

# 2. Core Banking: Use Cases

## **Use Case #1: Customer Account Onboarding & KYC**

Automatically create new digital accounts when a client is approved. Trigger identity verification workflows (via integrated AML/KYC services), assign the correct account type and send welcome notifications—all without leaving WBCS.

## **Use Case #2: Real-Time Payment Processing**

Enable tellers, back-office staff or automated jobs to post deposits, withdrawals and internal transfers in seconds. External payments (SWIFT/ACH) flow through the same ledger, with status updates (pending, settled, failed) shown live.

## **Use Case #3: Automated Interest & Fee Charging**

Schedule daily balance snapshots to calculate interest on savings accounts, automatically debit maintenance fees or overdraft charges, and post accrual transactions at month-end—freeing finance teams from manual spreadsheets.

## **Use Case #4: Multi-Currency Treasury Management**

Manage pools of foreign-currency balances for corporate clients or branches. Execute spot conversions or forward-contracts via the FX API, and reconcile P&L on currency spreads with a click.

## **Use Case #5: Regulatory Reporting & Audit Compliance**

Generate end-of-day journals, AML transaction reports and capital adequacy summaries from within WBCS. All ledger entries and user actions are timestamped and tamper-proof, simplifying audits and regulatory filings.

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