(25)
dim attName1(25)


set mainNodes = root.childNodes
ts.writeline "Document have MainNodes: " & mainNodes.length
Dim z
z = 0
For each matchNode in MainNodes
 'attVal1(z) = matchNode.text
 'set attribs = matchNode.attributes
```

```
 'set attrib = attribs(0)

 'attName1(z) = attrib.nodeValue

'ts.writeline

ts.writeline "MainNode " & z

'ts.write z

ts.writeline "Main Node Name: " & matchNode.nodeName

ts.writeline "Main Node type: " & matchNode.nodeType

ts.writeline "Main Node value: " & matchNode.nodeValue

'ts.writeline "match Node data: " & matchNode.data

ts.writeline "Main line text: " & matchNode.text

'ts.write attrib.nodeValue


z = z +1

next

set matchNodes = root.SelectNodes("search-string")

ts.writeline "MatchNodes in document are : " & matchNodes.length

x = 0

For each matchNode in matchNodes


ts.writeline "Match string is :" & matchNode.text

sWhere = matchNode.text

x = x +1

next


ts.writeline "This is sWhere " & sWhere


'setting the WHERE clause in order to query the correct recordset


if sWhere="" then

SQLwhere = SQL

else

SQLwhere = " WHERE " & sWhere

SQLwhere = SQL + SQLwhere
```

```
end if

'Response.Write SQLwhere

R.Open SQLwhere, Conn, 3, 1, &H0001


'for debugging

domDoc.save (server.MapPath("init2.xml"))


'build response stream by iterating through the recordset

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlext-query-ret>"

'ts.write "<?xml version="1.0" encoding="UTF-8"?>"

'ts.write "<siebel-xmlext-query-ret>"


While Not R.EOF

 Response.Write "<row>"

 'ts.write "<row>"

For Each F in R.Fields

 Response.Write "<value field="""& F.Name &""">"& F.Value &"</value>"

 'ts.write "<value field="""& F.Name &""">"& F.Value &"</value>"

Next

Response.Write "</row>"

'ts.write "</row>"

R.MoveNext

Wend

Response.Write "</siebel-xmlext-query-ret>"

'ts.write "</siebel-xmlext-query-ret>"

R.Close


Case "siebel-xmlext-preinsert-req"


'Section for PreInsert

Response.Write "<siebel-xmlext-preinsert-ret>"

Response.Write "<row></row>"

Response.Write "</siebel-xmlext-preinsert-ret>"
```

```
Case "siebel-xmlext-insert-req"

'Section for Insert

Case "siebel-xmlext-delete-req"

