



Global Customer Id for DoP

Sept 1, 2013

CONFIDENTIAL

Guidelines for Solution

1. Legacy data for customer is not considered for Global customer id solution approach
2. Roadmap to include Legacy data under Global customer Id solution, requires following activities :

From Customer

1. Customer Declares existing relationship with DoP (existing Banking customer accounts , Existing PLI policies) and
2. Updates his profile with identification parameters (KYC)

From DoP

1. Post validations of existing relationships by DoP, DoP employee will updates CRM with the existing relationships
 2. For suspected relationships, DoP employee will mark the status as “Pending verification” in CRM
3. Global customer id will be single Login id for the customer across sub systems (CSI, PLI, CBS)
 4. Common set of parameters for unique identification of customer (KYC parameters) are mentioned on next slide.
5. Registered users are not part of Global customer Id (KYC not Done):
 1. Online individual Users for mail related operations
 2. E-Commerce Users

KYC Parameters for G-CIF

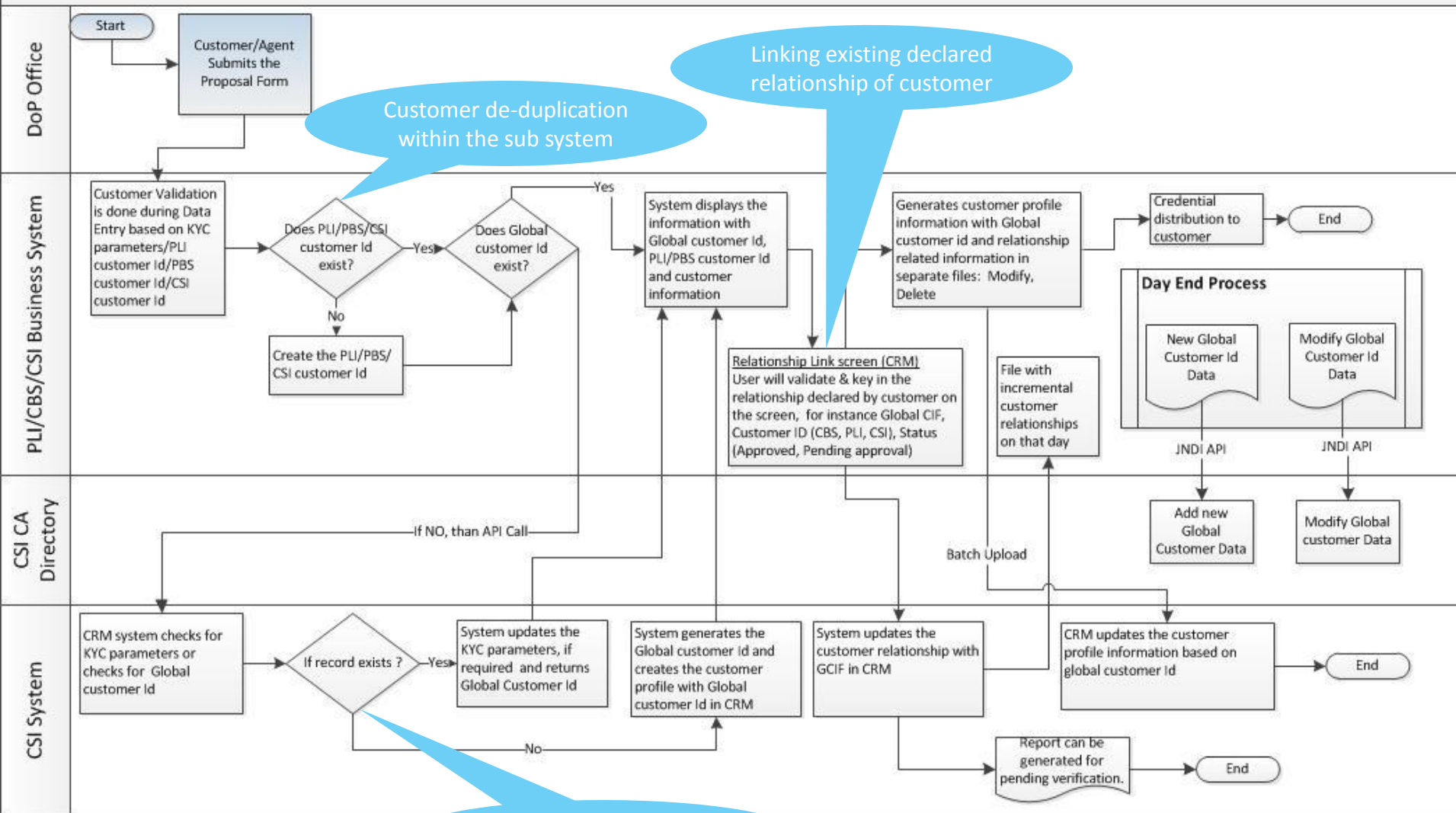
Individual Customer	Corporate Customer
First Name	CIN (Corporate Identification Number)
Last Name	Date Of Incorporation
Date Of Birth	
PIN Code (Permanent Address)	
Aadhar Card (If available)	
PAN Card (If available)	
Mobile Number (If available)	

Parameter Combination :

First Name or Last Name and Date Of Birth and PIN Code or Aadhar Card (if available) or PAN Card (If available) or Mobile Number (If available)

