🚀 Detailed Use Cases for the NextGen Platform in Banking (with Processes)

💳 Automated Loan Origination

Scenario:
A client submits an online loan application via mobile app, website, or in a branch.
The system automatically collects all required data (KYC/AML, credit history, income checks), runs scoring scripts, and initiates queries to government and commercial databases. All business logic is modeled in a visual editor-branching, validation, automatic/manual escalation, and manager confirmation for complex cases.
The scoring result is immediately displayed in the client's portal. Upon approval, an account is automatically opened, and funds are disbursed.
All statuses, documents, and decisions are archived and accessible through the centralized archive and CRM.

Processes:

1. Application receipt and validation

2. Identity verification (KYC/AML)

3. Data collection from external sources

4. Credit scoring

5. Decision making (auto/manual)

6. Client notification and account opening

7. Archiving and audit of all actions

Modules:
Agents, ApplicationsManagement, ScoringScripts, NotificationService, IdentityProvider, FormsDesigner.

Benefits:
⭐ Reduced processing time, end-to-end automation, transparency, scalability

🔄 ETL Process (Extract, Transform, Load) for Banking Data

Scenario:
The platform periodically or by event collects data from various sources (internal bank systems, external partners, government registries), transforms the data according to business rules (cleansing, validation, aggregation, mapping), and loads it into target databases, warehouses, or BI systems for analytics and reporting.
ETL processes are used for data migration during system launches, daily BI updates, regulatory reconciliations, and mass integration of data across branches or products.

Processes:

1. **Process initiation:**

   o Scheduled (cron/time) or event-based (e.g., new transaction, report update, price list upload)

2. **Extract:**

   o Connect to source systems (DB, API, files, cloud)

   o Select necessary tables, batch/stream export

3. **Transform:**

   o Data cleansing, deduplication

   o Format conversion, calculation of derived fields

   o Validation (quality control, business rules)

   o Aggregation, merging, mapping from different sources

4. **Load:**

   o Load data into the target DB, data mart, DWH, BI system

   o Error handling and logging

5. **Quality control and audit:**

   o Compare control totals

   o Generate ETL process reports

   o Notify responsible staff (success/error)

6. **Archiving and storage:**

   o Archive source files and operation logs

   o Set up auto-removal or archiving of old data

Modules:
IntegrationService, Agents, AppStateTools, LogServer, NotificationService, FormsDesigner, Audit

Benefits:
⭐ Centralized, automated data management
⭐ Less manual work, higher accuracy and speed
⭐ Compliance with reporting requirements (regulators, management)
⭐ Quick launch of new analytical or product data marts
⭐ Flexibility (adding/configuring new ETLs without complex coding)

🛡 KYC, AML & Compliance

Scenario:
The client uploads documents and photos, passes online verification, and the platform automatically

queries external government/international databases (sanction lists, passport checks, PEP). The platform analyzes the results and automatically assigns a risk level.
All actions are logged for regulator review. If suspicious or erroneous activity is detected, compliance officers are automatically notified.

Processes:

7. Document upload and recognition

8. Photo and biometric verification

9. Checks against sanctions lists/government registries

10. Risk analysis (scoring)

11. Risk level assignment

12. Notification/escalation in suspicious cases

13. Data archiving and audit

Modules:
Agents, AppStateTools, Audit, IdentityProvider, FormsDesigner.

Benefits:
⭐ Regulatory compliance
⭐ Fewer manual errors
⭐ Quick adaptation to new laws
⭐ Centralized information storage and search
⭐ Reduced risk of fines

🔗 Integration with External Services

Scenario:
The bank connects the platform to government registries, fintech services, credit bureaus, insurance providers, and more via standardized API gateways.
Automated scenarios: "get credit history", "send data to tax authority", "obtain insurance quote."
All integrations are monitored and logged centrally, with error and SLA control.

Processes:

1. Launch integration process (event-driven or on request)

2. Prepare and format data

3. Send/receive data via API/gateway

4. Log all exchanges, control SLA

5. Error handling and notifications

6. Store integration history

Modules:
IntegrationService, RenewApi, PluginWeb, Agents.