'Section for Delete


End Select

'cleaning up the objects in memory

ts.close

set root = Nothing

set domDoc = Nothing

set ts = Nothing

set fs = Nothing

Set R = Nothing

Conn.Close

Set Conn = Nothing

%>
```

ModelValueByClass.asp

Use the following sample ASP to test retrieving data for the Class Allocation view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL

Dim R

Dim F

Dim RecsAffected

Dim aConnectionString


aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
```

```
 & "Data Source=C:\Inetpub\ibd\mdb.mdb"

Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from ModelValueByClass"

Set R=Server.CreateObject("ADODB.Recordset")


dim v

dim fs

dim ts

dim sReq

Dim aPath

Dim aLogFile

dim item


aPath = Request.ServerVariables("PATH_TRANSLATED")

'Response.Write aPath


' strip the file name from the path

aPath = Left(aPath, instrRev(aPath, "\"))

' add the log file name

aLogFile = aPath & "\log\ModelValueByClass.txt"


set fs = Server.CreateObject("Scripting.FileSystemObject")

set ts = fs.OpenTextFile(aLogFile, 8, True, 0)

for each item in Request.ServerVariables

 ts.write item

 ts.write Request.ServerVariables(item)

next
```

```
dim domDoc

dim aFilename

set domDoc = Server.CreateObject("MSXML.DOMDocument")

domDoc.async = false

'domDoc.setProperty("ServerHTTPRequest")=true

domDoc.load(Request)


dim node

dim nodes

dim mainNode

dim mainNodes

dim matchNode

dim matchNodes

dim attribs

dim attrib

dim SQLwhere

Dim root

dim SQLinsert

dim SQLfields

dim SQLvalues

dim sWhere

dim x

dim y

dim sFields

dim sValues

set root = domDoc.documentElement


dim nName

dim inputText

dim data


'inputText = Request.Form("textInput")

nName = root.nodeName
```

```
ts.write nName

ts.close


Select Case nName


Case "siebel-xmlext-fields-req"

R.Open SQL, Conn, 3, 1, &H0001

domDoc.save (server.MapPath("init1.xml"))

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlext-fields-ret>"

For Each F in R.Fields

 Response.Write "<support field='"& F.Name &"'/>"

Next

Response.Write "</siebel-xmlext-fields-ret>"

R.Close


Case "siebel-xmlext-query-req"


'This section of SelectCase is for the Query Request

dim attVal1(25)

dim attName1(25)

'set mainNodes = root.childNodes

set matchNodes = domDoc.SelectNodes("siebel-xmlext-query-req/match")

For each matchNode in matchNodes

 attVal1(x) = matchNode.text

 set attribs = matchNode.attributes

 set attrib = attribs(0)

 attName1(x) = attrib.nodeValue

x = x +1

next

x = x - 1

for y=0 to x

 if not ((x-y)>0) then

 sWhere = sWhere & attName1(y) & " = " & """ & attVal1(y) & """
```

```
 else
 sWhere = sWhere & attName1(y) & " = " & """" & attVal1(y) & """ AND"
 end if
next


'setting the WHERE clause in order to query the correct recordset

if sWhere="" then
SQLwhere = SQL
else
SQLwhere = " WHERE " & sWhere
SQLwhere = SQL + SQLwhere
end if
'Response.Write SQLwhere
R.Open SQLwhere, Conn, 3, 1, &H0001

'for debugging
domDoc.save (server.MapPath("init2.xml"))

'build response stream by iterating through the recordset
Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"
Response.Write "<siebel-xmlext-query-ret>"
'ts.write "<?xml version="1.0" encoding="UTF-8"?>"
'ts.write "<siebel-xmlext-query-ret>"


While Not R.EOF
 Response.Write "<row>"
 'ts.write "<row>"
For Each F in R.Fields
 Response.Write "<value field="""& F.Name &""">"& F.Value &"</value>"
 'ts.write "<value field="""& F.Name &""">"& F.Value &"</value>"
Next
Response.Write "</row>"
'ts.write "</row>"
```

```
R.MoveNext

Wend

Response.Write "</siebel-xmlext-query-ret>"

'ts.write "</siebel-xmlext-query-ret>"

R.Close


Case "siebel-xmlext-preinsert-req"

'Section for PreInsert


Response.Write "<siebel-xmlext-preinsert-ret>"

Response.Write "<row></row>"

Response.Write "</siebel-xmlext-preinsert-ret>"

Case "siebel-xmlext-insert-req"


'Section for Insert


R.Open SQL, Conn, 3, 3, &H0001

dim attVal(25)

dim attName(25)

set mainNodes = root.childNodes

set matchNodes = domDoc.SelectNodes("siebel-xmlext-insert-req/row/value")

For each matchNode in matchNodes

attVal(x) = matchNode.text


set attribs = matchNode.attributes

set attrib = attribs(0)

attName(x) = attrib.nodeValue


x = x +1

next


x = x - 1

for y=0 to x
```

```
if not ((x-y)>0) then

sFields = sFields & """" & attName(y) & """"

sValues = sValues & """" & attVal(y) & """"

else

sFields = sFields & """" & attName(y) & """, "

sValues = sValues & """" & attVal(y) & """, "

end if

next

'ts.write sFields

'ts.write sValues

if (R.Supports(&H01000400)) then

R.AddNew Array(sFields), Array(sValues)

end if


R.Update

R.Close


Case "siebel-xmlext-delete-req"

'Section for Delete


End Select


'cleaning up the objects in memory

'ts.close

set root = Nothing

set domDoc = Nothing

set ts = Nothing

set fs = Nothing

Set R = Nothing

Conn.Close

Set Conn = Nothing

%>
```

