

CUSTOMER

The customer sub-system is designed and oriented to provide tools for the presentation of full customer details, to control the customers' activities in the bank, to improve services provided, and to market new products complying with the customer characteristics (as reflected by his activities in the bank).

One of the major concepts that position *our Customer Module* as the "new generation" in banking software is Customer Orientation.

This concept differs from the traditional "account oriented" concept, by regarding the customer as a major object in the **system design**. The customer is integrated in the system, and all accounts and banking activities are **automatically** oriented to the customer.

This sub-system is installed and is operating as part of *CompuBank* system in Seker bank in Turkey.

The system consists of the following elements:

- ❖ Handling of comprehensive information about the customer, including several data segments:
 - **Identification** - customer ID (unique at the bank level) names.
 - **Status and Classification** - main classification, type, SIC code, status and date (full history of status changes is kept), other classifications according to the bank needs.
 - **Entities** – (An ENTITY in the system is any legal entity) full detailed data about the legal entities that form the customer (names, legal ID, addresses, connectivity details, signature sample, etc.). The relationship between the customer and each entity is defined via a special code; thus some entities may be the account's owners, while others may be company representatives.
 - **Signature sample**- The signature samples are recorded at the entity level and can be reflected at any customer that this entity is related to. The signatures are saved in the DB and can be used in other applications in the system. For example in a teller application it can be used to verify the customer signature on a document or on a cheque. (see also Relations view – Authorized Entities)
 - **Addresses** - One main address, and an unlimited number of additional addresses.
 - **Mail** - As part of the numerous mailing addresses it is possible to designate the purpose of each address which address is for mailing and which address is residential.

- **Contacts** - the people with whom the bank should be in touch regarding customer activities (applicable mainly for corporate customers).
- **Demographic**- for each entity, a full set of demographic information is kept, including: **Personal data** – date of birth, gender, marital status, education, etc. **Occupation details** – profession, position, name of company, income, details of spouse's occupation.
- **Business** - financial data about the customer's business (applicable mainly for corporate customers).
- **Activity** - a set of data that relates to regular customer activities within the bank, including: Default fees price list, number of signatures, language code for advice printing, etc.
- **Account Relation** - full details about the entities/customers that are authorized to act within customer accounts (power of attorney, authorized signatory). The information is available to the user during daily operation.
- **Related Customers** - includes information about customers' relationships. The system keeps full bi-directional relationships, meaning: If customer "A" was reported as being a parent company of customer "B", the system *automatically* creates the reciprocal relationship of customer "B" as a subsidiary of customer "A".