Benefits:
⭐ Fast onboarding of new partners
⭐ Flexible integrations (REST, SOAP, file, DB)
⭐ Full visibility and control
⭐ Centralized monitoring
⭐ Lower integration costs

📊 Monitoring, BI & Reporting

Scenario:
The platform collects events from all processes-loan origination, transactions, account opening, and more.
Built-in BI tools allow management dashboards, reports for regulators, and real-time notifications for SLA breaches or important events.

Processes:

1. Collect events (transactions, applications, user actions)

2. Data processing and aggregation

3. Build BI dashboards, analytics

4. Export reports (PDF, Excel, XBRL)

5. Set up notification triggers

6. Archive and audit

Modules:
LogServer, Audit, AppStateTools, NotificationService, FormsDesigner.

Benefits:
⭐ Transparency for management and regulators
⭐ Reduced manual reporting effort
⭐ Fast response to problems
⭐ Real-time insights

📢 Notifications & Communications

Scenario:
Automatic email, SMS, and push notifications for clients and staff at every process stage (status updates, payment reminders, new promotions, document requests).
Integration with external SMS/email gateways for omnichannel communication.

Processes:

1. Determine notification event

2. Compose message (template)

3. Select channel (email, SMS, push)

4. Send message

5. Log and delivery tracking

6. Error/failure alerts

Modules:
NotificationService, EmailService, Agents.

Benefits:
⭐ Instant client notification
⭐ Reduced call center workload
⭐ Higher service quality and loyalty
⭐ Efficient cross-selling of new products

🤖 Automated Scoring (AI/ML)

Scenario:
After application receipt, the system collects all available data, launches built-in or integrated ML/AI scoring models, analyzes the result, and makes immediate decisions based on risk thresholds and risk-based pricing.

Processes:

1. Application intake

2. Data collection from all sources

3. Launch ML/AI scoring models

4. Analyze results, calculate risk

5. Decision making

6. Record results and audit

Modules:
ScoringScripts, Agents, IntegrationService.

Benefits:
⭐ Minimal manual intervention
⭐ Continuous model improvement
⭐ Lower risk
⭐ Customizable scoring by segment

🔒 Access Management & Security

Scenario:
Role-based access for staff and partners, SSO integration (LDAP, Active Directory, OAuth).
All user actions are logged and available for investigation and audit.

Processes:

1. Role and permission management

2. SSO/LDAP integration

3. Monitor activity

4. Audit user actions

5. Escalate incidents

6. Archive logs

Modules:
Admin, IdentityProvider, Audit, AppStateTools.

Benefits:
⭐ Full compliance with security standards
⭐ User control
⭐ Fast user onboarding/offboarding
⭐ Audit-ready

🌐 Multichannel Processes

Scenario:
Clients start a process on the website, continue in the app, finish by phone or in branch-platform
ensures seamless cross-channel experience and real-time sync of statuses and documents.

Processes:

1. User identification in each channel

2. History and status sync

3. Task transfer between channels

4. User notification

5. Data consistency control

6. Channel analytics

Modules:
DynamicPresentation, Agents, NotificationService, FormsDesigner.

Benefits:
⭐ End-to-end customer experience

⭐ Fewer errors and lost applications
⭐ Higher conversion and loyalty
⭐ Unified data and processes

🖥 Data Layer & Multi-DB

Scenario:
Use of multiple databases for different purposes (PostgreSQL for scoring, MSSQL for transactions, MySQL for fintech integrations).
The platform supports data migration, consolidation, fault tolerance, scaling, and multi-tenancy.

Processes:

1. Define tasks and assign to DBs

2. Configure database connections

3. Data synchronization and migration

4. Consolidate reporting

5. Backups and recovery

6. Multi-tenancy support

Benefits:
⭐ Architectural flexibility
⭐ Reliability and resilience
⭐ Scalable to bank growth
⭐ Safe data migration and integration

📁 Automated Banking Document Management

Scenario:
Full digital document flow: creation, approval, signing, and archiving of contracts, statements, and invoices.
Integration with digital signatures (eIDAS), auto-routing for approvals, and secure archiving.