ModelValueBySector.asp

Use the following sample ASP to test retrieving data for the Sector Allocation view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL

Dim R

Dim F

Dim RecsAffected

Dim aConnectionString


aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _

 & "Data Source=C:\Inetpub\ibd\mdb.mdb"


Set Conn = Server.CreateObject("ADODB.Connection")

Conn.Mode = 3

Conn.ConnectionString = aConnectionString

Conn.CursorLocation = 3

Conn.Open

SQL="SELECT * from ModelValueBySector"

Set R=Server.CreateObject("ADODB.Recordset")


dim v

dim fs

dim ts

dim sReq

Dim aPath

Dim aLogFile

dim item


aPath = Request.ServerVariables("PATH_TRANSLATED")
```

```
'Response.Write aPath


' strip the file name from the path
aPath = Left(aPath, instrRev(aPath, "\"))
' add the log file name
aLogFile = aPath & "\log\ModelValueBySector.txt"


set fs = Server.CreateObject("Scripting.FileSystemObject")
set ts = fs.OpenTextFile(aLogFile, 8, True, 0)


for each item in Request.ServerVariables
 ts.write item
 ts.write Request.ServerVariables(item)


next


dim domDoc
dim aFilename
set domDoc = Server.CreateObject("MSXML.DOMDocument")
domDoc.async = false
'domDoc.setProperty("ServerHTTPRequest")=true
domDoc.load(Request)


dim node
dim nodes
dim mainNode
dim mainNodes
dim matchNode
dim matchNodes
dim attribs
dim attrib
dim SQLwhere
Dim root
```

```
dim SQLinsert

dim SQLfields

dim SQLvalues

dim sWhere

dim x

dim y

dim sFields

dim sValues


set root = domDoc.documentElement


dim nName

dim inputText

dim data


'inputText = Request.Form("textInput")

nName = root.nodeName

ts.write nName

ts.close


Select Case nName


Case "siebel-xmlext-fields-req"

R.Open SQL, Conn, 3, 1, &H0001

domDoc.save (server.MapPath("init1.xml"))

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlext-fields-ret>"

For Each F in R.Fields

 Response.Write "<support field='"& F.Name &"'/>"

Next

Response.Write "</siebel-xmlext-fields-ret>"

R.Close
```

```
Case "siebel-xmlext-query-req"


'This section of SelectCase is for the Query Request
dim attVal1(25)
dim attName1(25)
'set mainNodes = root.childNodes
set matchNodes = domDoc.SelectNodes("siebel-xmlext-query-req/match")
For each matchNode in matchNodes
 attVal1(x) = matchNode.text
 set attribs = matchNode.attributes
 set attrib = attribs(0)
 attName1(x) = attrib.nodeValue
x = x +1
next

x = x - 1

for y=0 to x
 if not ((x-y)>0) then
 sWhere = sWhere & attName1(y) & " = " & """ & attVal1(y) & """
 else
 sWhere = sWhere & attName1(y) & " = " & """ & attVal1(y) & """ AND"
 end if
next


'setting the WHERE clause in order to query the correct recordset


if sWhere="" then
SQLwhere = SQL
else
SQLwhere = " WHERE " & sWhere
SQLwhere = SQL + SQLwhere
end if
'Response.Write SQLwhere
```

```
R.Open SQLwhere, Conn, 3, 1, &H0001


'for debugging

domDoc.save (server.MapPath("init2.xml"))


