

This is a demonstration of the SBE Solution Starting Point, Automating Business Processes with eForms featuring IBM Workplace Forms Express and DB2 Content Manager.

In this scenario, a longtime bank customer, Sara Wright, decides that she wants to buy some new furniture for her apartment. She opts to apply for an unsecured loan for the purchase.

Sara takes advantage of the new online loan service that the Springfield Bank has introduced. She fills out the electronic form and submits it for processing.

Because Sara is a current bank customer, some of her information is pre-populated and she can also input her financial information made available with the click of a button.

Sara logs on to her account to access the form using her User ID and Password, and selects the option to apply for an unsecured loan.

Sara begins to enter her personal information into the form pages using the easy-to-use form wizard. She then enters the purpose of the loan (purchase furniture), the amount of the loan she is requesting (\$10,500.00), and the term of the loan (5 Years).

Continuing to fill in the form, Sara provides her employer and salary information. On the Financial Disclosure page, Sara is pleased to find that she can easily provide her financial information by simply clicking a button. She clicks the “pre-populate with accounts from this bank” button, and her savings and checking account and mortgage information are automatically filled in for her.

After completing the application form, she reviews her information, which is displayed on the traditional form page, and, after verifying the correctness of the information; she proceeds to digitally sign the application form. She enters her full name and Mother’s Maiden name, and then enters “The information in this form is correct” and clicks the Accept button.

She sees a message window that verifies that the digital signature is correct and accepted, and submits the form for processing by the bank.

Sara is happy to see that the form was submitted successfully and will await a reply from the bank.

At the Springfield Bank, the loan department employees are working with a new process to expedite loan applications.

Using a role-based workflow, they process an application for an unsecured loan. For demonstration purposes, the worklists will be viewed with Administration privileges.

Bank Loan Officer Clarence Michaels logs into the DB2 Content Manager Client with his User ID and password to check for any loan applications that may have been submitted overnight.

On the home page, activities that can be performed include searching for submitted electronic forms, importing pertinent documents/attachments or accessing worklists. Clarence proceeds to the worklists.

On the main worklist page, Clarence sees that he has one item that requires his attention and accesses his work list named loanofficerWL. He sees that his worklist contains the loan application from Sara Wright, which he immediately opens.

He reviews the application and other financial records received from connected processes, such as her credit score, compares the loan amount requested by Sara with her ability to repay the loan, and verifies her digital signature.

Clarence then proceeds to complete the bank's section of the form.

He inputs the approved amount of \$10,500.00, the other loan terms, including interest rate, payment schedule, and monthly payment amount.

Clarence then digitally signs the form with his full name, enters his Springfield Bank employee serial number, and enters “the information in this form is correct” and clicks the Accept button to complete his digital signature.

His signature is accepted by the system and confirmed by a message, which says Accepted – This item is digitally signed and cannot be altered.

Clarence clicks the Submit button to submit the form and update the bank’s records. He is returned to his worklist and he refreshes the list by clicking the Refresh button and verifies that the bank records were immediately updated with Sara’s \$10,500.00 loan approval information.

Using the pull-down menu marked Select, Clarence chooses Continue, which moves Sara’s form to the next step in the loan process. The Continue Process message window is displayed that requires that he enter the word, APPROVE, and click the OK button.

Clarence is returned to his worklist, which is now empty.

Back at the homepage main worklist, since Sara’s loan request was over \$10,000.00, the bank loan process requires a final approval by the Bank Branch Manager. Sara’s loan form and documentation are now in the worklist of Bank Branch Manager, Bart Baker.

Bart opens his worklist, selects Sara’s loan application form, reviews the information, and concurs with Clarence that the unsecured loan to Sara should be approved.

He chooses Continue from the Select pulldown menu, gives the bank’s final approval by entering the word APPROVE in the Continue Process message window, and clicks OK.

Sara’s loan form is now transferred to the worklist of the bank loan clerk, Julie Jackson.

On the homepage for worklists, Julie Jackson accesses her worklist and expedites the final loan tasks, including sending the notification

of the loan approval to Sara and depositing the loan check into her account.

Once completed, Julie uses the pull-down menu marked Select, chooses Continue, which moves Sara's form out of the loan process.

With all steps completed in the loan process, the loan form is not in any bank employee's worklist, however, the submitted electronic form is available for any future needs, securely stored in the content management system.

The Springfield Bank has enabled the loan department employees to quickly and easily complete Sara Wright's unsecured loan application using an automated workflow and...

Sara Wright is an extremely satisfied customer having used the new timesaving online loan processing service that her bank has provided.

This completes the demonstration of the SBE Automating Business Processes with eForms Solution that is based on IBM Workplace Forms Express and integration with DB2 Content Manager.

The features shown are just some of the many functions, value, and return on investment that an eForms solution can provide.