Global Customer Id Creation Process For PLI/CBS/CSI customer

Global Customer Id Creation For PLI/PBS/CSI Customer



Solution Highlights

1. KYC parameters are captured at the time of customer onboarding or if customer voluntarily declares at DoP
2. Global Customer Id will not be applicable on the legacy data due to inherent problems with the nature of data (De-Duplication can not happen). However a roadmap approach is mentioned on slide 4 to address de-duplication for legacy data.
3. Anonymous users, e-Commerce users , philately users are considered as registered users and not Global customer Id
4. Single Sign On for DoP portal can be done only for customers having global customer id
5. 360 view of customer will be available for customers having global customer id
6. Customers not having Global customer id , but having individual sub system customer id can access the respective portal application in existing form
7. CRM system will provide a screen to capture the business relationships that are declared by the customer with following status :
 1. Approved : Declared Business relationships of customers which are validated
 2. Pending Verification : Declared relationships of customers which are suspected and DoP would like to further investigate

Note : Single Sign On design will be detailed in IAM SRS

Solution Highlights

8. At EOD, Each sub system will provide a separate files for consumption of CRM on :
 1. Modification File : contains fields Global Customer Id, KYC parameters, Relationship information for modification
 2. Delete File : contains fields Global Customer Id, KYC parameters, Relationship information for modification
9. At EOD, CA directory will be updated by respective application with JNDI API provided to application owner. Following scenarios will be updated :
 1. Addition File : Addition of new customer Global customer Id with the access urls
 2. Modify File : Modified relationship of existing customer id along with global customer id and access urls
10. At EOD , CRM will provide an incremental file (Modified KYC parameters on that day) for the sub systems to update the changes done in one sub system for e.g. Change in Permanent address done in Banking system and update will be done in PLI system

CRM Parameters for Global CIF

Below is the list of parameters required for creation of customer in CRM :

Sr. No	Customer Profile Parameters	
1	Salutation	Aadhar Card (Optional)
2	First Name/ Company Name 1	PAN Card (Optional)
3	Last Name/Company Name 2	
4	Date Of Birth/Date of Incorporation	
5	Customer Type (Banking/Insurance/Mail)	
6	Country	
7	Permanent Address 1	
8	Permanent Address 2	
9	Permanent Address 3	
10	Permanent Address Pin Code	
11	City	
12	State	
13	Mobile Number (Optional)	
14	Email Id (Optional)	
15	Status (Approved, Pending Verification)	

Customer 360 view in DoP Portal

Customer Name

My Dashboard

Mail Services

Contract/Agreement Details

Contract Number	Contract Type	Agreement Date	Expiry Date
0040000031	Contract-SP	25-06-2014	24-06-2015
0040000541	Contract-SP	25-06-2014	24-06-2015
0040000031	Contract-SP	25-06-2014	24-06-2015
0040000031	Contract-SP	25-06-2014	24-06-2015

Select the Contract Number to view the transaction

View

Post office financial services

Account Details

Account Number	Branch	Account Type,	Account Holder Name
256895235646	Mohangarden	Saving	S Dubey R Dubey
256895235664	Mohangarden	Saving	S Dubey
256834523566	Mohangarden	Saving	S Dubey

Select the Account Number to view the transaction

View

Transactions

Postal Life Insurance

Policy Details

Policy Number	Policy holder Name	Policy Type	Plan name	Maturity Date	Sum Assured	Installment
DL-112006-CS yearly	Sanjay Dubey	Life Assurance	Whole Life	12/03/31 Assurance	12,00000	20000
DL-112006-CS	Sanjay Dubey	ENDOWMENT	Endowment	12/03/31	12,00000	30000 yearly

View More



Thank You

CSI Customer Registration Screens

User: TRAINING1 Solution: FINCORE

Finacle

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Create and Verify Retail Customer

Function Perform Dup Search

First Name	<input type="text"/>	Middle Name	<input type="text"/>
Last Name *	A	National ID	<input type="text"/>
Passport No.	<input type="text"/>	PAN No.	<input type="text"/>
Driver License No.	<input type="text"/>	Date of Birth	<input type="text"/>
Postal code	<input type="text"/>	Preferred Phone No.	<input type="text"/>

Proceed Cancel

User: TRAINING1 Solution: FINCORE

Finacle

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Create and Verify Retail Customer

Function Perform Dup Search

Matching Records

CF ID	Entity Type	First Name	Last Name	Address Line 1	Address Line 2	View Details
300000212	CUST	A	A	MANIK CHS		
300000408	CUST	A A A	A	MANIK CHS		
300000788	CUST	A DUMMY	A	HARSHAWARDHAN CHS		
300000000	CUST	A DUMMY	A	1101, MANIK CHS	S J NARG	
300000771	CUST	AAAA	A	JAKJFALKN		

Back OK

Sub system level customer de duplication

PLI Customer Registration Process

Proposal Information

Product	Santosh	Case	EA
Insured Name	Anun (N-EAP000000742)	Product ID	200
Status	Pending - Application Entry	Customer Id	

Insured

[View Documents](#)

Salutation: First Name:

Middle Name: Last Name:

Gender: Married Status:

Father's Name: Husband's Name:

Date of Birth:

Age proof: Driving License No.:

Aadhar Id: Nationality:



Insured Name	Customer Id	Date of Birth	PAN Number	Aadhar Id	Father's Name	Pin Code	Passport number	Driving License Number
ANAND SINGH	75749	08/03/1975	BOHPS484BN	00000000000	KANWAR SINGH	100084		

Proceed without selection:

Sub system level customer de duplication