'build response stream by iterating through the recordset

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlext-query-ret>"

'ts.write "<?xml version="1.0" encoding="UTF-8"?>"

'ts.write "<siebel-xmlext-query-ret>"


While Not R.EOF

 Response.Write "<row>"

 'ts.write "<row>"

For Each F in R.Fields

 Response.Write "<value field=""""& F.Name &""""">"& F.Value &"</value>"

 'ts.write "<value field=""""& F.Name &""""">"& F.Value &"</value>"

Next

Response.Write "</row>"

'ts.write "</row>"

R.MoveNext

Wend

Response.Write "</siebel-xmlext-query-ret>"

'ts.write "</siebel-xmlext-query-ret>"

R.Close


Case "siebel-xmlext-preinsert-req"


'Section for PreInsert

Response.Write "<siebel-xmlext-preinsert-ret>"

Response.Write "<row></row>"

Response.Write "</siebel-xmlext-preinsert-ret>"
```

```
Case "siebel-xmlext-insert-req"


'Section for Insert


R.Open SQL, Conn, 3, 3, &H0001

dim attVal(25)

dim attName(25)

set mainNodes = root.childNodes

set matchNodes = domDoc.SelectNodes("siebel-xmlext-insert-req/row/value")

For each matchNode in matchNodes

attVal(x) = matchNode.text


set attribs = matchNode.attributes

set attrib = attribs(0)

attName(x) = attrib.nodeValue


x = x +1

next


x = x - 1

for y=0 to x

if not ((x-y)>0) then

sFields = sFields & """ & attName(y) & """

sValues = sValues & """ & attVal(y) & """

else

sFields = sFields & """ & attName(y) & """, "

sValues = sValues & """ & attVal(y) & """, "

end if


next

'ts.write sFields

'ts.write sValues

if (R.Supports(&H01000400)) then
```

```
R.AddNew Array(sFields), Array(sValues)

end if


R.Update

R.Close


Case "siebel-xmlext-delete-req"

'Section for Delete

End Select


'cleaning up the objects in memory

'ts.close

set root = Nothing

set domDoc = Nothing

set ts = Nothing

set fs = Nothing

Set R = Nothing

Conn.Close

Set Conn = Nothing

%>
```

holdings.asp

Use the following sample ASP to test retrieving data for the Aggregated Holdings view.

```
<%@ EnableSessionState=False Language=VBScript %>

<% option explicit %>

<%

Dim Conn

Dim SQL

Dim R

Dim F

Dim RecsAffected

Dim aConnectionString
```

```
aConnectionString = "Provider=Microsoft.Jet.OLEDB.4.0;" _
 & "Data Source=C:\Inetpub\ibd\mdb.mdb"

Set Conn = Server.CreateObject("ADODB.Connection")
Conn.Mode = 3
Conn.ConnectionString = aConnectionString
Conn.CursorLocation = 3
Conn.Open
SQL="SELECT * from Holdings"
Set R=Server.CreateObject("ADODB.Recordset")

dim v
dim fs
dim ts
dim sReq
Dim aPath
Dim aLogFile
dim item

aPath = Request.ServerVariables("PATH_TRANSLATED")
'Response.Write aPath

' strip the file name from the path
aPath = Left(aPath, instrRev(aPath, "\"))
' add the log file name
aLogFile = aPath & "\log\Holding.txt"

set fs = Server.CreateObject("Scripting.FileSystemObject")
set ts = fs.OpenTextFile(aLogFile, 8, True, 0)