Processes:

1. Document creation (template/generation)

2. Approval via workflow

3. Digital signature (eIDAS/GOST)

4. Archiving

5. Access control

6. Search and audit

Modules:
DynamicPresentation, Agents, NotificationService, Audit, FormsDesigner, IdentityProvider.

Benefits:
⭐ Faster document handling
⭐ Minimal paper archives
⭐ Transparent approvals
⭐ Compliance with eIDAS, GDPR

🌐 Digital Onboarding Platform

Scenario:
Full online client onboarding: document upload, photo/biometrics, government ID integration. Automated KYC/AML, scoring, instant account opening and card issuance, client notifications.

Processes:

1. Online registration form

2. Document upload and verification

3. Identity and biometrics

4. KYC/AML/scoring

5. Account opening, card issuance

6. Notification and support

Modules:
FormsDesigner, Agents, ScoringScripts, IdentityProvider, IntegrationService, NotificationService, AppStateTools.

Benefits:
⭐ Grow client base with no branch visit
⭐ Lower acquisition cost
⭐ Fewer errors
⭐ Transparent and compliant

👤 Unified Bank CRM System

Scenario:
Centralized customer profile with all products, applications, tickets, scoring, and marketing data. Integrates with all channels, automates tasks and reminders, supports personalized marketing.

Processes:

1. Create/search customer profile

2. Integrate data from all channels

3. Maintain transaction history

4. Set reminders/tasks

5. Analyze customer activity

6. Cross- and up-sell

Modules:
FormsDesigner, ApplicationsManagement, AppStateTools, NotificationService, Agents,
IntegrationService.

Benefits:
⭐ Higher sales, loyalty, personalized service

🛠 Product and Tariff Management

Scenario:
Launch new products and tariffs with a visual builder.
Auto-publish updates to sales channels, inform clients, monitor product lifecycle, and analytics.

Processes:

1. Configure new product

2. Visual tariff setup

3. Integrate with sales channels

4. Publish and notify

5. Monitor uptake

6. Lifecycle analytics

Modules:
FormsDesigner, DynamicPresentation, AppStateTools, NotificationService, IntegrationService.

Benefits:
⭐ Weeks instead of months to market
⭐ Agile and competitive
⭐ Easy to update

🛡 Anti-Fraud Monitoring & Transaction Control

Scenario:
Real-time transaction analysis using rule-based and ML/AI models, external and internal risk lists.
Auto-blocking/escalation or confirmation requests for suspicious activity, all events are logged for
investigation.

Processes:

1. Monitor incoming transactions

2. Apply rules and ML algorithms

3. Identify anomalies

4. Auto-block/escalate

5. Security notifications

6. Audit and investigation

Modules:
ScoringScripts, Audit, Agents, NotificationService, IntegrationService, LogServer.

Benefits:
⭐ Lower fraud losses
⭐ Rapid incident response
⭐ Security and automation

🏢 Corporate Client Portal (B2B Banking)

Scenario:
B2B portal for corporate clients: account management, payments, batch uploads, document exchange, ERP integration.

Processes:

1. Company registration/authentication

2. Account and product management

3. Payments and batch file upload

4. Document exchange

5. Roles and permissions

6. Event notifications

Modules:
FormsDesigner, DynamicPresentation, NotificationService, IdentityProvider, IntegrationService, Agents.

Benefits:
⭐ Higher corporate loyalty
⭐ Optimized processes
⭐ Expanded B2B services

🤝 Platform for Loan Brokers & Partners

Scenario:
Partner portal for brokers: application upload, status tracking, notifications, analytics, CRM integration.

Processes:

1. Partner registration/authentication

2. Application upload

3. Status tracking

4. Alerts and feedback

5. Partner analytics

6. CRM integration

Modules:
FormsDesigner, Agents, ApplicationsManagement, NotificationService, IntegrationService, IdentityProvider.

Benefits:
⭐ Increased channel sales
⭐ Transparency
⭐ Automated B2B