'for each item in Request.ServerVariables
 'ts.write item
```

```
 'ts.write Request.ServerVariables(item)
'next
dim domDoc
dim aFilename
set domDoc = Server.CreateObject("MSXML.DOMDocument")
domDoc.async = false
'domDoc.setProperty("ServerHTTPRequest")=true
domDoc.load(Request)


dim node
dim nodes
dim mainNode
dim mainNodes
dim matchNode
dim matchNodes
dim attribs
dim attrib
dim SQLwhere
Dim root
dim SQLinsert
dim SQLfields
dim SQLvalues
dim sWhere
dim x
dim y
dim sFields
dim sValues


set root = domDoc.documentElement


dim nName
dim inputText
```

```
dim data


'inputText = Request.Form("textInput")
nName = root.nodeName
'ts.write nName
'ts.close


Select Case nName


Case "siebel-xmlext-fields-req"
R.Open SQL, Conn, 3, 1, &H0001
domDoc.save (server.MapPath("initHold1.xml"))
Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"
Response.Write "<siebel-xmlext-fields-ret>"
For Each F in R.Fields
 Response.Write "<support field='"& F.Name &"'/>"
Next
Response.Write "</siebel-xmlext-fields-ret>"
R.Close


Case "siebel-xmlext-query-req"

'This section of SelectCase is for the Query Request
dim attVal1(25)
dim attName1(25)


set mainNodes = root.childNodes
ts.writeline "Document have MainNodes: " & mainNodes.length
Dim z
z = 0
For each matchNode in MainNodes
 'attVal1(z) = matchNode.text
 'set attribs = matchNode.attributes
 'set attrib = attribs(0)
```

```
 'attName1(z) = attrib.nodeValue

'ts.writeline

ts.writeline "MainNode " & z

'ts.write z

ts.writeline "Main Node Name: " & matchNode.nodeName

ts.writeline "Main Node type: " & matchNode.nodeType

ts.writeline "Main Node value: " & matchNode.nodeValue

'ts.writeline "match Node data: " & matchNode.data

ts.writeline "Main line text: " & matchNode.text

'ts.write attrib.nodeValue


z = z +1

next


set matchNodes = root.SelectNodes("search-string")

ts.writeline "MatchNodes in document are : " & matchNodes.length

x = 0


For each matchNode in matchNodes


ts.writeline "Match string is :" & matchNode.text

sWhere = matchNode.text

x = x +1

next


ts.writeline "This is sWhere " & sWhere

'setting the WHERE clause in order to query the correct recordset


if sWhere="" then

SQLwhere = SQL

else

SQLwhere = " WHERE " & sWhere

SQLwhere = SQL + SQLwhere
```

```
end if

'Response.Write SQLwhere

R.Open SQLwhere, Conn, 3, 1, &H0001


'for debugging

domDoc.save (server.MapPath("initHold2.xml"))


'build response stream by iterating through the recordset

Response.Write "<?xml version= ""1.0"" encoding=""UTF-8""?>"

Response.Write "<siebel-xmlext-query-ret>"

'ts.write "<?xml version="1.0" encoding="UTF-8"?>"

'ts.write "<siebel-xmlext-query-ret>"


 While Not R.EOF

 Response.Write "<row>"

 'ts.write "<row>"

For Each F in R.Fields

 Response.Write "<value field="""& F.Name &""">"& F.Value &"</value>"

 'ts.write "<value field="""& F.Name &""">"& F.Value &"</value>"

Next

Response.Write "</row>"

'ts.write "</row>"

R.MoveNext

Wend

Response.Write "</siebel-xmlext-query-ret>"

'ts.write "</siebel-xmlext-query-ret>"

R.Close


Case "siebel-xmlext-preinsert-req"


'Section for PreInsert

Response.Write "<siebel-xmlext-preinsert-ret>"

Response.Write "<row></row>"
```

```
Response.Write "</siebel-xmlext-preinsert-ret>"


Case "siebel-xmlext-insert-req"

'Section for Insert

Case "siebel-xmlext-delete-req"

'Section for Delete


End Select


'cleaning up the objects in memory

ts.close

set root = Nothing

set domDoc = Nothing

set ts = Nothing

set fs = Nothing

Set R = Nothing

Conn.Close

Set Conn = Nothing

%>
```